

As you have paid a part deposit, we are now holding the property for you and so we require the next steps to be completed.

Please see below a summary of required information/references that will be requested as part of the referencing process:

**Credit Report including details of:**

- Electoral roll check
- Credit Score
- Adverse Credit Checks:
  - CCJ's / Court Decrees / Bankruptcy Orders / IVA's check
  - Non disclosed information check

**Landlord Reference (or student halls of residence) including details confirming:**

- That the applicant is currently a tenant
- Term of tenancy agreement
- Tenancy start and end dates
- The current monthly rent amount
- Any issues with late/non-payment of rent
- Any damage caused to the property

**Employment Reference (for professional's/guarantor's only) including details of:**

- Start date of employment
- Job title
- Do you work full time or part time?
- Is the position permanent or temporary?
- Confirmation of salary
- Any applicable overtime, etc

**Note about employment checks:**

- Previous employment checks are required, as above if current employment has been for a **period of less than 6 months**.
- Future employment checks will be required, as above **if moving jobs**.
- **Self-employed** applicants must supply an accountant's reference or last two years self-assessment returns in lieu of information above
- If you're **Retired or living from Independent Means** you should provide a pension statement or 6 months bank statements showing ability to cover the rental payments in lieu of information above

**Identification**

- Photo ID- must be verified as detailed in the following link: <https://www.gov.uk/certifying-a-document>
- Proof of your current address (please refer to ID & POR documents for acceptable documents)
- Proof of studying (for student applicants only)

For tenants and guarantors, your identification documents will be verified using a specialist third party ID checking service provided by Amiquis. Amiquis will request this information from you electronically via an email request.

**Unemployed or Student applicants are required to provide a working UK guarantor- we will require the same information as above, with the exception of the landlord for reference, for any UK guarantor.**

Please be advised that our third part referencing companies may request additional information if required.