

TENANT INFORMATION Mr John Doe john@example.com 01234567811 Agent: Test Letting Agents #1374	REFERENCE INFORMATION Reference ID: 11619830 Started on 8th Jan 2019 Bank data up to 8th Jan 2019 Bank: Barclays	PROPERTY TO BE RENTED 1 Brownacre Lane Test Town Test County ABC 456 Monthly Rent of £300.00 Tenancy Starts on 30th Sep 2019
---	---	---

Credit Check



Data from TransUnion indicates that the Applicant is a good risk with a score of 608.



Affordability



The last 12 months of banking data indicate sufficient income to meet rental payments of £300.00 pcm.



Landlord



The landlord reference indicates that the Applicant is acceptable for tenancy.



Income



The income reference indicates that the Applicant is acceptable for tenancy.



Summary



Mr John Doe has met all criteria to pass this reference.

Mr John Doe, based on the Open Banking data and a separate search conducted with TransUnion, is considered to be a good risk.

CREDIT CHECK

Credit Score - Passed

The credit score is indicative of what level of risk the Applicant is likely to be. In order to pass the Credit Score check the Applicant must score higher than 528.

Mr Doe's credit score is 608. This is indicative of a low-risk tenant.

On this basis, we have passed Mr Doe's credit score.



Personal Details

An overview of the Applicant this reference has been conducted on.

Mr John Doe

- Date of Birth: 13th Jul 1965
- Does not smoke
- Does not have pets
- NI No: QQ 12 34 56 C
- ID Type: Utility Bill

Contact Details

- 01234567811
- Not Provided
- john@example.com
- 16 Whiteacre Lane
Test Town
Test County
ABC 123

Matched Address

The address matched with the Applicant's credit file. This could be a previous, alternative or registered address linked to a line of credit.

Credit File Address

16 WHITEACRE LANE, TEST TOWN ABC 123

This is the address that we have used to obtain the Applicant's historic credit data with our credit reference partners.

OPEN BANKING AFFORDABILITY

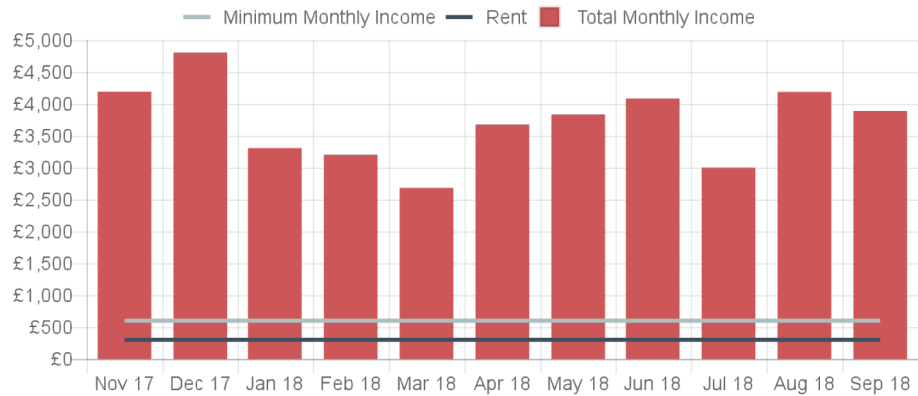
Affordability Check · Passed

To ensure your Applicants can afford to pay the rent, we require your Tenants to earn 2 times and Guarantors 2.5 times the monthly rent. This is lower than the Income Check as the Open Banking Affordability Check is based on net income.

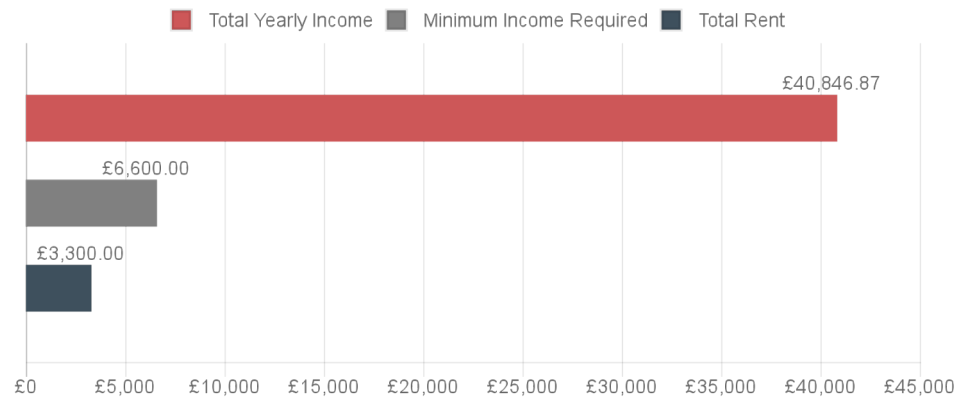
We check the income of the Applicant for the last 12 months to gain an indication as to whether they will be able to afford to pay the rent.

Data analysed from the previous 12 months indicates that Mr Doe would be able to afford the monthly rent. Mr Doe has therefore passed the Open Banking Affordability Check.

Monthly Affordability



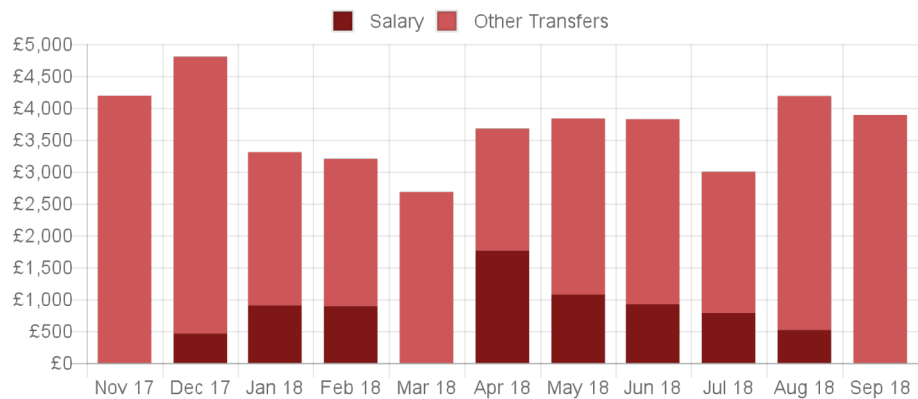
Total Yearly Income vs Minimum Income Required for Affordability



Income Breakdown

As part of our income analysis we break down the Applicant's income so that you can see where their income comes from.

Monthly Income Breakdown



HOW TO INTERPRET OPEN BANKING AFFORDABILITY

The first chart shows you the monthly income of the Applicant against the calculated affordability and rent of the property.

The next chart shows you the difference between our calculated affordability and the Applicant's income for the previous year.

The final chart shows you the Applicant's income broken down into categories. Each category is represented by a different colour. Only categories that have monthly income associated with them are shown.

LANDLORD REFERENCE

Landlord Check · Passed

The landlord reference is completed by the Applicant's previous landlord/letting agent and provides details regarding the condition of the property, any rent arrears and whether the Applicant would be considered for tenancy again.

The landlord check indicates that Mr Doe would be acceptable for tenancy.

Landlord Details

Mr John Smith / Test Lettings
01234567892

Rented Property

16 Whiteacre Lane
Test Town
Test County
ABC 123

Previous Tenancy Details

The rent during this tenancy was £300.00
This tenancy began on 3rd February 2014 and ended on 10th January 2019

Property Condition

Whether the Applicant kept the property in a good condition during their previous tenancy.



The Tenant has kept the property in good condition.

Re-let

Whether the landlord would allow the Applicant to rent another of their properties.



The landlord would re-let to this tenant again.

Arrears

Details of any rent arrears during the previous tenancy.



There were no rent arrears during this tenancy.

HOW TO INTERPRET THE LANDLORD REFERENCE

The above are the responses we have received directly from the landlord/letting agent via our online system and have not been verified by Rent4sure. Assuming the responses are correct and true this would indicate a pass. Accordingly you should still carry out your own checks regarding previous tenancies.

Any information contained within quotes has been entered into our system directly by the landlord/letting agent.

INCOME REFERENCE

Income Check · Passed

The income reference is completed by the Applicant, their current employer or their accountant and provides details regarding their income and whether they can afford the rent.

For our Income Reference we require your Tenants to earn 2.5 times and Guarantors 3 times the monthly rent. This is higher than the Open Banking Affordability Check as the Income Reference is based on gross income.

The income check indicates that Mr Doe would be acceptable for tenancy.

We have referenced Mr Doe on 1 income source.

Employed - Worker at Test Employer

Income Type	Income Source	Amount
Employed (PAYE)	Test Employer	£ £25,000 yearly income
4th Jan 2016 to present	Worker (Permanent - Full Time)	

Employer Contact Details

Name: Jane Smith
01234567892
Job title: HR Manager
jane@example.com

Is the applicant considered honest, reliable and trustworthy?



Ms Smith considers the applicant to be honest, reliable, and trustworthy.

This information was provided by Ms Jane Smith, HR Manager at Test Employer and has not been verified by Rent4sure. Please make any further checks if necessary.
For further information please contact Ms Smith.

HOW TO INTERPRET THE INCOME REFERENCE

The above are the responses we have received directly from the applicant, their employer or their accountant via our online system and have not been verified by Rent4sure. Assuming the responses are correct and true this would indicate a pass. Accordingly you should still carry out your own checks regarding the applicant's income.

Any information contained within quotes has been entered into our system directly by the applicant, their employer or their accountant.

HOW TO USE THIS REPORT

This report is indicative and is based on historical information to assist you in making a decision. The Applicant's situation may have changed since we retrieved the data. Therefore it is your responsibility to determine whether to allow the Applicant to rent the property.

You should make any further checks as required, this report cannot be used in place of the necessary ID checks etc.

This report in no way acts as a guarantee that the Applicant will comply with the terms of the proposed tenancy. Accordingly Rent4sure Ltd accepts no responsibility based on the information given in this report should the Applicant fail to comply with the terms of the proposed tenancy.