

# *RUSSELL & BUTLER*

## APPLICANTS INFORMATION GUIDE PRIOR TO MOVING IN

### **Prior to viewing a property -**

We will register your details with us, where we will require detailed information regarding your current circumstances in order to confirm a viewing appointment. You will be asked to complete a detailed Applicants Questionnaire where we will in the first instance confirm your affordability of the property you are requesting to view. Our affordability calculator is based on the monthly rent x 30. **Please note that this does not confirm that you will pass referencing on this amount, this is subject to passing the remaining detailed referencing carried out.**

Once you have registered your details with us we will be able to arrange for you to view properties that are within your criteria, should you then wish to proceed with an application to rent a property and the Landlord of that property has agreed to the same, below is the process to proceed. You will also be provided with a copy of the governments 'How To Rent' guide.

### **Once you have decided to proceed with a tenancy on a property and the Landlord is also in agreement -**

You will be emailed a Tenancy Application Form to complete together with a draft tenancy agreement for your information, **(this will not be the actual tenancy agreement, this will be drafted with all names, dates, rent and deposit etc inserted once references have concluded satisfactorily)**. You will also be required to pay a Holding Deposit in order to reserve the property.

**Holding Deposit** – A holding deposit equivalent to one weeks rent becomes payable immediately in order to reserve the property. Once we have received your holding deposit, current legislation stipulates that the Deadline For Agreement by when all paperwork should be completed for your tenancy and your tenancy agreement is signed should be completed within 15 days calendar days or such longer period as might be agreed. **This payment must be received into our bank account in cleared funds within 24 hours of you being advised that the Landlord is in agreement to proceeding with your proposed tenancy.** A date when you wish the tenancy to commence and initial length of tenancy will have been agreed. *Please note that a property will remain on the market and viewing requests taken until the Holding Deposit is received into our account, as it is only the receipt of this which will reserve the property for you. Should your application not be successful or you choose to cancel your application the initial payment is strictly non-refundable, should the application be cancelled on behalf of the Landlord you will be reimbursed accordingly.*

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**Referencing** – Once your Holding Deposit has been received and you are going through our full referencing process in order to make monthly payments of rent, you will be sent a link to our referencing company, Vouch. ***Please note that it is a requirement that this is completed online and submitted back to our referencing company within 24 hours of being submitted to you. If there should be any delay in you being able to complete this after this time, you must advise a member of the Lettings team without delay.***

References applied for will include a credit history check which will highlight any CCJ's & bankruptcies, if you are aware that you have either of these already on your file you must inform a member of the Lettings team at the start of this process. Further reference checks include an employment check and current and previous Landlord checks where applicable. If you are self-employed, you will be required to have been trading for a minimum of 12 months and submitted your first years accounts.

If you submit your own accounts we will require a copy of these, or alternatively we will apply to your accountants for a financial reference. We also require copies of Tenant's last six month's bank statements to verify affordability together with a recent utility bill, (less than 3 months old), verifying your current address.

**Right To Rent** – With effect from the 1<sup>st</sup> February 2016, it is a legal requirement for all landlords/agents of private rental accommodation in England to carry out Right to Rent checks for new tenancy agreements, in order to determine whether occupiers aged 18 and over have the right to live in the UK legally, this applies to both named Tenants and Permitted Occupiers. Under Section 22 of the Immigration Act 2014 a landlord must not authorise an adult to occupy property as their only or main home under a residential tenancy agreement unless the adult is a British citizen, or European Economic Area (EEA) or Swiss national, or has a Right to Rent in the UK. **For British Citizens we are also required by Law to see an original of a passport and make a copy of this, this original document must be produced by the holder in person to a member of staff in order to verify this.** Companies are required to ensure that all occupiers of the property have a Right to Rent in the UK and they must undertake any necessary checks as required under the legislation advised above. A member of staff will advise on the specific documents we are able to accept under the Right To Rent check legislation.

**Guarantors** - Once we have verified the information given by an applicant and have assessed the rent affordability we may recommend a guarantor. There are many reasons for this such as current employment is within a probationary period, applicant is a student or on low income, has just started their own business and financial information is not yet available, there are breaks in employment history. ***Please note, Guarantors must either be a mother, father, aunt or uncle of the applicant and be a permanent UK resident and be earning the monthly rent x 36.***

**Overseas Applicants** - Passports, work permits and visas of applicants from overseas are checked and verified and must be valid in order for a tenancy to be granted.

**Student Applications** - All students are generally required to pay all of their rental monies in advance for the term of their fixed term contract, unless you have a close relative, as mentioned above, who is a permanent UK resident. We will also require a letter from the University confirming acceptance on a course, together with a copy of a current passport and, if a Non-EU Resident, copy of a valid visa. ***WE MUST SEE ORIGINAL DOCUMENTS AND THESE MUST BE SHOWN TO A MEMBER OF STAFF BY THE APPLICANT IN PERSON TO VERIFY THIS. ALL STUDENTS PAYING ADVANCED RENT FOR THE***

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**TERM MUST PROVIDE PROOF OF AVAILABLE FUNDS IN A UK BANK ACCOUNT BEFORE WE CAN PROCEED WITH TAKING A HOLDING FEE ON A TENANCY.**

## **Once you have passed our referencing process -**

- A confirmation of let email will be sent outlining all the details of the proposed tenancy, this email will also include the tenancy agreement paperwork for you to sign and will also include the details of the balance of move in monies which you will be required to pay straight away. There is a legal requirement for all references to have concluded, all rent and deposit paid and tenancy agreements signed within 15 calendar days of us being in receipt of your Holding Deposit. **N.B. please note that this date may differ from your actual tenancy start date.**

You will also at this time be asked to contact us with a time on the tenancy commencement date when you wish to come to the office and sign any required paperwork and collect your keys to the property. The inventory and schedule of condition will be emailed to you on the tenancy start date.

**Tenancy Deposit – This is capped at five weeks rent and is held for the duration of your tenancy by the Tenancy Deposit Scheme (TDS) in their Custodial Scheme.**

Utilities – Our Utility management team will be calling you before you move to inform you of your legal obligations regarding the utilities there and, if requested on the same call they can tell you the current suppliers of the property as well as give you some options for the energy and telecom service there. This service comes at no cost and is designed to save you time, money and provide guidance on utilities for your entire tenancy should you need it, if that's ok. They will be able to assist you in setting up of energy providers, phone/broadband/TV Packages, should you require assistance and have access to the whole market place and ensure you get the best deals currently on offer, as energy providers will automatically change the billing to a standard tariff when new tenants take occupation, which is often the most expensive. This will leave you with one less thing to worry about and have to arrange when preparing for your move. They then seamlessly switch you over, ensuring you save money straight away! ***Please note you are required to ensure you have arranged TV Licensing in the property should you wish to watch or record television programmes as they're being shown on TV. This includes the use of devices such as a TV, computer, mobile phone, games console, digital box and DVD/VHS recorder.***

## **On the day your tenancy commences -**

You will come to the office at a pre-arranged time, when you will be provided with the keys to the property. ***Please note that we will only supply one set of keys for each named tenant, should there be any permitted occupiers sited on the tenancy agreement you are free to have further copies of keys cut at your expense, all keys to the property must be returned on vacating.*** You will be provided with 5 working days in which to check the inventory through, making any amendments which you deem necessary and are required to deliver this back to us by hand or recorded delivery, we will then copy any amendments placing these with the original inventory and return your copy to you. ***Please note that should you return the inventory in the post in the usual way and we do not receive this, we can accept no liability. All move ins are conducted in our Russell & Butler office in Buckingham, regardless of the location of your chosen property, we do not attend the property on the day to complete this process.***

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Once your tenancy has commenced we will provide the utility companies with all readings taken and request that they set up accounts in your name. All companies will then send your starting accounts to your new home. The notifications are sent via Vouch. **Students will be provided with an exemption application for Council Tax for Aylesbury Vale District Council. All students must complete this and return this direct to AVDC, this is a student's responsibility and failure to do this may result in a fine. Russell & Butler accepts no liability for Tenants' failing to complete and submit their exemption paperwork.**

*Vouch acts on our behalf to notify the local council, water supplier(s) and energy provider(s) in line with your tenancy start date and secondly to supply notifications to the local council, water supplier(s) and energy providers(s) from the date that you vacate the property. Vouch will only use your information for the purpose of council and utility registration, closing of council and utility accounts and Energy/Media comparisons upon your arrival. Call Centre comparisons are completely optional for you (the tenant) and you can opt out at any time.*

We will also arrange for your deposit to be sent to the Tenancy Deposit Scheme, (TDS) and registered with them where we are fully managing your tenancy, you will then receive a certificate of registration by email from the TDS direct confirming this. As of 6 April 2007 all Tenants Deposits must be protected using a government authorised protection scheme. We use their Custodial Scheme, which means that your deposit money is sent to the TDS for them to hold, this is not held in our account. For further details please go to [www.tenancydepositscheme.com](http://www.tenancydepositscheme.com).

## **Privacy Policy for GDPR (General Data Protection Regulations, 2018)**

Privacy Policy of Russell & Butler (Sales) Ltd. Our Data Protection Officer is our Managing Directors **Brian Russell & Nicholas Butler**.

We only collect basic data to help you sell, let, buy or rent property and closely associated services. Typically, your name and address, email and a narrative of your specific instructions. To comply with money laundering regulations, we may be obliged to view your identity documents.

We only pass your data to other trusted firms who are an adjunct to these property services. We do not sell your data. The nature of the internet and cloud storage means that data may be processed in another country, but we have no operation outside of the UK.

We do not collect sensitive personal information, which is information relating to ethnicity, political opinions, religious beliefs, trade union membership, physical or mental health or condition, sexual life or criminal record.

The lawful basis on which we use your information...

1. •Processing is necessary for the performance of a contract with us to which you are party to - or take steps at your request prior to entering into a contract.
2. •You have given specific consent to the processing of your data.

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3. •Processing is necessary for compliance with a legal obligation to which we are subject.

Continued use of our services and of our website will signify that you agree to the terms of our privacy policy and any reasonable changes that may be made. If at any time you do not agree with the terms, please do not use our website or register your personal information with us.

You may withdraw your consent for us to use your data at any time, and within the limits of any current contractual obligation you have with us we will comply. Once our business relationship is at an end you may request we delete your data and subject to any other overarching legal obligations we will comply.

You have a right to be told about any information we hold about you, simply contact our Data Protection Officers.

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