

GUIDANCE NOTES FOR PROSPECTIVE TENANTS OR GUARANTORS

COMPLETING YOUR APPLICATION

To ensure we can provide a quality service please check the application form is fully completed, signed and legible. Please use CAPITAL LETTERS throughout.

POORLY COMPLETED APPLICATION FORMS MAY RESULT IN DELAYS

The application form is three pages long, please answer all relevant questions. Section 1 of the application form is for completion by the letting agent.

IF YOU ARE SELF EMPLOYED OR HAVE LIVED AT YOUR CURRENT ADDRESS FOR LESS THAN 3 YEARS YOU MUST COMPLETE THE RELEVANT SECTIONS ON THE FORM.

Providing false information on the application form may lead to your application being declined.

HELP US HELP YOU

We appreciate you wish to move into your new home with the minimum of fuss. We will do all we can to efficiently process your tenant reference. However, in some instances employers and landlords (despite our best efforts and daily calls) will delay the process.

You can help by contacting them ahead of time and asking them to deal with our enquiry quickly. In some instances they may also require written confirmation so a template authorisation letter is enclosed for you to complete.

RESIDENCY/ID

To verify your credit check we will attempt to locate you on the electoral roll register. Many people now, even sometimes by mistake, remove themselves from the edited version of the electoral roll and we are unable to locate them. For this reason we always recommend you provide the agent with proof of residency for your current address.

Your proof of residency must be less than 4 months old and preferably from the following selection:

Utility bill, council tax bill, mobile phone bill, credit card statement or invoice (Visa, Mastercard, Diner or Amex), polling card or a letter from your local council advising you are included in the full electoral roll.

You should provide your landlord/agent with proof of ID, this should be sufficient to allow the landlord/agent to establish your citizenship status and right to rent.

You will need to supply the following:

UK, EEA countries and Switzerland – *Passport or national identity card*

All other countries – *Biometric Residence Permit or passport containing a UK immigration stamp.*

If you cannot supply the above information please speak to your landlord or letting agent.

WHY YOU MAY REQUIRE A GUARANTOR

The following list provides examples of why you may be required to provide a guarantor:

- Insufficient income
- On a temporary contract
- On a fixed term contract that ends before the tenancy
- Minor problems reported by your current landlord
- Declared poor credit history
- Student or Unemployed
- Unable to provide proof of residency

If you believe you may require a guarantor please discuss it with your agent. On these occasions we recommend you have a guarantor application completed in case it should be required.

Please note that guarantors must be UK resident, over 21 years of age, earn three times the annual rent and have a clean credit history.

THE AUTHORISATION LETTER

It is common practice for employers, previous landlords and other referees to request written authorisation from you before they will release information to us. We have therefore included a template of an authorisation letter for your use. We ask you to complete by inserting your name, full address and signature. We will use this letter when requested by your referees.

DATA PROTECTION

LetsXL Limited is registered with the Information Commissioner's Office (No. Z8281652).

Your letting agent will only be able to advise the overall grading we have provided. No additional information will be provided.

Your data will be fully protected and no details can be used without your permission, unless required by law.

Our privacy policy is attached to this application. For the latest version please visit letsxl.co.uk/privacy-policy.

INCOME ASSESSMENT

We will verify your income levels, normally through your employer, but on some occasions we may ask for additional information. This is usually when there are problems verifying the information, if you are self-employed or work for a family business.

We will need to see evidence that you earn 2.5 times the monthly rent. This is increased to 3 times for Guarantors.

For applicants who are unemployed we will require evidence of benefits showing eligibility for LHA.

WHY YOU ARE ASKED FOR THE NEXT OF KIN DETAILS

We require this information for traceability purposes and the details will not be used for any other reason.

COMPANY APPLICATIONS

Company references are only available for incorporated companies who have filed at least one year's financial information with Companies House.

STILL NEED MORE HELP?

Your letting agent will be able to assist you with most queries and they are contactable on the number noted above.

If you wish to check the likelihood of your application being successful please go to our eligibility checker - letsxl.co.uk/eligibility

If your letting agent is not available or they refer you to us you may contact our customer care team by:

Phone: 01492 523599

Email: tenant.referencing@letsxl.co.uk

SECTION 7 – ACCOUNTANT DETAILS – TO BE COMPLETED BY SELF EMPLOYED APPLICANTS

Tick here if you complete your own self-assessment tax returns: Please enclose a copy of your last year's tax return with this application.

Practice Name:

Postcode: Address:

Tel: Fax:

Contact:

Email (use capitals):

SECTION 8 – BANK ACCOUNT DETAILS – TO BE COMPLETED BY THE APPLICANT

Bank/Building Society Name: Postcode:

Address:

Tel: Account No.: Sort Code:

Account Name:

This information will not be used by LetsXL for payment purposes.

SECTION 9 – NEXT OF KIN DETAILS – TO BE COMPLETED BY THE APPLICANT

Name:

Postcode: Address:

Tel: Relationship:

By completing this section you are confirming you have permission to provide this data.

SECTION 10 – ADDITIONAL OCCUPANTS WHO ARE OVER 18 AND NOT BEING REFERENCED – TO BE COMPLETED BY THE APPLICANT

Name: Relationship:

Name: Relationship:

Name: Relationship:

SECTION 11 – ADDITIONAL INFORMATION – TO BE COMPLETED BY THE APPLICANT

Ages/Sex of Children: / / / / Do any occupants smoke? Yes No

The above information is specifically required for LHA claimants. Other information in this section will be useful to the agent but is not used by LetsXL.

Please list any pets:

SECTION 12 – DECLARATION

Before signing this application please ensure that the form is fully complete as missing information may cause delays.

I/We hereby confirm that the information provided by me/us is, to the best of my/our knowledge, true and that the results of the findings will be forwarded to the appointed letting agent and/or the landlord and may be accessed again should I/we apply for a tenancy agreement in the future. I/We agree that LetsXL Limited (the Data Controller) may search the files of a credit reference agency which will keep a record of that search. I/We also agree that any search will be made on an 'opt in' basis. I/We agree that whilst I/we remain in the property now applied for LetsXL may carry out periodic credit searches (under instruction from the letting agent/landlord) to assess my/our continued suitability for the tenancy. I/We also understand that no details of the search will be given to me/us by the letting agent and/or the landlord but I/we may request the name and address of the referencing agencies to whom I/we may apply for a copy of any information provided. I/We agree that LetsXL may use a third party for data entry which may require data to be sent outside the UK, this will be in accordance with current Data Protection legislation. I/We also confirm that information supplied in this form will be shared with a credit reference agency and may be accessed in the future. This includes my/our defaulting on the rental agreement, which may affect any future application for credit I/we may make. This application falls under the provisions of Ground 17 of the Housing Act 1996. If any information in this application form is untrue it may be grounds to terminate the tenancy.

I have received a copy of LetsXL's Privacy Policy Yes No
You can also view this at letsxl.co.uk/privacy-policy

LetsXL can provide additional products/services to assist with your move.

We can provide you with a no obligation quote for Tenant's Liability Insurance (this may be a requirement for your tenancy and covers your liability to the landlords property) or Tenant's Contents Insurance. This will protect your own personal belongings as these will not be covered by any insurance the landlord may have.

Please contact me with a no obligation quote for Tenants Liability/Contents Insurance Yes No

We can (via a 3rd party) assist with your change of address, utilities and media when you move home. This service is FREE of charge.

Please contact me with regards to this service Yes No

Sign & Date

/ /

It is common practice for employers, previous landlords and other referees to request written authorisation from you before they will release information to us. The final page is an authorisation letter which we ask you to complete by inserting your name, full address and signature.

LetsXL Ltd

Privacy Policy



We have provided this Privacy Policy to help you understand how we may collect and use your personal information when you visit our website or use any of our products or services.

Any question with regards to this policy should be sent by email to dataprotection@letsxl.co.uk or by writing to our registered address below.

Your use of our services will indicate your acceptance of this Privacy Policy and as having granted us the permissions set out below.

Who we are

The data controller is LetsXL Limited ("LetsXL", "we", "us" or "our") registered in England and Wales No. 4355737. Our registered address is 49 Conway Road, Colwyn Bay, LL29 7AW. We provide support services to the lettings industry including tenant referencing, warranted references and specialist insurances. LetsXL operate solely in the United Kingdom and offer insurance and financial products or services.

LetsXL Limited are authorised and regulated by the Financial Conduct Authority for insurance mediation activities only. Our Financial Services Register number is 308416. You can check this on the Financial Services Register by visiting the FCA's website "<https://register.fca.org.uk/>" or by contacting the FCA on 0800 111 6768.

We are registered with the Information Commissioner Office as a data controller under the data protection act 1998. Our registration number is Z8281652.

What Information we collect and how

We may collect personal information when you register as a customer with us, use one of our products and services - possibly via a 3rd party such as a letting agent or landlord, request product information or when you respond to communications from us. We do not collect any special categories of data.

The information that we collect either via our website, fax, email, over the telephone, via an upload facility or via a 3rd party such as a letting agent/landlord may include:-

Any personal details that you type in or submit such as your name, current and previous addresses, e-mail address, telephone number(s), date of birth, Employment/income details, identity documents such as a passport, work permit or other photo ID and other information relevant to the service being requested/provided. Information obtained from credit referencing agencies or other 3rd parties we may contact in the course of the service or product being provided.

Your IP address (this is your individual identification number on your computer for internet connection) that is automatically logged by our web server. This is used to note your interest in our website. We do not currently use cookies.

Your preferences and use of e-mail updates that are recorded by e-mails we send you (only if you have selected to receive e-mail updates on products and offers).

All our telephone calls are recorded for training and monitoring purposes. If you are providing bank or payment details over the telephone call recording is paused whilst you do this. Any online payment facility is provided by the 3rd party payment provider and we do not hold or store card details.

Specific to:-

Tenant Referencing Services:

During the course of processing your application we may request additional information to support your application. The information may include Bank Statements, Tax Returns, Pay Slips, Proof of Benefits, Address or Identity. Any paper copies will be destroyed upon completion of your application, electronic copies may be kept on our secure external servers as described below.

What we do with your information

Specific to:-

Tenant Referencing Services:

Your information will be used for assessing your suitability for a tenancy/as a guarantor for a tenancy or your 'Right to Rent' a property. This may include obtaining Credit status information, contacting referees and further investigation to confirm your identity and validity of the information supplied. Our findings and some of the data you supply will be shared with 3rd parties such as the letting agent and/or landlord to whom the property applied for belongs/is managed by, insurers or associated companies where required by any policy the landlord may have on the property you are renting. Should you default on a tenancy owing rent we may use the information supplied for traceability purposes.

Insurance Services:

Your information may be used to offer insurance quotes, issue policies and offer renewals. Your data may be shared with insurers or other 3rd parties for the purposes of insurance administration by the insurer, associated companies, its agents and us and by reinsurers, assessing your credit status, affordability and to establish accuracy of information provided.

Suppliers/Customers:

Your information will be used to enable us to do business with you or for you to do business with us and to keep you up to date with our products and services.

In general:-

Your information may be disclosed, if we are legally required, to regulatory bodies or law enforcement agencies for the purposes of fraud and crime prevention or compliance monitoring or enforcement.

Your information may be used for research and statistical purposes. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

We do not send any of your data to any other company for marketing purposes unless you have given us permission to do so. We may use your data to offer you other LetsXL products that we may think will be of interest to you, if you have given us permission to do so. We never sell or provide your data to any marketing list companies.

Your rights.

In the case of personal data, with some exceptions, you have the right to access and if necessary rectify information held about you. You also have the right to request certain information is removed from our system. This is restricted by certain limitations as explained below. We will not charge a fee for this unless the request is excessive or repetitive.

We cannot provide or change Credit information, to do this you would need to contact the credit reference agency we use. This information will be supplied on request.

How long do we hold your data?

There are certain legal requirements that we need to adhere to. For insurance products we are required to retain data for 7 years after a contract has ended. For reference products we hold data for as long as the tenancy originally applied for is active and for a minimum period of 2 years after this date. Some information may be required to be retained for accounts purposes, we are required to hold this for a minimum of 6 years. If you request us to remove information but there is an on going investigation we will not be able to do this until this has been concluded.

Where is your data stored?

All electronic data is stored securely off site with a reputable hosting company.

Where can I get an up to date version of your Privacy Policy?

We may change this policy from time to time, an up to date version of our Privacy Policy is always available on our website at www.letsxl.co.uk/privacy-policy.

Last updated May 2018

Re: Tenancy Agreement References requested from LetsXL Limited

Date: / /

I of
(Your name) *(Your current address)*

(Your current address - continued)

hereby authorise you to release to LetsXL Limited information relating to my employment, income or previous tenancies.

Please respond promptly to facilitate processing of my current application for rented accommodation.

Thank you.

Yours faithfully,

(Sign & date here)

(Print name)