



■ ESTATE AGENTS ■ PROPERTY MANAGEMENT ■

## IMPORTANT NOTICE TO ALL PROSPECTIVE TENANTS

Before setting up a tenancy, we will take up credit references on you. It is essential that all information requested is supplied and the form fully completed and legible – missing information will delay your application being processed.

When returning the completed reference application form, you will need to provide the following information / supporting documents.

Together with an application fee of **£85 and your inventory fee\***

- Full address of your current property, including post code,
- If less than 3 years at the above address, a list of all addresses over the past 3 years, together with full postcodes and dates of occupancy,
- Your full employer details including position held, contact name,
- Current Letting agent/Landlord details if applicable,
- **YOU MUST PROVIDE TWO (2) OF THE FOLLOWING – One (1) from list A and One (1) from list B – Copies are accepted**

### List A

- Driving License showing your CURRENT address
- Passport
- ID Photocard

### List B

- Recent Gas, Elec, Council tax Bill
- Recent Phone bill – Landline or Mobile
- Recent Credit card statement
- Signed and dated letter on headed paper from your employers HR department, confirming position, length of service, salary and home address

(If a guarantor is requested they will also require to provide 2 copies of id)

\* To better protect both tenant and landlord McLean Forth Properties will instruct Pinstripe Inventories to complete an in-going Inventory report of the property. You will receive a copy of this report as well as an information sheet that provides information about Pinstripe and their accreditation. The Fee payable for this is due on the date of entry. Fees are listed below.

**1 Bedroom: £50 - 2 Bedroom: £60 - 3 Bedroom: £70  
4 Bedroom: £85 - 5 Bedroom: £95 - 6 Bedroom: £105**

(All fees are payable by switch/debit card, cheque or cash)

**ONCE YOUR APPLICATION IS APPROVED WE WILL ASK FOR  
A NON REFUNDABLE HOLDING DEPOSIT OF £150**

*(ON DATE OF ENTRY THIS SHALL BE TRANSFERRED TO YOUR SECURITY DEPOSIT)*

**ON DATE OF ENTRY A SECURITY DEPOSIT OF ONE MONTHS  
RENT WILL BE DUE ALONG WITH YOUR FIRST MONTHS RENT  
-payable by switch/debit card or cash**

*(THE HOLDING DEPOSIT WILL BE TRANSFERRED OVER TO YOUR SECURITY DEPOSIT ON DATE OF ENTRY.  
YOUR SECURITY DEPOSIT SHALL THEN BE EQUIVILANT TO ONE MONTHS RENT PLUS £150)*

**To be acceptable for a tenancy Applicants must:**

- Have been working in employment for at least 6 months. In the case of graduates or school/college leavers starting new employment you must supply a copy of your formal written contract indicating salary and start date. If your previous employment has been of a temporary nature it must be through a recognized employment agency and proof of 12 months earnings must be provided
- Provide addresses including postcodes for where you have been living (over 3 months) during the last 3 years
- Have a good credit history (subject to appeal where you can provide written proof)
- Have satisfactory references from previous landlord or letting agent (if you have previously been a tenant)
- Earn a gross annual salary which equates to at least 2.5 times the annual rental commitment that you are personally responsible for, e.g. for a monthly personal rental commitment of £300, your gross annual salary must be at least £9,000

*Foreign Nationals* must have been living and working in the UK for at least 6 months and be able to prove continuity of employment either in the UK or abroad and provide a contract of employment for the current post in the UK which is at least equal to the tenancy term (e.g. 6 months) – if not see \*below

**You will need a Guarantor if:**

- You are a Student. Please use the Student & Guarantor Form
- You are on unemployment. Please use the Unemployed / Housing Benefit & Guarantor Form. (in addition to a guarantor and without exception you will also need a pre-tenancy determination which is equal to at least 85% of the rental figure)
- You have not been working in continuous employment for at least 6 months for a current or previous employer. Note : continuous means : without a break of more than 14 days over a 6 month period. Full-time means : a minimum of 30 hours per week
- Your rental commitment is more than 40% of your annual gross income
- You have recently arrived from overseas to take up new employment – each case will be treated individually and contracts of employment / confirmation of job offer and a copy of your passport will be required\*
- You have adverse credit history which you have declared on your application form (an adverse credit history would be acceptable with a guarantor provided that you have no more than One County Court Judgment / Court Decree for no more than £3090 in the last 3 years)

**An acceptable Guarantor must:**

- Be a resident in Scotland, England, Wales, Northern Ireland or I.O.M. Note Guarantors residing in the Channel Islands, Eire or elsewhere in the world are not acceptable
- Have a clean credit history subject to appeal where documentary proof can be provided

**You will be declined without right of appeal if you have:**

- Any **Undisclosed** adverse credit history including: County Court Judgments / Court Decrees (Scotland), Individual Voluntary Arrangements or Bankruptcies
- A CCJ / CD totaling more than £300, disclosed or otherwise
- More than one CCJ / CD, disclosed or otherwise
- An adverse reference from your previous landlords, managing agent or employer