

## **The Application Process & Pre-Tenancy Determination Form - Standard Terms of Business**

### **What to do with this form:**

1. This form has been sent to you because we understand that you are interested in applying for a property.
2. You need to complete this form fully and get the form back to us signed. If you do not have a scanner you can photograph each page and email the pages to us ([lettings@chrishamriding.co.uk](mailto:lettings@chrishamriding.co.uk)).
3. This form is not the formal application process. It is a guide to the process and it enables us to collect all the relevant information the landlord requires for them to decide whether to accept you for formal referencing.
4. We are unable to discuss your form with the Landlord until it has been fully completed by you.
5. Where there are two or more parties interested in the same property, each party will be asked to complete the Pre-Tenancy Determination Form. These forms will then be forward to the landlord for them to choose whether any party is suitable or not to be progressed to formal referencing. It would be in your own interest to return the form fully completed and as quickly as possible. If your form is incomplete, then your request to apply may be dismissed out of hand.

### **Property Condition**

6. You must have viewed the property before we can consider an application.
7. Consider the condition of the property. Properties are taken 'as seen', therefore do not assume that further cleaning or decoration will be undertaken without specific agreement. If you move in and request cosmetic improvements the landlord will be under no obligation to meet with your requests.

### **Explain your Timescales**

8. It is important that all parties understand your moving date requirements. You will need to supply us with a suggested move in date for the landlord to consider. If the Landlord agrees to meet your timescales, then this will be agreed in principal and subject to contract.

### **After the Landlord Consents for you to Apply**

9. If consent is granted for you to apply and you are satisfied that you have completed your due diligence checks then we will require you to pay all agency fees and the holding fee at this stage. The Immigration check fee is paid directly to UK Tenant Data at the end of the application process.

### **Fees**

- Application Fee £120 including vat per person
  - Guarantor Fee £90 including vat per guarantor
  - Legal Document Fee £150 including vat
  - Holding Fee £ - equivalent of first month's rent
  - Immigration Check Fee £20 (including vat) per tenant (Paid directly to the referencing company UK Tenant Data at the end of the application process)
10. Once you pay your referencing fees they become non-refundable. It is therefore important that you need to consider and process all your due diligence before making any payment.
  11. If you choose not to proceed with the tenancy for any reason, then any agency fees and holding fees you have paid to us are non-refundable.
  12. If you fail referencing, then the application fees will not be refunded.
  13. If you fail referencing, we will refund 50% of your legal documentation fee. We will retain the other 50% of the fee to cover our reasonable administration expenses.
  14. If we prevent you from letting the property for any reason (e.g. a flood, property removed from market etc.) then all agency fees and the holding fee will be returned to you in full.

### **How to Make a Payment to Us**

15. All payments should be made by bank transfer to:

- **Christopher J Hamriding Client Account**
- **Account Number 297 205 08**
- **Sort Code 50-00-00**

16. Please use the address and your surname as the payment reference and tell us that you have made a payment. Email to let us know at: 'lettings@chrishamriding.co.uk'
17. **If you take occupation of the property, then we will give you will be given a unique payment reference number. You will be required to make monthly future payments by standing order. You will need to tell your bank to pay the full rent, to the above account, and to use your unique payment reference number. Tell your bank to make payments on the same day of the month you moved in. For example, if you move in on the 15<sup>th</sup> of February, then all your future payments will be due on the 15<sup>th</sup> day of each new month moving forward. Your unique payment reference number is very important because it tells us that your payment belongs to you. This will stop us from misallocating your rent payment to someone else in error.**

### Agency Fee

18. Your agency fee payment (application fee plus legal documentation fee) allows us to commence the application process and to prepare your legal documentation ahead of you moving in. We will continue to allow viewings during your application process in case you fail referencing but we will not allow anyone else to apply.

### Holding Fee

19. The holding fee will be the equivalent of one month's rent and when you complete the let it will become the first month's rental payment in advance. Once everyone in your application party has successfully passed referencing the property will be removed from the market and no further viewings will take place. You will be granted the exclusive right to complete the let for the property by the date that you have asked for. If you fail to occupy the property by your suggested date, then the landlord reserves the right to instruct us to remarket the property. You can still complete the let however and use your holding fee as the first month's rent.
20. If you do not complete by your suggested date and we are instructed to remarket the property and the property is subsequently tenanted by someone else, then you will forfeit (lose) your holding fee and any agency fees you have paid to us.
21. If we need to extend the move in date forwards, then we will also extend your holding fee exclusivity period to the new date.

### The Application

22. **At the point that we tell you that you are accepted for formal referencing we must have received and verified your ID.** Acceptable forms of identification are shown at the end of this document.
23. After you have paid your fees agency and holding fee we will send you a link by email so that you can complete your referencing and immigration check on line. We will monitor your application and let you know the results. We will share the result information with your Landlord.

### Legal Documentation

24. We will supply you with a draft tenancy agreement for you to check, read carefully and approve.
25. We will supply the following documents to you by email **and you will need to confirm in writing that you have received these documents before we can give you keys:**
- Energy Performance Certificate (when applicable)
  - How to Rent Leaflet Guide
  - Gas Safety Certificate (when applicable)
  - TDS Certificate (managed properties only)
  - TDS Scheme Leaflet (managed properties only)
  - TDS Prescribed Information (managed properties only, rear of tenancy agreement)
  - Information leaflet on how to keep your home free from condensation

### **Deposit Monies (Fully Managed Properties)**

26. We will need your deposit monies in cleared funds no later than 2 working days ahead of your move in date. The deposit will be protected and if for any reason, you fail to complete your let then the deposit money will be refunded to you in full. Payments to include standard deposits and pet deposits.

### **Deposit Monies (Let Only Properties)**

27. Your Landlord will arrange to hold and protect your deposit. This means that you will need to pay your Deposit funds directly to the Landlord before you move in. Payments to include standard deposits and pet deposits. We will supply the Landlords bank details to you to enable this. The Landlord must confirm receipt of the deposit in cleared funds before we can give you keys.

### **Health and Safety Considerations**

28. We have certain health and safety obligations to meet before we can allow anyone to occupy a property. Sometimes unexpected delays can occur which are beyond our control.

### **Confirming/ Booking your Move in Date**

29. We will confirm to you when everything is in place and formally book your move in date. We strongly urge you not to commit to anything which may cost you money (such as booking a removal van or buying additional furnishings) or booking holiday time off work until we have formally agreed your move in date. We are not responsible for any losses you may suffer for failing to move you in on any agreed date.

### **All Other Potential/ Optional Tenancy Fees**

30. So that you can make a fully informed decision on whether to apply for a property through us or not we are supplying all possible fees below which may occur during the duration of your occupation.
- £60 including vat Renewal Fee (extending your tenancy for a new fixed period)
  - £30 including vat Early Check Out Fee (we visit in the last few weeks of your tenancy to provide advice as to what may need doing before you leave to return the property back to the same condition as at the start of the tenancy – allowing for fair wear and tear). We will try to gain agreement with the landlord thus speeding up the return of your deposit if possible.
  - £25 including vat Future Reference Fee – providing your new landlord/ agent with a reference.
  - £25 including vat Administration Fee for unscheduled administration work such as providing copies of misplaced documents
  - 8% Charge made above the Bank of England Base Rate is made on all unpaid rent/ returned payments
  - £50 including vat for call outs where the negligent actions of the tenants result in the agent (or nominated contractor) attending the property plus the cost of any repair

### **Forms of Identification & Other Proofs**

31. Chris Hamriding Lettings & Estate Agents need to see proof of identity and proof of residency.  
32. UK Tenant Data will require other forms of proofs such as proof of income & payslips. Further information is provided below.

## What Proofs are Required by the Agent

33. We require 1 proof of identity and 1 proof of residency for each guarantor and for anyone aged over 18 years old who will reside at the property. These must be the original documents which we can copy.
34. We must meet anyone aged over 18 who will reside in the property and verify their identity in person. **This must be done before we can release keys.**

## Proof of Identity

### 35. Acceptable Proofs of Identity

- **UK Citizen** - Passport current or expired
- **EU & EEE Member States** – Passport or EU Identity Card from your country of origin
- **Other Countries Outside the UK, EU & EEA** – Valid in-date Passport Plus Valid in-date UK Visa or Valid in date UK Biometric Residency Permit

(The government has issued a document titled 'Right to Rent Document Checks: a User Guide'. If you cannot provide the above, then please refer to the guide which shows the alternative acceptable forms of ID (List A Group 2). This document can easily be sourced on Google or alternatively paste the below in to your browser).

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/497242/Right\\_to\\_Rent\\_Document\\_Checks\\_-\\_a\\_User\\_Guide.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/497242/Right_to_Rent_Document_Checks_-_a_User_Guide.pdf)

## Proof of Residency

36. Please provide one proof of residency as per the list below for all tenants aged over 18 years of age plus any guarantor. This must show your current home address and be dated within the last 3 months.
  - A utility bill dated within the last 3 months in your name
  - Your driving licence
  - A letter from employer on headed paper confirming your home address
  - A recent bank/building society statement
  - A most recent mortgage statement
  - Current local authority tax bill
  - Local authority rent card or tenancy agreement
  - A recent house or motor insurance certificate
  - State pension book
  - Benefits book
  - A recent TV licence

## Proofs Required by our Referencing Company UK Tenant Data

37. You will be required to supply items from the list below subject to your circumstances.

### Employed Status

- 3 months' payslips, and/ or
- Details of any benefits you receive, and/ or
- Proof of any other income you receive (dividends, rental income, CSA payments) , and/or
- Letter – headed confirmation of employment start date (future employment only)
- P60 and/ or bank statements are required under certain circumstances

### Self Employed Status

- Your latest tax return (SA302), and/ or
- Your latest set of certified accounts from your ICEAW-registered Accountant, and/ or
- Proof of any other income you receive (dividends, rental income, CSA payments)

### Retired or have Independent Means of Income Status

- Proof of State or Private pensions and/ or
- Proof of Investment Income and/or
- Proof of any other income you receive (dividends, rental income, CSA payments)

#### Homeowner Status

- Your most recent mortgage statement and/or
- Your most recent household insurance policy document and/or
- Land Registry extract, and or
- A solicitor's 'sale completion' statement certificate

#### Student Status

- Proof of your course enrolment and/ or
- Proof of any bursary, grant, award, or sponsorship arrangements and/ or
- Details of your guarantor

#### Unemployed Status

- Details of any benefits you receive, and/ or
- Proofs of any other income you receive (dividends, rental income, CSA payments) and/or,
- Details of your Guarantor

### 38. **Tenant Shop**

- We work in partnership with 'Tenant Shop' who specialise in providing utility, telephone and broadband products to tenants at highly competitive rates. You can opt in or out to receiving a no obligation quotation from Tenant Shop when completing your application on line. To opt in tick that you consent to contact from 3<sup>rd</sup> party companies and they will contact you directly.
- Tenant shop will pay a commission to us for any successful referral.
- **They will register you with:**
  - Water provider
  - Current energy supplier
  - Local Council
- **They will then give you the best choices on the market for:**
  - **Phone/Broadband/TV Package**  
From just a phone line package to the full broadband bundle, Tenant Shop can make sure you get the best deal around.
  - **Energy Supplier**  
Did you know that when you move into a new property, you're automatically put on a standard energy tariff? It's their job to check the market for you and find you the best deal possible. They then seamlessly switch you over, ensuring you save money straight away!
  - **Gadget & Contents Insurance**  
Tenant Shop gives tenants access to a choice of top insurance providers ensuring they get the best policy to suit their needs.

### 39. **How to Pay your Rent**

- You are required to pay your rent via 'Credit Ladder'
- This applies whether your chosen service is let only or managed
- Credit Ladder allows you to build your credit score up by simply paying your rent on time
- The service is a data partner of 'Experian' and it is free of charge
- You need to register with the service ahead of completion so that future payments are organised before you move in. We will require confirmation of this before we can allow completion.
- To register paste the following pathway in to your browser:  
<https://www.creditladder.co.uk/secure/registration>