

## TENANT USER GUIDE

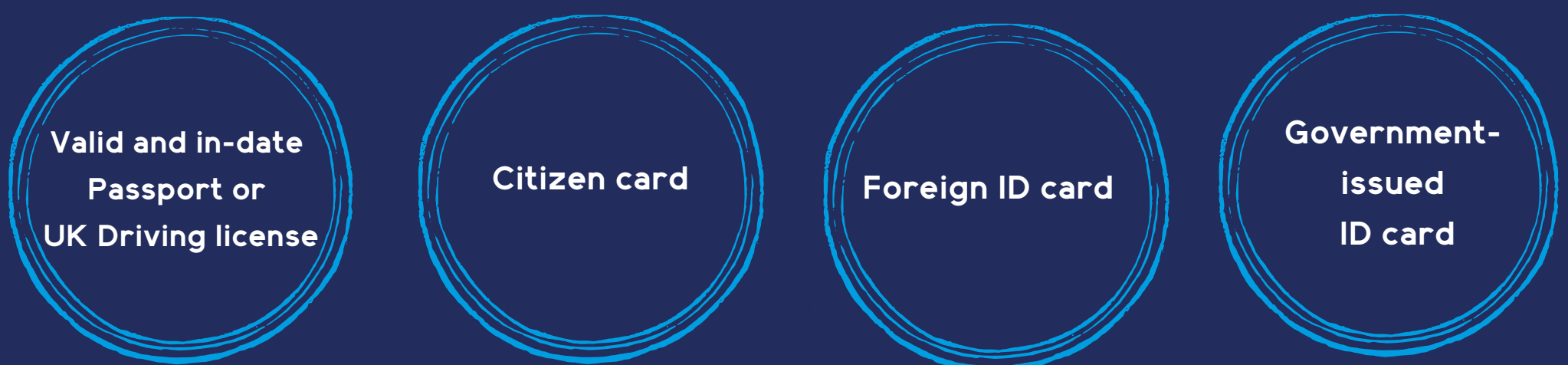
This is a guide to help you through your RentGuarantor application

RentGuarantor assess every application on an individual basis. Anyone looking to rent a property in the UK can apply! The easiest way to know if you are eligible is to check if you can provide the following information below:-



If you have these documents then the application process should be fast and easy!

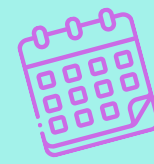
For proof of ID, You'll need one of the following documents (All of which should show your name, date of birth and photograph):-



To make things really simple for you, we have teamed up with **Connect365** BYKEYSAFE. By completing the information via this route, we can verify your income by using Open Banking. You will need an online banking app/account to use this.



If the Open banking route doesn't work for you, don't panic! Our team are on hand to look at your application- We may just need a couple more things from you. If you are Employed, we will require proof of:



Last three months' (or 12 weeks) of payslips, showing your name and payment amount.

Or

The last 6 months of bank statements showing a regular income amount.

↓  
\*Please note, we cannot take any bonuses or overtime into account when calculating affordability.

If you are Self Employed, we will require proof of:

- Last three months payslips or last three month bank statements showing your monthly income. We may ask for recent invoices.
- Last year's Tax Return



If you are in receipt of benefits or child benefits,  
We will need to see copies of:  
Statement or award letter detailing the benefit & amount due

Or

Last three months bank statements showing benefits being paid to you

Students will need to provide Proof of current study

Or

Acceptance of the place at your chosen university.

You will also need to show confirmation of student income or any bursaries you have.

In receipt of Universal Credit? We will need proof of:

FULL Universal Credit Statement detailing the calculation of your benefit

Or

Last three months' of bank statements showing your benefits being paid to you

\*Please note: We do not accept mobile banking screenshots when bank statements have been requested.

If you do not have the required documents you can create the application and click "save for later". You can then return to your account later and add the missing documents before submitting your application.


Need Help? Please contact us at [queries@rentguarantor.com](mailto:queries@rentguarantor.com)

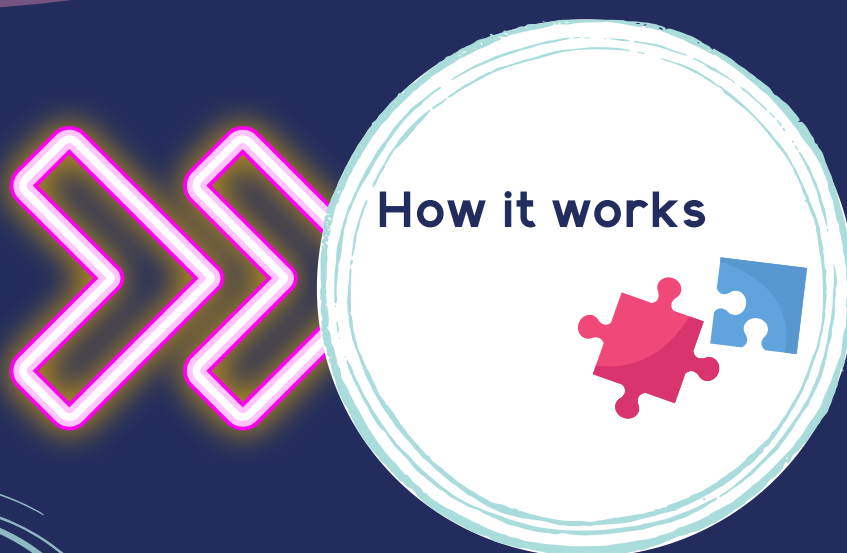
## Poor credit and CCJ's

If you have poor credit or CCJs, you may still be able to use RentGuarantor. Each application is assessed on a case-by-case basis.

During the application review process you may be asked to provide additional information or documentation in relation to your CCJ or IVA, this can include:

- Copy of your credit report
- Confirmation of a payment plan in place for a CCJ or IVA
- Details of the CCJ such as what it was for, how much and is it active or satisfied

 If you tick 'no' to having a CCJ, when in fact you do have one, your application outcome will be an instant fail and we will not be able to stand as a Guarantor for you.



## Paying via PayPal

PayPal offers three options for paying:-



## Can someone else pay for the Fee?

Yes, the name on the receipt does not need to match the name on the application. As long as the amount is correct, we will accept the payment, all you need to do is select "Share Invoice" and you will be able to copy and share the invoice link by email, text or chat.

## Local Authority paying the fees

If you have been advised by your Local Authority that they will be paying your Guarantor Fee on your behalf, you will need to upload one of the following documents once you have selected Pre-Agreed Payment Document:-

- Payment Confirmation Letter from the Local Authority
- Purchase Order

Please Note: We can only accept payment on account from Local Authorities or Companies who have an existing credit arrangement with us.

If you have any queries, please call the RentGuarantor team on

0207 193 4418

Or

Email us at [info@rentguarantor.com](mailto:info@rentguarantor.com)

