



PROSPECTIVE TENANT INFORMATION PACK

The information enclosed within this pack is provided to give prospective tenants an understanding of how we operate, take references and to give a brief outline as to their commitments and responsibilities under a tenancy agreement.

PLEASE NOTE

All our properties are non smoking and we do not accept sharers

All occupiers over 18 must be referenced

The loft in any of our properties DOES NOT form part of the tenancy and therefore cannot be accessed upon occupancy



YOUR ESSENTIAL APPLICANT CHECKLIST

(ALL APPLICANTS MUST BE OVER 18)

Check all applicants income to rent ratio before applying. Total household income must meet the criteria set out on **page 12**

- Check all applicants credit history online before applying – google “free [credit](#) checks”. CCJ/ IVAs or Bankruptcy’s are a straight fail
(Our referencing company uses Transunion for credit checks)
- If applicable, ensure the guarantors income meets the criteria set out in the table on **page 12**
- If applicable, ensure the guarantor has a clear credit history. No CCJ/ IVAs or Bankruptcy
- Ask your Landlord if they are happy to supply our referencing company with a reference. Is there a charge to you?
- Do you have funds available to secure the property?
- Do you have funds available for a full bond and full months’ rent. We do not accept cash or credit card payments. Alternatively, have I discussed the **Nil Deposit option** with the Agent if available?
- Do you have the correct ID to meet the requirements on **pages 18-20**
- Start shopping around for Tenant/ Landlord Liability Cover – this is advisable

TERMS

(Upon securing a property you will be agreeing to the terms herein)

Process when applying for a property

- The initial viewing for a property will occur online via the online video tour facility. This is available on our website, Rightmove, Zoopla and On The Market. By applying for the property you agree to the properties condition as shown on our video viewing.
- All interested parties will be asked to complete a PJC application form via the website www.pjchomes.co.uk where you will find the form by clicking the tab rentals – apply online
- Once your form is received our negotiators will commence a prequalifying check to ensure before any monies are taken or before a physical viewing is carried out that based upon the information you have supplied, you will pass our external referencing company criteria. It is therefore essential that you give us as much information as possible and that the quality of that information is accurate.
- A staff member will then make contact with you to ensure the information received is correct and they may need to ask you a few more questions before progressing further. Therefore, please be as helpful as possible in order to assist our team with speeding up the process. At this stage you will also be asked to decide on whether you will be paying a bond on move in or looking at a NIL DEPOSIT scheme (subject to the landlords' agreement).
- Subject to the information supplied meeting all the criteria we will then submit your application to our landlord for their consideration – please see our Fair Processing information at the back of this pack.
- The Landlord may wish to consider the application for a period or wait until further viewings take place, however you will be informed at this stage of the landlords' considerations.
- If required a member of staff will then be in touch to arrange a physical viewing at the property. Please note you may not be the only person viewing the property that day there may also be other perspective tenants

- Where the Landlord wishes to proceed, the team will then contact you to pay the holding deposit over the phone. The property cannot be held for you until this fee is paid. Before making any payment, read thoroughly the terms within this pack and review once again the terms agreed through our website when you clicked to send the application through.
- Once the holding deposit is paid a link from our external referencing company will be sent to all parties moving into the property.

PLS

The application, referencing and move in stage will be dealt with via our rentals head office in Pencoed 01656 869000. The move in will be conducted in your local.

Holding Deposit

(Please note, any money taken is subject to contract, positive references and the Landlords agreement) * All fees are to be paid by debit card over the phone. WE DO NOT ACCEPT CREDIT CARD PAYMENTS.

The Holding Deposit will be the equivalent of one week's rent. This is calculated by taking the monthly rent and dividing it by 4.35

To reserve a property and take it off the market, the holding deposit will be required immediately. The deadline for Agreement is 15 calendar days. The Deadline for Agreement can be extended for as long as is necessary, provided both parties agree in writing. The process starts on the day the Holding Deposit is taken and finishes on the day the contract is entered (signed by both parties and dated). Please note: the tenancy start date and/or actual move in date are irrelevant for the purpose of Holding Deposits. It is all about the date the contract was signed.

A Holding Deposit can be retained in the following circumstances:

1. If the tenant provides false or misleading information, which the Landlord is reasonable entitled to consider in deciding whether to grant the tenancy because this materially affects their suitability to rent the property.
2. If the tenant notifies the Letting Agent before the Deadline for Agreement that they have decided not to enter into the tenancy agreement.
3. If the tenant fails to take all reasonable steps to enter into a tenancy agreement.
4. If a tenant has provided false or misleading information
5. If the tenant withdraws because the Landlord refused a change to the tenancy agreement after it has been signed, this will be classed as the tenant withdrawing from the agreement.

The payment of this fee in no way commits PJC or the Landlord to a tenancy; this is subject to satisfactory references and final approval by the landlord at his/her sole discretion.

Existing PJC tenants will still be required to pay the above Holding Deposit and be re-referenced to ensure your circumstances remain the same in respect of credit and affordability.

Deposits/ Bond

At PJC we appreciate the upfront costs are significant and therefore subject to each Landlords requirement, our tenants have two choices when considering bond options.

NIL DEPOSIT OPTION (not available for full benefit applicants or Let Only properties (i.e. where the Landlord manages themselves))

This option provides an alternative to the traditional deposit. Please note not all our Landlord Clients accept this option therefore before completing the online form please ensure you speak to the office before selecting this option.

You will pay a Nil Deposit service charge equivalent to 1 weeks rent plus VAT to our referencing company Let Alliance. This will manage the payment of any entitlement to your Letting Agent, up to a maximum of 6 weeks rent, for any breach of the tenancy or dilapidations at the end of the tenancy. You will be required to reimburse Let Alliance for the sum agreed by you or an independent adjudicator in the case of a dispute within 14 days of notification.

(The calculation for 1 weeks rent is: 1 month's rent x 12 ÷ 365 x 7 +20%VAT)

Where there is a tenancy extension under this option, a Nil Deposit extension service charge of £15 inc VAT is payable to Let Alliance (every 6 months') It is important to note that any monies paid under this service charge are not refunded at any time during or after the tenancy. (Please note PJC will receive a commission fee of approx. 20% of the set up fee should you take up this service)

TRADITIONAL BOND

The deposit is equivalent to one month's rent and is payable by cleared funds on the day of move in. The bond will be increased by £100 for pets (prior permission in writing must be given by the Landlord for a pet) where a pet is permitted. The property must be returned in the condition it was at the beginning of the tenancy. Just to be clear any such damage shall not be deemed to be fair wear and tear. The deposit cannot be transferred from one property or bond scheme to another, therefore deposit money is required in full on the day of move in.

There are strict rules about how deposits are held and returned to tenants at the end of the tenancy. PJC are members of The Deposit Protection Service (DPS) and as such abide by their rules and regulations with regard to the holding of deposits.

If the landlord is to hold the deposit themselves, they also must join one of the three approved schemes, which gives the tenants the same level of protection as with a managed property. The deposit regulations mean that deposits can only be distributed to the landlord or tenant, with agreement from both parties and any disputes that are not resolved can be referred through an arbitration system, which should be free.

Both schemes covers against loss of rent, damage to the property over and above fair wear and tear or costs incurred by the Landlord or their agent for breach of the tenancy.

Fees & Costs

The rent and deposit are due on the move in day.

Due to the tenancy deposit regulations a very detailed Inventory and Schedule of Conditions will need to be prepared before the start of the tenancy, which should greatly reduce any disputes at the end of the tenancy. For all our managed properties we will forward our inventory via email on move in where a digital signature can confirm the accuracy and acceptance of the document.

Where a property is viewed but not available for occupation for at least 6 weeks, you may be asked to pay a month's rent in advance to offer the Landlord the reassurance of your commitment to the property. Should you then withdraw from the rental prior to occupation; the daily rental amount will be deducted equivalent to the number of days the property has been off the market. Any remaining rent will be returned directly to your bank account.

References (All occupiers over 18 MUST be referenced)

References will be taken up on all applicants/ occupiers over the age of 18 years and these are undertaken by an outside agency.

The references normally include employment references (or accountants reference if self-employed) and current and past landlords' references where applicable.

A credit search will also be carried out and although minor debts may not exclude you from the tenancy, failure to disclose them from the outset will. History of CCJs, IVA's or Bankruptcies will be a straight fail.

Each applicant is required to complete an application form, which will be supplied via email from our external partners. Please allow up to 14 days for the referencing procedure and preparation of the tenancy agreement before moving into any property.

Any delay in the completion of our online referencing forms of over 7 days from the date of securing the property will result in the property being placed back on the market. The holding deposit will not be refunded.

Any false information given during the application process may result in your application being cancelled and ultimately your tenancy ended.

We do not wish to take non-refundable money from any applicant unless they are satisfied they will pass the referencing criteria. The most common failures are unknown CCJ's and income to rent ratio failures from tenants and also their guarantors. Therefore, prior to securing the property with PJC, we strongly recommend you check your credit file to ensure there are no credit problems and you take the time to study the income to rent ratio table ensuring that your guarantor (if applicable) is aware of these criteria also prior to making any payment.

[Please refer to the criteria set out by our external referencing company below:](#)

LET ALLIANCE APPLICANTS GUIDE TO REFERENCING

As part of your rental application process, your letting agent will ask Let Alliance to carry out certain references. There are 3 parts to the process:

1. Credit Check

We check for bad credit, IVA's, Bankruptcy order and CCJ's. If you have any adverse credit it is important that you declare this and make us aware of it.

2. Current Landlord Reference

We will contact the landlord or agent who you are renting from at the moment and obtain a reference from them.

3. Verification of Earnings

We need to verify that you can meet the rental obligations and to do this we will check what income you have at present.

Employed Applicants

We will take a reference from your current employers. It is important to give the name of your line manager or indicate that we need to contact the HR or Payroll department if this is the case. We can provide a letter of authority for you if necessary.

If you are employed by your own company, please complete the Accountants Reference section of the application as well since we classify this as self-employment for referencing purposes.

Self-Employment

We will need to obtain a reference from your accountant or require a copy of the following:

- Your last 2 year's accounts
- Your last two to three years' worth of SA302's / SA100's / CIS Vouchers

We may also request bank statements to support your application.

Unemployed / Student

Unemployed applicant's and students always require a guarantor. We do recommend that you provide to your letting agent with copies of any student loan paperwork which you have received.

Independent Means

If your income is in the form of independent means, then we will require your last 6 month's bank statements and may take a reference from your accountant if you have one. Independent means can include savings, pensions and investments. Please submit to your agent or to us copies of documentation which you feel supports your application. This could include:

- Savings statements
- Premium bonds certificates
- Investment statements
- Bank statements
- Accountant details

Retired

We will require either your annual pension statement or a reference from your pension provider. Please submit a copy of your most recent pension statement with your application.

Additional Income

If you have any additional income, please make this clear when you apply. Additional income could include:

- Tax credits – please provide a copy of this years' tax credits statement to your agent Please note only 20% of the total tax credits can be taken into consideration to support income
- Savings – please provide 6 months bank statements
- Additional job – please provide details of who we may contact for a reference or provide copies of 3 months' pay slips

PLUS: To support your application, the letting agent will require sight, and will probably take a copy, of one document for Proof of Residency and one document for Proof of Identity (please see Acceptable forms of ID List)

If you have any questions at any point regarding your references, please contact your Letting Agent or Let Alliance on 01244 421 261.

Documents can be sent by e-mail to tenant@letalliance.co.uk

Guarantors

Guarantors will be required if the applicant is in receipt of housing benefit, the applicant does not have enough income (i.e. 2.5 x annual rent) or the applicant has a poor credit score (under 500). The guarantor will need to be suitable financial standing, from whom similar references will be requested. All parties to the contract including the guarantor will be required to sign the tenancy agreement, on or before the start of the tenancy and will need to provide proof of identification by means of a copy of their passport/full driving license (copy of their work permit for Non-European Citizens) and proof of their residency history for the past two years by way of a utility bill or bank statement. The minimum annual income, of all applicants, to be assessed as suitable by our referencing company, is 30 times the rent. For example, a monthly rental of £500, you will require an annual total income of £15,000, otherwise a guarantor will be required, and a suitable guarantor should earn 36 times the rent.

Before a guarantor is referenced, it will be the responsibility of each applicant to ensure that the guarantor has seen the income to rent ratio table and all other requirements.

NB should a guarantor be required they will need to have clear credit history with no CCJ, IVA's or bankruptcy and meet the above income to rent ratio. (You may have more than one guarantor to obtain the total income to rent). The guarantor **MUST** also be residing within the UK.

Affordability Calculator

Monthly Rent	Applicant Min Salary	Guarantor Minimum Salary
£400	£12,000	£14,400
£450	£13,500	£16,200
£500	£15,000	£18,000
£550	£16,500	£19,800
£600	£18,000	£21,600
£650	£19,500	£23,400
£700	£21,000	£25,200
£750	£22,500	£27,000
£800	£24,000	£28,800
£850	£25,500	£30,600
£900	£27,000	£32,400
£950	£28,500	£34,200
£1,000	£30,000	£36,000
£1,050	£31,500	£37,800
£1,100	£33,000	£39,600
£1,150	£34,500	£41,400
£1,200	£36,000	£43,200
£1,250	£37,500	£45,000
£1,300	£39,000	£46,800
£1,350	£40,500	£48,600
£1,400	£42,000	£50,400

Where there is to be more than one tenant on the tenancy, all tenants are “jointly and severally” liable, i.e.: each tenant is responsible for the whole of the tenancy obligations and rental amount and not just part

The Contract

The contract will usually be an Assured Shorthold Tenancy Agreement, normally for a minimum period of 6 months. The first six months is called the 'Fixed Term', and once this has expired you will continue a rolling, or 'Periodic' tenancy. We do not charge renewal fees.

Rent

The first month's rent will be required in cleared funds before commencement of the tenancy. Debit card is acceptable on the day. (Rent does not include Elec, Gas, water Rates or Council Tax unless stated)

Future rents **must be** paid by Standing order as this is a term of the tenancy.

IT WILL BE A TENANT'S RESPONSIBILITY TO ENSURE THE PAYMENT IS IN PLACE MONTHLY

The Property – Taken as seen

Although we make every effort to ensure that all our properties are both safe, clean & habitable and that all appliances are in good working order, the condition of the property in general, i.e. state of carpets, decorations, fixtures and fittings are taken as seen. If you are not happy about the condition of a property, the repairs/ remedial work must be agreed prior to the start of the tenancy (where we recommend you revisit prior to signing), as any improvements requested after the start of the tenancy will be at the landlord's discretion. A PROPERTY CAN NOT BE SECURED WITHOUT VIRTUAL OR PHYSICAL VIEWING.

Insurances

The Landlords will cover the buildings insurance, but tenants are responsible to insure their contents.

Payton Jewell Caines highly recommend that you take out Tenant Liability Insurance against damage to the Landlords fixtures and fittings. Payton Jewell Caines work in partnership with Let Alliance who will provide you with a no obligation quote for tenant liability insurance upon completion of your reference application. Alternatively, you can provide Payton Jewell Caines with a copy of your current policy details prior to your move in. (Please note PJC will receive a commission fee of approx. £1 pcm should you take up this service)

Utilities & Council Tax

During the tenancy you may look for the best service provider in terms of cost and change provider without letting us know.

Electric and Gas meters **must not be changed** to token meters or from token meters (whichever is applicable) without prior written consent during the tenancy. Where permission is granted the landlord may request that you install the original meter type back prior to you ending the tenancy. The cost at the time of printing is approx. £54 per meter. Please note where meters are changed without permission and not changed back at the end of the tenancy, the cost will be deducted from your bond.

Telephone & Broadband Service

This would typically be your responsibility to set up and source.

Council Tax

As tenant, you will be responsible for paying for the council tax for your property. Your local council will be able to tell you about your responsibilities, any reductions and current rates of council tax.

Bridgend County Borough Council	01656 643643
Neath and Port Talbot Council	01639 686188
RCT	01443 425002

To find out what Council Tax band the property is in you will need to visit the following website where you can do a property search by postcode

www.VO.gov.uk

Smoking policy

All our properties are non-smoking. Any damage caused by tenants or visitors who smoke in the property, such as repainting, burns or specialist cleaning required will be deducted from your deposit.

Pets

Your tenancy does not allow for pets to be kept at the property unless permission is obtained in writing from either your Landlord or PJC.

If permission is granted, you will be expected to cover any damage caused in the property by the pet. The property will need to be returned in the same condition as it was taken. The permission is also at the Landlord or PJC discretion and can be revoked at any time should the pets be found to be a nuisance or damage has been caused. All tenants with pets will be asked to complete a comprehensive pet form.

If a pet is found to be at the property without permission having been granted, this will result in notice being given and your tenancy will not be renewed.

General Advice

Citizens advice 08444 772020 www.citizensadvice.org.uk

Energy Saving Trust 0207 2220101 www.energysavingtrust.org.uk

National Debtline 0808 808 4000 www.nationaldebtline.co.uk

Rent Smart wales – www.rentsmart.gov.wales/en/

Day of move in

Only once all references have been returned as satisfactory will a move in date be booked – This appointment will be at your local PJC office

- All documents will be sent to you on email prior to your moving in date. Your tenancy agreement will be sent to you online via Signable. Please make sure you have a witness with you who is also able to witness and sign the agreement.
- You will be sent a copy of the inventory for the property (where the property is managed by PJC) online for you to confirm within 7 days of your moving in date.
- You will be required to complete a standing order form for all future rental payments

ALL FUNDS PAYABLE ON THIS DAY WILL NEED TO BE CLEARED FUNDS – i.e.: debit card. (Payments by credit card are not accepted for the bond and first month's rent)

Monies will be banked into the interest-bearing account of Payton Jewell Caines client account at HSBC, 13 Dunraven Place, Bridgend. No interest will be payable to the tenant by PJC on any interest due less than £50.

Without cleared funds, availability of all tenants/ guarantor to sign, keys will be unable to be handed over.

Our Commitment

We aim to provide an efficient and courteous service matching suitable tenants to suitable properties and we will whenever possible be on hand to answer queries or concerns you may have and to arrange viewings for any properties you are interested in. Owing to the very nature of the rental market there is a quick turnover of property and we apologize if there is nothing currently suitable for your needs.

If at any time you would like to discuss with us how our service to you could be improved, or if you are dissatisfied with the service you are receiving, please let us know, by contacting our designated complaints handler who currently is Mr. John Caines under our complaints handling procedure as set out below

IN-HOUSE COMPLAINTS PROCEDURE

We are committed to providing a professional service to all our clients and customers. When something goes wrong, we need you to tell us about it. This will help us to improve our standards.

If you have a complaint, please put it in writing to our complaints officer, John Caines at Payton Jewell & Caines Ltd, 8 Dunraven Place, Bridgend, CF31 1JD, email john.caines@pjchomes.co.uk and include as much detail as possible. We will then respond in line with the timeframes set out below.

What will happen next?

- We will send you a letter acknowledging receipt of your complaint within three working days of receiving it, enclosing a copy of this procedure.
- We will then investigate your complaint. The complaints officer will review your file and speak to the member of staff who dealt with you. A formal written outcome of our investigation will be sent to you within 15 working days of sending the acknowledgement letter.

If you remain dissatisfied, you can then contact one of the following redress providers to request an independent review:

FOR SALES AND LETTINGS COMPLAINTS:

The Property Ombudsman Ltd (TPO), Milford House 43-55 Milford Street Salisbury Wiltshire, SP1 2BP 01722 333 306 www.tpos.co.uk

FOR BUSINESS TO BUSINESS COMPLAINTS:

RICS Dispute Resolution Services (DRS). www.rics.org/drs 55 Colmore Row, Birmingham, B3 2AA 020 7334 3806

FOR SURVEYING COMPLAINTS:

Centre for Effective Dispute Resolution (CEDR) www.cedr.com 70 Fleet Street, London, EC4Y 1EU 020 7536 6000

Group 2 – Acceptable document combinations.

ID Documents

Right to Rent/Documents required for ALL applicants

From the 1st December 2014, UK Landlords face fines if they rent homes to anyone other than a British Citizen, or EEA or Swiss national, or has a “Right to Rent” in the UK. Therefore appropriate “right to rent” checks must be made.

Landlords therefore must check the identity and citizenship status of all tenants over 18. All PJC tenants must provide either one document from group 1 OR any

Group 1 – Acceptable single documents (MUST BE ORIGINALS)

1.	A passport (current or expired) showing that the holder is a British citizen or a citizen of the UK and Colonies having the right of abode in the UK.
2.	A passport or national identity card (current or expired) showing that the holder is a national of the European Economic Area or Switzerland.
3.	A registration certificate or document (current or expired) certifying or indicating permanent residence issued by the Home Office, to a national of a European Union, European Economic Area country or Switzerland.
4.	A permanent residence card, indefinite leave to remain, indefinite leave to enter or no time limit card issued by the Home Office (current or expired), to a non-EEA national who is a family member of an EEA or Swiss national.
7.	A current immigration status document containing a photograph issued by the Home Office to the holder with an endorsement indicating that the named person is permitted to stay indefinitely in the UK or has no time limit on their stay in the UK. The document must be valid (not expired) at the time the right to rent check is made.
8.	<i>A certificate of registration or naturalisation as a British citizen.</i>
	document must be valid and not expired at the time of the right to rent check being made
7	A certificate of registration or naturalisation as a British citizen

two documents from group 2 of List A on payment of a holding fee

1.

Any two of the following documents when produced in any combination:

- A full birth or adoption certificate issued in the UK, the Channel Islands, the Isle of Man or Ireland, which includes the name(s) of at least one of the holder's parents or adoptive parents.
- A letter issued within the last 3 months confirming the holder's name, issued by a UK government department or local authority and signed by a named official (giving their name and professional address), or signed by a British passport holder (giving their name, address and passport number), or issued by a person who employs the holder (giving their name and company address) confirming the holder's status as an employee.
- A letter from a UK police force confirming the holder is a victim of crime and personal documents have been stolen, stating the crime reference number, issued within the last 3 months.
- Evidence (identity card, document of confirmation issued by one of HM forces, confirmation letter issued by the Secretary of State) of the holder's previous or current service in any of HM's UK armed forces.
- A letter from HM Prison Service, the Scottish Prison Service or the Northern Ireland Prison Service confirming the holder's name, date of birth, and that they have been released from custody of that service in the past 6 months; or a letter from an officer of the National Offender Management Service in England and Wales, an officer of a local authority in Scotland or an officer of the Probation Board for Northern Ireland confirming that the holder is the subject of an order requiring supervision by that officer.
- Letter from a UK further or higher education institution confirming the holder's acceptance on a current course of studies.
- A current full or provisional UK driving license (both the photo card and paper counterpart must be shown).
- A current UK firearm or shotgun certificate.
- Disclosure and Barring Service certificate issued within the last 3 months.
- Benefits paperwork issued by HMRC, Local Authority or a Job Centre Plus, on behalf of the Department for Work and Pensions or the Northern Ireland Department for Social Development, within the 3 months prior to commencement of tenancy.

List B (Applies to any applicant with a “limited” right to stay in the UK)

All documents in List B must be valid (not expired) at the time of the right to rent check. Photographic examples of the documents can be found in guidance.

If presented with a document in List B, the landlord will establish a statutory excuse for a limited time period, “the eligibility period”. The eligibility period will be the longest of the following:

- a) one year, beginning with the date on which the checks were last made, or
- b) before the period of the person’s leave to be in the UK, or
- c) the period for which the person’s evidence of their right to be in the UK expires.

A landlord may conduct further checks at any time, such as when a tenant tells the landlord that they have extended their immigration permission. A further check towards the end of a time limited statutory excuse must always, however, be conducted within 28 days prior to the expiry of that period.

At this point, landlords will need to conduct follow-up checks as detailed in section 5.3.

List B	
Documents where a time-limited statutory excuse is established	
1.	A valid passport or other travel document endorsed to show that the holder is allowed to stay in the UK for a time-limited period.
2.	A current biometric immigration document issued by the Home Office to the holder, which indicates that the named person is permitted to stay in the UK for a time limited period.
3.	A current residence card (including an accession residence card or a derivative residence card) issued by the Home Office to a non-EEA national who is either a family member of an EEA or Swiss national or has a derivative right of residence.
4.	A current immigration status document issued by the Home Office to the holder with a valid endorsement indicating that the named person may stay in the UK for a time-limited period.
5.	In the case that the person has an ongoing application with the Home Office, or their documents are with the Home Office, or they claim to have Home Office permission to rent, an email from the Landlords Checking Service providing a “yes” response to a right to rent request. This will only be sent to the landlord by the Landlords Checking Service.

FINALLY, together with any of the above you must provide proof of your current address IE: utility bill, bank statement, etc. dated within the last 3 months showing your current address

Nil Deposit



The Alternative to a **Traditional Deposit**

Moving home is an expensive time; pulling together money for a deposit, first month's rent and other associated moving costs can be a real struggle, especially if your previous deposit hasn't been returned. The Let Alliance Nil Deposit Scheme removes some of this struggle providing you with a more affordable alternative to the traditional deposit system.

How does **it work?**



Instead of paying a full deposit, you pay a none refundable nil deposit service charge; significantly less than a traditional deposit, this can be as low as the equivalent of just 1 weeks rent plus VAT. What you do with the money you save is up to you.



Throughout your tenancy you will have tenant's liability insurance in place - this will protect you and the landlord against accidental damage to the landlord's fixtures, fittings and furniture. This policy can be purchased from Let Alliance for a small monthly fee or another tenant liability insurance provider as long as you can supply a copy of the insurance certificate.



The Let Alliance Nil Deposit scheme is fair for everyone; upon the end of the tenancy you pay for any damage or rent arrears. Any disputes will be handled by an independent adjudicator.

Please refer to the Nil Deposit Scheme Tenant Terms and Conditions for full details - this is not an insurance policy.



www.LetAlliance.co.uk

nildeposit@letalliance.co.uk

01244 621 862



For Tenants



Specialist Tenant Liability Insurance

Accidents happen but you can be protected against paying for any damage to your landlord's property, fixtures, fittings and furniture. You'll also be covered against time-consuming deposit disputes. For just £7.52 including Insurance Premium Tax* per month payable by direct debit, Tenant Liability Insurance provides peace of mind. Remember, many tenancy agreements state that a tenant should insure themselves against damage before commencing the tenancy.

What is covered:

- Nil Excess
- Accidental damage to the landlord's household goods
- Accidental damage to the landlord's non-permanent fixtures and fittings (like carpets and curtains)
- £5,000 cover level
- Policy underwritten by UK General Insurance Ltd

Refer to policy wording for full terms and conditions

Let Alliance are one of the premier providers of targeted specialised products and related services to the UK's rental property market. For further information or a fast no obligation quote contact Let Alliance's specialist insurance team and tell us your Letting Agent's name.
* Insurance Premium Tax included at the prevailing rate set by HMRC from 1st June 2017, 12%.

Ring 01244 421 167 or email insurance@letalliance.co.uk

Visit the Website: www.letalliance.co.uk

Letting Agent Name: <input type="text"/>	Letting Agent Code: <input type="text"/>
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Fair Processing Information

Applicants/ Tenants and Guarantors

What information will we ask for and what will we do with it?

By entering into a tenancy agreement or a proposed tenancy agreement with our landlord we will ask you for the personal information described below, which we will need to provide you with the high-quality service you require, to ultimately ensure your residency runs smoothly.

- **Names and addresses**
- **Date of birth**
- **Contact telephone numbers**
- **Email addresses**
- **Personal identification information and documentation**
- **Bank details**
- **Occupation**
- **Annual income**
- **Details of any Bankruptcy, IVAs or CCJs**
- **Details of a guarantor, next of kin and any other relevant people**
- **Post tenancy contact details**

In all cases we will hold your personal information securely, either in hard copy on our property files within locked premises, or digitally within our secure software, managed by an independent IT company.

Who will your information be shared with?

We will provide it to others only where it is required and as outlined below, or in accordance with your stipulated wishes.

Specifically, we will hold and use your information in the following manner -

Identification Details – We may hold copies of your photographic identity documents and at least one document that confirms your home address. This is required to protect our position and look after your interests. This will never be passed to third parties unless required for a criminal investigation.

Tenancy Application Forms – This information is required in order for the landlord to make an informed decision on the outcome of the application. We do not pass your contact details to the landlord. The landlord is advised that they must treat your information with confidence, store it securely and not use it for any other purpose other than the tenancy. They are reminded to delete it when it is no longer required.

Tenancy Agreements and other related documents – Once a tenancy is agreed we will provide a copy of the tenancy agreement and any other related documents to our client, the landlord. This is required for the purposes of the contract.

Proof of Funds – If these documents are required, the prospective tenant or guarantor can either send them directly to Let Alliance or alternatively we will pass this information to Let Alliance on your behalf.

Sub-Contractors – We may use sub-contractors to carry out maintenance or repair work on the property or conduct inventory checks and property inspections during tenancy. A list of the third-party sub-contractors is available on request.

If you report an issue with the property, your name, address and contact details will be passed to an appropriate approved contractor. All our approved contractors have signed an agreement in relation to the lawful processing of your information. If the landlord wishes to use their own contractor with whom we do not have an agreement with, we will undertake a telephone questionnaire with the contractor before any personal information is passed, in order to ensure that they treat your personal information appropriately and lawfully.

Utility suppliers – We will provide your details to the appropriate utility suppliers, as and when it is required to ensure correct billing from the suppliers. This is in the legitimate interests of both landlord and tenant.

Rent on Time – If your landlord has signed up with Rent on Time, your information may be shared with Rent on Time (Let Alliance) for the purposes of providing this service to the landlord and for any associated legal purposes.

We may ask you if you would like us to add your details to any of our mailing lists so that we can send you information regarding other relevant services you may be interested in. You will be able to unsubscribe to these emails at any time by clicking on the link within the email or contacting a member of our lettings team.

How long will we keep your information for?

If you enter into a contract with one of our landlords, we will retain the personal information we hold for up to 7 years, because the time limit for any party to initiate civil action against us should they believe they have a claim is 6 years. We have decided to retain the information for an additional year, if a late claim is allowed.

If you apply for a tenancy and are unsuccessful, we will keep your information for a period of six months.

APPLICANT - LETTING FEES

PJC is a member of ARLA, The Property Ombudsman and client money protection is provided by RICS



All fees are inclusive of VAT (unless indicated otherwise)

Payable by all applicants:

- A refundable holding deposit £ equivalent to 1 weeks rent
The calculation for 1 weeks rent is: 1 month ÷ by 4.35

This can be retained if the tenant provides false or misleading information to the letting agent/landlord, which the letting agent/landlord is reasonably entitled to consider in deciding whether to grant the tenancy because this materially affects their suitability to rent the property
- If the tenant notifies the letting agent/landlord before the Deadline for Agreement that they have decided not to enter into the tenancy agreement
- If the tenant fails to take all reasonable steps to enter into a tenancy agreement

Special circumstances:

- **Pet Deposit** £100 per pet (no VAT)
(To cover the added risk of property damage. This will be protected with your security deposit in a government- authorised scheme and may be returned at the end of the tenancy)
- **Nil Deposit Option** £ equivalent to 1 week rent
The calculation for 1 weeks rent is: 1 month's rent x 12 ÷ 365 x 7 +20%VAT

(In some circumstances tenants may be suitable subject to Landlords consent to opt for this scheme replacing the traditional deposit scheme and being a more affordable option. Please note this is a service charge payable to our third-party providers and not refundable during or at the end of any tenancy)
The Nil Deposit Scheme is renewable every 6 months at a cost of £15 inc. VAT
(Please note the PJC will receive a commission fee of 20% of the 7 day charge should you take up this option)

Charges during tenancy:

- **Release fee for ending your tenancy early (if agreed)** £360
(Attending the property to carry out a check out and return of the deposit and administration/ compensation costs towards Landlord fees, rent will still need to be paid up to the date of a new tenant moving in.)
- **Wasted contractor visit** £30

- *Please note that fees are non-refundable if you change your mind or references fail for any reason (e.g.: poor credit history, income to rent ratio, unable to obtain a suitable guarantor). WE ARE UNABLE TO ACCEPT CREDIT CARDS*
