



Application Form—Individual Tenancy

Please complete the full application form, writing clearly in black ink. It is important that all sections are completed as missing information will result in a delay in your application being processed.

Each person over the age of 18 who is moving into the property must complete a separate application.

Your application will be processed once we have received all relevant forms and documents.

Once we have carried out the satisfactory references, we require you to pay a holding deposit will be refundable if your application is unsuccessful or if the Landlord declines your application. Please be aware that, should you back out of the application at any time or for any other reason then the deposit will not be refunded.

You must view the property prior to putting an application down. Each applicant must provide the following with their application forms:

- Photo ID (Passport or drivers licence)
- Proof of Residency (recent utility bill addressed to you at your current address)
- Last three months bank statements and three months wage slips.

All documents must be received within three working days of your paying the application fee. Please note that we hold properties for a maximum of 14 working days.

Please allow around 5 working days for the application form to be processed—it is important that you provide as much information as possible, as this will enable us to process your application as quickly as we can.

Once your application has been successful, we will contact you to arrange a move in date. The move ins take place at our offices in Rochdale. Each person moving into the property over the age of 18 will need to attend the move in to sign the tenancy agreement.

We will not be able to release the keys until each tenant has signed the agreement. If you have a guarantor they will also need to attend to sign their part of the agreement.

Please note that all our properties are non-smoking and pets are not permitted without prior, written consent from the Landlord.

I confirm that I have read and agree to the above

Name of Applicant.....

Signed..... **Date**.....

TERMS OF BUSINESS FOR TENANTS

Credit Reference

Each person who is applying for a tenancy must consent to a credit search being carried out and references sought. A company independent of

Keystones will carry out the credit search and the results will be shared with the landlord whose decision on the applicant's suitability will be final. If you wish to see the results of the credit search then you may apply to the company who carried it out and the Keystone local office can provide you with contact details.

If you know of a problem with your credit history then you may still be able to successfully apply

Refunds

If your application is rejected, then any money you have paid us will not be refunded. If you withdraw your application or fail to take action to progress it within seven days of a request by the credit reference company or the Keystone local office*, then none of the money you have paid us will be refunded. If the landlord withdraws the property before the Tenancy Agreement is

Proof of residency and identity

We require a proof of residency and identity. Acceptable forms of proof are:

For residency

- A recent (within the last three months) utility/council tax/mobile phone bill
- A current Tenancy Agreement

For Identity

Qualifying income

Your qualifying income is 2.5 times the annual rent. For example if the monthly rent is £500, the annual rent is 12 X £500=£6000 and to successfully apply for a tenancy you will need a qualifying income of £6000 X 2.5 = £15,000 per year.

If your income is less than this you will need a

Guarantor.

Guarantor

Is someone who will honour the terms of the Tenancy Agreement in addition to you.

A suitable Guarantor must:

- Be a UK or Isle of Man Resident
- Have a clean credit reference
- Have a qualifying income 3 times more than the annual rent

Release of keys

We cannot release keys under any circumstances until a Tenancy Agreement has been signed by all parties and the first month's rent, the Security Deposit and our fees and charges have been paid in cleared funds. Cleared funds are cash, bankers

Legal Representation

We offer the property based on representations by the Landlord that they:

- Have legal title to the property
- Have permission to let from the freeholder, head leaseholder and mortgage lender (as applicable)
- Have informed their insurer of the letting
- Will arrange a gas safety inspection
- Will ensure the electrical installation at the property and any supplied appliances are safe to use
- Will ensure any supplied furnishings are safe to use

Tenancy Agreement

Until the Tenancy Agreement is signed there is no contract in place between you and the Landlord. If the tenancy does not go ahead as planned you cannot claim against the Landlord or the Keystone local office for your costs or out of pocket expenses. If there is more than one Tenant then each Tenant is a 'Joint and Severally Liable', meaning they take responsibility for

Tenancy Renewal

Subject to satisfactory conduct of the Tenancy and the Landlord consent we may offer a renewal of the Tenancy on a fixed term basis subject to:

- Payment of the Tenancy Renewal Fee
- Signing of a new Tenancy Agreement
- The rent being reviewed in line with market

Security Deposit

Your security deposit will be held under one of the three Tenancy Deposit Protection schemes in England and Wales; or else in Scotland and Northern Ireland held in separate Client and Monies Account

Rent

Your first month's rent is due on signing the Tenancy Agreement. Future rent is payable by Standing Order (or Direct Debit—ask the Keystone local office if they

Inventory

Where an Inventory is provided you should check its accuracy promptly on arrival at the property, and put any alleged discrepancies in writing for the attention of the Keystones local office.

Insurance

The Landlord will not have insurance in place to protect your personal possessions; if you wish to take out insurance the Keystone local office can assist with obtaining a quote and arranging cover (subject to underwriter approval).

Special Conditions

Any special conditions attached to the tenancy must be agreed in writing prior to the Tenancy Agreement being signed, otherwise the property will be regarded as a 'let as seen' on the terms set out in this document and the Keystone standard Tenancy Agreement. A specimen Keystone standard Tenancy Agreement is available on request.

Utilities, Council Tax, Telephone, TV Licence

You are responsible for ensuring that accounts are transferred into your name at the start of the Tenancy and for the payment of all utility bills whilst the tenancy is in force the Keystone local office has the right to nominate which utility companies will supply the property. You are responsible for checking that accurate meter reading are taken at the start and end of the tenancy.

Data Protection

The Keystones local office is registered as a Data Controller and will respect your personal details and only share these with the Landlord of properties that you are applying for and with Keystones, with our nominated credit referencing agency, and any official body that is entitled to have access to them, including utility companies and the local council tax authority.

Money Laundering*

We are obliged to comply with the Money Laundering Regulations 2003.

Keystone Estates	Keystone House
	19 Cheetham Street
Tel:01706 344 344	Rochdale
Fax: 01706 353 619	OL16 1DG

To avoid any unnecessary delay, please complete in full, in **BLACK INK** using **BLOCK CAPITAL LETTERS**.
 Incomplete forms will be returned, if you have any questions when
 completing this form please call us on 01706 344344

1. PROPERTY TO LET **To be completed by the TENANT**

Address: _____

Postcode: _____ Is this property: Let Only Managed

Total rent for this property: £ _____ Per month Applicant share of rent: £ _____ Per month

Tenancy Term: _____ (months) Tenancy Start Date: _____

2. TENANT PERSONAL DETAILS **To be completed by the TENANT**

Title: Mr Mrs Miss Ms Other

First Name: _____
 Middle name: _____
 Last Name: _____
 Other Name(s): _____

Date of Birth: _____ National Insurance Number: _____

Residential Status: Property Owner Council Tenant Private tenant Living with Friends/Relatives
 (Please tick one)

Employment Status: Employed Self-employed Retired Independent Means On Contract Student Unemployed
 (Please tick one)

Gross Annual Income: _____

Telephone: _____ **Mobile:** _____
 (inc rtd)

We may need to contact you when we process your application, please ensure that you provide at least 1 contact number.

E-mail: _____

Nationality: _____ Passport Number*: _____

*Required if you have been out of the UK for the last 6 months

Do you have any County Court Judgements, Court Decrees, Bankruptcy, Administration Orders, Involuntary Arrangements, or any other adverse credit history whether settled or not? Yes No

If YES, please detail on a separate sheet. Please note that failure to disclose information relating to adverse credit history may result in your application being denied.

Confidentiality note: The information contained within this application is being transmitted and is intended only for Keystone. If the reader of this message is not the intended recipient, you are hereby advised that any dissemination, distribution or copying of this application is strictly prohibited. If you receive this application in error please notify us immediately by calling 01706 344344

3. CURRENT AND PREVIOUS ADDRESS**To be completed by the TENANT**

Current Address: _____

 Postcode: _____ Period at address: _____ Years _____ Months

If you have lived at your current address for less than 3 years, please provide previous address below.

Reasons for leaving your current and previous address' (please state below):

Previous Address: _____

 Postcode: _____ Period at address: _____ Years _____ Months

4. CURRENT LETTING AGENT/LANDLORD/MANAGING AGENT To be completed by the TENANT

If you are a private tenant please provide the details of the letting agent/landlord/managing agent of your current address.

Name: _____
 Address: _____

 Postcode: _____
 Telephone: _____ Telephone: _____
 Fax: _____
 Email: _____

*Providing an email address or fax number could result in a QUICKER RESPONSE from your referee.***5. FINANCIAL INFORMATION****To be completed by the TENANT**

Please tell us about your earnings and provide the details of a financial referee below (please tick one). Failure to provide your gross annual income will prevent us from contacting your referee and will delay your application.

Current Employer Pension Administrator Accountant Sales Assessment

Company Name: _____
 Address: _____
 _____ Postcode: _____
 Contact name: _____
 Contacts position: _____
 Telephone (inc ext): _____ Fax: _____
 E-mail: _____

Providing an email address or fax number could result in a QUICKER RESPONSE from your referee.

Position Held: _____

Is this position Permanent Contract Contract Term _____ Months _____ Hrs per week

Payroll/Service/Pension Number: _____

Gross Salary/Pension/Drawings per annum: £ _____ *If self employed please include your average earning in the last three years.*

Start Date: _____ End Date (if applicable): _____

Will your employment change before the proposed tenancy starts? Yes No **If YES please provide details on a separate sheet.****Other Income (e.g. Benefits, Working tax credits, Pension, Income support etc.), if so please give details and send current statement:**

6. ADDITIONAL FINANCIAL INFORMATION—If you are changing to new employment, have a second job or another source of income, please provide details in this section.

Future Employer Second Employer Pension Administrator Accountant Benefit/Other

Company Name: _____
 Address: _____
 _____ Postcode: _____
 Contact Name: _____
 Contact Position: _____
 Telephone: _____ Fax: _____
 E-mail: _____
 Position Held: _____
 Is this position: Permanent Contract Contract Term _____ Months _____ Hrs per week
 Payroll/Service/Pension Number: _____
 Gross Salary/Pension/Drawings per annum: £ _____
 Start Date: _____ End Date (if applicable): _____
If self employed please include your average earning in the last three years.

7. DECLARATION To be completed by the TENANT

Please read the declaration and sign and date below. WE CANNOT PROCEED WITH THIS APPLICATION IF YOU DO NOT SIGN.

I hereby confirm that the information provided by me is to the best of my knowledge true. I consent this information being verified by contacting the third parties detailed in this form. I understand that the results of the findings will be forwarded to the appointed letting agent and/or landlord and may be accessed again should I default on my rental payment or apply for a new tenancy agreement in the future. I agree that Keystones or their approved agent may search the files of a Credit Reference Agency, the insurance industry's data collect agency, which will keep a record of that search. I confirm and agree that other information and checks that Keystones and/or any other companies within the same group undertake as part of this process, such as employment/income and/or previous landlord or personal checks may also be provided to Credit Reference Agencies. I understand that I may request the name and address of the Credit Reference Agency to whom I may then apply for a copy of the information provided.

I also understand that in the event of my defaulting on the rental payment, that any such default may be recorded with the Credit Referencing Agency, who may supply the information to other credit companies or insurers in the quest for the responsible granting of tenancies, insurance and credit.

I understand that Keystones utilise the services of Credit Reference Agencies, and I consent to Keystones checking details held within those agencies for Tenant Vetting, Fraud Prevention, Identity and Anti-Money Laundering and also for the purposes of collections and recoveries where applicable.

I understand that in the event of any default by me in respect of the covenants in the tenancy agreement with my landlord, the information contained herein may be disclosed to Keystones and/or one or more tracing companies and/or debt collection agencies in order to recover any monies due or to trace my whereabouts. I understand that the information provided by me may be transferred to a country outside of the EU for the purposes only of processing this referencing application, notwithstanding such transfer, Keystones will remain the Data Controller for the purposes of this application.

The information provided in this form by me is information as described in Ground 17 of the Housing Act 1996 and I understand that if any information within this application is found to be untrue, it is grounds for termination of the tenancy. I also understand that may default in the payment or rent may affect any future application for tenancies, credit or insurance and hat the assessment of this application presumes that at some time during tenancy agreement, I may be granted or allowed some form of deferred payment.

I hereby authorise my employer/accountant/pension administrator (delete as appropriate) to provide details of my earnings and dates of employment to HomeLet for the purposes described above.

Signed: _____
 Print name in full: _____
 Date: _____

To avoid delays to the tenancy, please make sure that you have fully completed this form before submitting it to your letting agent. Don't forget to let your referees know that Keystone will be contacting them.

IMPORTANT: IT MAY BE A CONDITION OF YOUR ASSURED SHORTHOLD TENANCY THAT YOU HAVE ADEQUATE INSURANCE WHICH COVERS YOUR LANDLORD'S INTERESTS, AS WELL AS YOUR OWN. EVEN IF THIS ISN'T THE CASE, WE'D STRONGLY RECOMMEND YOU CONSIDER PROTECTING YOUR POSSESSIONS AND YOUR DEPOSIT. CALL KEYSTONES ON **01706 344344** FOR A QUOTE TODAY.

8. ADDITIONAL INFORMATION

To be completed by the TENANT

Personal Details: Information requested in this box is required for referencing purposes, however may assist your managing agent.

Marital Status: Single Married Divorced/Separated Other

Are you a smoker? Yes No

Do you have any pets? Yes No

If yes please detail: _____

Names and ages of any children who will be occupying the property (use a separate sheet if required):

Bank Details:

Name(s) of

Account Holder(s): _____

Bank Name: _____

Sort Code: _____ Bank Account Number: _____

Next of Kin (this should NOT be your spouse):

Name: _____

Address: _____

Postcode: _____

Telephone: _____

Relationship: _____

Additional Information (IMPORTANT)

Next of kin—full name, address and contact telephone numbers:

Have you ever had any **rent arrears** either at your current or previous addresses? If yes, please provide more details:

Do you have a **criminal record**? If yes please provide more information:

