

Proposed Tenancy Application (WHN)

Applicant ID: 38751 • Miss Fareeda Yaro • P205990

Application Date	29/07/2023
Property Reference	P205990
Property	7 Embassy Court, Brighton, BN1 2PX
Property Negotiator	Tom O'Meara (tomeara@leaders.co.uk)
Rental Term	£ 1,500 per Month for 1 Years and 0 Months Deposit £ 0
Start Date	08/09/2023

CONTACT DETAILS

Full Name	Miss Fareeda Yaro
Email	f.yaro50@gmail.com
Telephone	07539018268
Current Address	12 York Avenue Hove East Sussex BN3 1PH
Date of Birth	20/10/1994

GETTING STARTED

Affordability & Credit History

Before you proceed any further, have you checked your affordability? In order to pass referencing your annual income must be at least 2.6x the annual rent and you should have no County Court Judgments (CCJ), Bankruptcy orders or Individual Voluntary Arrangements (IVA) held against your credit history. If you are self-employed you have to have been self-employed for a minimum of 12 months. Unless verified by Open Banking referencing your accountant needs to provide confirmation of your gross annual turnover and net profit before tax for the most recent financial year or the most recent year's audited accounts. If you have been self-employed for less than 12 months, please speak to the branch to see what options may be available.

Credit Worthiness

The lead applicant who is paying the holding deposit should, to their best of their abilities, ensure that any co applicants declare to Leaders any adverse credit they may have before paying the holding deposit. If such data is found during the referencing process, the holding deposit paid in these circumstances would be non-refundable. If your co applicants wish to contact the branch to discuss this matter in confidence, please ensure they do so before paying any monies.

Do you have any outstanding CCJs, bankruptcy orders or IVAs held against credit history ? No

Section Consented 29-Jul-2023 16:43

Holding Deposit

A holding deposit equivalent to one week's rent is required whilst we complete the referencing process, obtain the landlord's consent to proceed and prepare tenancy agreements. Please ensure that you respond to communications promptly. To comply with the Tenant Fees Act 2019 the holding deposit may only be held for a period of up to 15 days unless an extension is agreed by both parties in writing. By signing this What Happens Next, if the tenancy proceeds you agree that the holding deposit will be credited to the first month's rental invoice.

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Tenancy Agreement

Once all your satisfactory references are back, and the landlord has agreed to proceed, your tenancy agreement and other documents will be sent to you electronically, via DocuSign, to sign. Make sure you check everything is correct before you sign.

When both parties have signed the agreement, it will be dated and will become legally binding until the tenancy ends. A copy will be automatically forwarded to you.

Please click to view [Example Tenancy Agreement](#)

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WHAT HAPPENS NEXT

Before You Move In

Referencing

References are carried out by an independent company. They will where possible use Open Banking, which provides a safe way to share financial records from your bank in a data secure manner at all times. It also makes it quicker to obtain referencing.

No chasing of your employer or landlord will be required for their direct response and usually takes only 2-4 hours compared to 3-5 days. If there are any issues with the Open Banking process we can revert to standard manual referencing to verify references from income referees and previous landlords. We will of course discuss this with you should this occur. We will check the following:

- ID check
- Affordability
- Adverse credit (CCJ's IVA's Bankruptcy)
- Record of regular income for the last 12 months (i.e. grants, part time jobs etc.)
- Rent payment and history (if relevant) for the last 12 months
- Employment reference (manual referencing only)
- Previous landlord's reference (manual referencing only)

Open Banking – We will only use your financial data for the purposes of confirming your income and affordability. Login details are not passed to or retained by either the Agent or referencing company.

(*If you are a student with low or no income you will require a guarantor)

Contract and Initial Monies

A contract is formed when:

1. All parties have signed the Tenancy Agreement or agreed to be bound by it.
2. All monies due under the Tenancy Agreement have been received as cleared funds at least 72 hours before the tenancy starts.

If either of the above do not happen this could delay the proposed move in date/time.

Once you have moved in, you can only pay your rent by Debit/Credit card or Online Transfer. We do not accept cash or personal cheques. You will need to set up a standing order for your rent to leave your account monthly 3 days before the due date to ensure the funds reach the Landlord's account on time.

Please note: We will never ask you to pay into any bank account via email, always make payments via our website and never follow a payment link or account number in an email.

Inventory and Keys

Your inventory and schedule of condition will be prepared at the start of the tenancy and you will be provided with a copy when you move in. The inventory confirms the condition of the property at the start of the tenancy. Make sure all tenants check the document thoroughly, it is very important that you note anything you disagree with as this will be important when you leave.

Once received, you will have 5 days to advise us of any discrepancies. Don't forget to keep a copy.

We will be in contact soon to arrange a time to collect keys, which may be at either your local branch or at the property by appointment.

We will need the following before we can give you the keys:

- Proof of residence
- Satisfactory references
- Cleared funds
- Right to Rent documentation
- Tenancy Agreement signed by the tenant and landlord

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Guarantor

Your tenancy requires a guarantor. Please enter the details of your chosen contact and we will get in touch with them

Your Rent Share - Slide to correct amount 1500.00

Email atudason@yahoo.co.uk

Mobile/Telephone 07956241023

Title

Surname DASON

Forename SUAHIHIBATU (ATU)

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Required Documents

- Proof of address (for example a utility bill or council tax demand - no more than 3 months old)
- Photographic identification (passport) *(If UK resident and no passport available, please upload other photographic identification and a copy of your birth certificate)*
- Visa confirming eligibility to reside in the UK (where applicable)
- Letter of sponsorship (students)

Be sure to bring a hard copy of your Right to Rent documentation/ID on the day of your move in, as this will need to be verified by a member of staff.

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Tenancy Deposit

The Tenancy Deposit is the equivalent of 5 weeks rent (6 weeks if the annual rent is over £50,000). We will hold this as a stakeholder. Where relevant, the deposit will be protected by a deposit protection scheme and held in line with the terms of the tenancy agreement.

If someone else is paying the deposit for you, please provide their details.

Please note that a standard 5/6 week deposit is only payable if The Residency/NDO has not been taken advantage of, terms and conditions apply. Please contact your local branch if you require further information.

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Optional Service - The No Deposit Option Residency Membership

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One of the major benefits of the No Deposit Option means you do not have to pay a deposit, but you will pay a monthly subscription for the duration of your tenancy. You will still be liable for any damages at the end of the tenancy.

The table below show details of the subscription charges, please bear in mind that the minimum term for this membership is three months.

You can cancel your subscription at any time after the minimum three month term by providing one month's written notice. You will still be subject to the terms of the Residency Membership until the cancellation terms are met and you will then be required to pay a tenancy deposit equivalent to 5 weeks rent.

Residency Membership Subscription*

Charges are quoted inclusive of VAT

Monthly subscription is based on the monthly rent	Monthly Residency Subscription	Monthly Residency Subscription (where pets have been agreed)
Up to £499.00	£35	£45
£500.00 to £999.99	£42	£52
£1000.00 to £1749.99	£56	£66
£1750.00 or over	£70	£80

If you have paid your rent in advance, the charges of the residency membership for the tenancy length also require advance payment. If your rent increases and this then puts the property in the next bracket of the residency membership, your subscription charge will also increase taking effect when the rent increase does.

As you are opting into the No Deposit Option Residency Membership, we would like to remind you that your No Deposit Option payments must be made at the same time as paying your rent. The easiest way to ensure you never miss a payment is by incorporating the sum into your total rent due through a standing order mandate which you will receive with your completion documents. Please note that you may be asked for proof that the standing order mandate has been successfully set up with your bank.

If you disagree with any deductions at the end of your tenancy, you will be required to pay £120 towards the adjudication costs carried out by HF Resolution Limited. This fee is refunded on a pro rata basis of any percentage amount awarded in your favour.

The Residency Membership also offers you many exclusive benefits such as:

- Discounts on 1000's of big-name brands through a dedicated portal
- Discount on domestic appliances to help get your home up and running
- Free and impartial legal advice, will writing etc
- Experian tracking meaning your rental payments go towards your credit score
- And much more!

Contact your local branch for further information on the benefits of the Residency Membership.

*Subject to terms and conditions.

Please note that if you have opted for The Residency/NDO, subject to Landlord approval & subject to terms and conditions, a standard 5/6 week deposit will not be automatically due. A deposit would only be payable if you opt out of The Residency/NDO at a later stage, do not meet the criteria to proceed or are in breach of The Residency/NDO terms and conditions during your tenancy. You will, of course, be advised if this is the case. Please contact your local branch if you require further information.

Please confirm that you understand and accept the terms of the No Deposit Option Residency Membership Yes

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EPC, Gas & EICR

Your safety and comfort is our priority.

If your new home has gas, a current gas safety record will be given to you in line with the Gas (Safety & Use) Regulation 1998. A gas safety inspection must be carried out annually.

You will also be given a current and valid Electrical Installation Condition Report (EICR) in line with The Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020 which ensures all the fixed electrical installation have been inspected and are safe. The EICR is valid for five years subject to the age and conditions of the electrics and must be renewed before expiry.

We will also provide you with a copy of the Energy Performance Certificate which provides information on the energy efficiency and environmental impact rating of the property.

Prior to the commencement of the tenancy you will be provided with a copy of all up to date and relevant certificates. However, if these certificates are available now, you will be able to view them below.

EPC - Energy Performance Certification Downloaded

Gas Safety Certification Downloaded

EICR - Electrical Safety Certification Downloaded

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For Your Information

Paying the Bills

Unless specifically agreed and noted in your Tenancy Agreement*, as standard you will be responsible for the following:

- Gas
- Electric
- Council tax **
- Water
- Phone, and any reconnection fee
- Broadband
- Television License and other subscriptions (please check the property yourself to see what's available)

**If your rent includes any of the above items, this will be noted within the terms and conditions of your tenancy agreement*

*** Students must apply for their own Council Tax Exemption. This cannot be done by the agent or landlord.*

At the start of your tenancy, the intention will be for the gas and electric will be provided by OVO Energy Ltd, but don't worry, if you want to switch providers you are more than welcome to.

Telephone suppliers will not accept our instructions so you will need to advise them directly. You will also be responsible for obtaining your own TV licence which can be done online.

If your landlord is managing the property, you may need to contact providers yourself. Remember to take a note of all your meter readings at the start of your tenancy. If we will be managing the property or collecting your rent, we will try our best to arrange the transfer of your utilities for you.

Pets

Under the terms of the tenancy, pets are not allowed at the property. If you decide you wish to welcome a pet into your home you must let us know first in order that we can seek agreement from your landlord. Should your landlord approve, terms and conditions will apply.

Your Feedback

From time to time throughout the various stages of your tenancy we would like to contact you to get your feedback on our service. We do this via an online feedback platform called Stella Connect and would welcome your thoughts on how we are doing.

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What We Can Do To Help

Protecting Your Belongings

It is strongly recommended that a tenant has insurance to cover for accidental damage to the landlord's** property, contents, fixtures and fittings as well as own belongings to include occupier's liability insurance. This cover is generally only available when attached to a contents or personal possessions insurance policy. Standard contents insurance policies may not include such cover. We are pleased to introduce a specialist policy from Bode Insurance.

Bode offer a simple, effective and affordable way of insuring you against theft whilst at the same time protecting your deposit. Accidents will happen but as you are responsible for accidental damage to the landlord's fixtures and fittings for the duration of your tenancy, Bode tenant insurance has been specially designed to cover you against such risks.

Leaders are associated with Bode however this does not affect the cover provided, the costs or the service. Any commissions earned are retained by Leaders to cover administration costs.

***This excludes fair wear and tear*

Leaders Limited is an introducer appointed representative of Bode Insurance Solutions Limited which is authorised and regulated by the Financial Conduct Authority (FCA) under firm reference 313541.

Satellite and Cable TV

Let us know if you want satellite or cable TV. We can request consent from your landlord and can also advise you of any offers available with a Virgin Media service. Virgin Media* can offer Leaders tenants great deals, so be sure to discuss this with your local branch who can advise you further.

*Please note that Leaders receives commission directly from Virgin Media should you continue an existing service with them or take services as a new customer through the introduction by Leaders.

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The Legal Stuff

Right to Rent checks

Under Section 22 of the Immigration Act 2014 we are required to undertake checks to confirm all proposed tenants and occupants have the right to remain and rent in the UK. We are unable to release keys until these checks are completed and a right to rent has been established.

The Government states there are three groups of people who have an unlimited Right to Rent. These are:

1 British citizens

2 Irish citizens

3 People who have the right of abode in the UK, or who have been granted indefinite leave to remain, settled status, including those who have received settled status via the EU settlement Scheme, or have no time limit on their stay in the UK.

If you have an unlimited right to rent:

- We need to see your original documentation before the tenancy starts.
- If applicable, provide us with a Home Office 'share code' allowing us to check your right to rent (www.gov.uk/prove-right-to-rent).
- Your documents can be verified in any of our branches across the UK.

If you do not fall into the three categories of unlimited right to rent, this will mean you have a time limited right to rent with a valid leave to enter or remain, including pre-settled status, in the UK for a limited period of time. This gives a right to reside in the UK and supporting documents can show this.

Time limited Right to Rent:

From 6th April online checks MUST be undertaken for those who hold:

- A current Biometric Residence Card (BRC)
- A current Biometric Residence Permit (BRP)
- A current Frontier Worker Permit (FWP)

Landlords and Agents will no longer be able to accept physical cards even if they show a later expiry date.

All other statuses can either be checked via:

- A Home Office 'share code' provided where applicable (www.gov.uk/prove-right-to-rent) or;
- Original documentation provided to a local branch for verification.
- This check must be carried out within 28 days prior to the commencement of the tenancy agreement.
- Further checks will be required during the tenancy in line with the Government guidance.

For occupants who are approaching 18 years old we may request confirmation of their date of birth.

For further information please refer to the: [Home Office's Right to rent document checks: a user guide](#)

How will the Right to Rent Checks be done?

As part of your online application process, if you hold a valid British passport you will be able to complete your Right to Rent Checks fully online via our partner Mitek HooYu.

Mitek HooYu will validate your passport using its electronic chip. The photo on your passport is then validated by you providing a 'selfie' in order to conduct a likeness check and verify your identity. The process is quick, easy and will hopefully make your journey through this process as stress free as possible!

What if i do not have a British passport?

If you do not have a British passport, then manual checks will have to be undertaken. This will involve either producing relevant documentation to your local branch for them to validate in person, or by providing a Home Office share code so your local branch can confirm your Right to Rent in the UK via the Home Office landlord checking service.

Should you have any questions regarding Right to Rent checks, please speak with your local branch.

Redress Scheme

Leaders are members of The Property Ombudsman being the largest lettings redress scheme in the UK. Their Consumer Guide is available on request <https://www.tpos.co.uk/> or via our website [leaders.co.uk](https://www.leaders.co.uk)

Virtual Viewings

If you have not undertaken a physical viewing and have viewed this property by virtual tour only, you agree that there may be aspects of the layout and environment that may not be apparent on a virtual viewing. You also agree that if there are any matters regarding the property that you become unsure, that these are voiced to your local branch prior to signing the Tenancy Agreement. Once the agreement is signed it will then be legally binding and you will not be entitled to negate your liabilities under the tenancy for its duration due to such a matter that subsequently comes to light.

Licensing and Houses of Multiple Occupation (HMO)

We must ensure that your landlord is compliant with the legal aspects of property licensing and HMOs, as well as complying with any requirements from the Local Authority. We must be told about ALL PROPOSED OCCUPANTS and the NUMBER OF HOUSEHOLDS.

What is a HMO?

- A building that is occupied by **3 or more persons**** as a main residence, and
- They form **more than one single household**, and
- They share facilities such as a bathroom or kitchen

If you want more information and clarification on this please refer to [Tenant HMO and Property Licensing Guide](#)

If you don't let us know how many occupants or households are going to be moving in initially or during the tenancy, this is considered a breach of tenancy and could result in your tenancy being terminated and further action taken by the landlord.

***Persons' is defined as all named tenants, permitted occupants and children*

Number of Occupants **2**

Number of Households **1**

Section Consented **30-Jul-2023 13:32**

General Data Protection

I understand my Personal Information will be held in accordance with the General Data Protection Regulation (UK GDPR), the Data Protection Act 2018 (DPA) and any UK legislation (Data Protection Laws).

I understand my personal information may be shared with utility providers, utility notifiers, local authorities, credit reference providers for account administration, contractors, legal advisors including debt tracing and collection, credit, insurance and rental decisions, in the course of managing my tenancy. I understand you will use my name, address and contract details for the purposes of notifying my council tax, water and energy suppliers at the property and for the purposes of setting up my accounts with them.

I understand these details will be passed to OVO Energy Ltd who performs these services on your behalf and I have read the OVO Energy Ltd privacy notice at www.ovenergy.com/privacy-policy.

I understand you may record Special Categories of data, as defined in the UK GDPR.

I have read the LRG Privacy Policy at www.lrg.co.uk/privacy/ for up to date details of how my data is used and how you comply with Data Protection laws.

I understand I can exercise my rights under UK GDPR at any time by emailing dataprotection@lrg.co.uk.

You may remove your consent for marketing communications at any time by emailing marketing@lrg.co.uk but your email will need to stipulate which part/parts of The Leaders Romans Group to remove your marketing consent from.

I consent for marketing. (I understand that I can unsubscribe at anytime by contacting marketing@lrg.co.uk) **Yes**

Section Consented **30-Jul-2023 13:33**

Declaration

The information provided in the application forms, now and in the future, is true to the best of my knowledge and I agree to this information being verified by fair and lawful means, which will involve contacting referees and licensed credit reference agencies. I also understand that this information will then be forwarded to the lettings agency and to the landlord, and the results may also be reassessed if an application for a tenancy is made in the future. I understand that if I have provided false or misleading information the Holding Deposit may be forfeited. I understand that I will not receive a copy of the references.

As the tenant I am responsible for arranging insurance cover for contents/personal effects together with accidental cover to the landlord's property, contents, fixtures and fittings.

Bankruptcy orders/County Court judgements are a serious issue and some landlords do not accept anyone who has these registered against them. It is for this reason that I make the company aware of any said issues at the time of application. Failure to declare adverse credit may result in the Holding Deposit being forfeited.

Click to view [Example Tenancy Agreement](#)

By signing below you will receive all documentation (including legal documentation) electronically via a secure portal.

I have received an example copy of the tenancy agreement/have viewed an example copy of the tenancy agreement **Yes**

I will ensure that all occupants of the property are aware of these obligations **Yes**

Section Consented 02-Aug-2023 12:25

HOLDING DEPOSIT EXPLAINED

The tenancy application

Thank you for applying to rent a property from one of our landlords. Before your application can be fully considered, you will need to pay to us a holding deposit equivalent to one weeks' rent for the property you are interested in. This document explains what happens to that holding deposit and the circumstances in which the deposit will / will not be refunded. It is important that you know your legal rights and accordingly you should feel free to seek independent legal advice before signing this or indeed any other document which we might put before you.

Please visit our website www.leaders.co.uk in order to view a copy of our Client Money Protection certificate which confirms how any money paid to us is protected.

Once we have your holding deposit, current legislation stipulates that the necessary paperwork should be completed within 15 days or such longer period as might be agreed.

In the present case, it has been agreed that the relevant period will be extended to the number of days shown below, from when we receive your holding deposit.

If at any time before the end of the extended period you decide not to proceed with the tenancy, then your holding deposit will be retained by Leaders. By the same token you unreasonably delay in responding to any reasonable request made by Leaders, and if it turns out that you have provided us with false or misleading information as part of your tenancy application or if you fail any of the checks which the landlord is required to undertake under the Immigration Act 2014, then again your holding deposit will not be returned. It will be retained by Leaders and your landlord.

However, if the landlord decides not to offer you a tenancy for reasons unconnected with the above then your deposit will be refunded within 7 days. Should you be offered and you accept a tenancy with our landlord, then your holding deposit will be credited to the first months' rent due under that tenancy.

Where, for whatever reason, your holding deposit is neither refunded nor credited against any rental liability, you will be provided with written reasons for your holding deposit not being repaid within 7 days.

You will not be asked to pay any fees or charges in connection with your application for a tenancy. However, if your application is successful under our standard assured shorthold tenancy agreement, you will be required to pay certain fees for any breach of that tenancy agreement in line with the Tenant Fees Act 2019. In consideration of us processing your tenant application, you agree to pay those fees to us on request.

Section Consented 29-Jul-2023 17:11

Completing your application

It is agreed that the deadline for completing your application to rent the property specified below and thereafter entering into a tenancy agreement will be extended for a period of 41 days from the date hereof. This will take us to the date of 08/09/2023 which is the intended move in date of your tenancy.

Your holding deposit is £346.15.

Property to which your application relates: 7 Embassy Court, Brighton, BN1 2PX

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