

RENTGUARD

TENANT REFERENCING



Tenant Screening for Landlords & Managing Agents



Tenant Referencing

Rentguard is an independently owned company that has been providing products & services to Landlords and Managing agents throughout the UK since 2000.

Our referencing service has been designed to reduce as much of the risk as possible from both residential and commercial lettings.

We treat every case with due diligence and pride ourselves on an exceptionally low fail rate.

We understand that the average applicant typically provides far less information about them than is required which makes it very difficult for a landlord to make an informed

decision as to their credit worthiness. We will obtain the missing information and provide a credit report as to the applicant's standing.

We will establish if a prospective tenant is using an alias name, multiple addresses or even a bogus employer to try and secure a property.

Unlike many other companies, when you phone us you will always be given the name of a person you are dealing with. This enables you to make contact with the same person throughout the entire referencing process.

As well as our comprehensive forty-eight hour service we also offer a four hour "Insight" service and most corporate references can be completed in under four hours.



Full profile (recommended)

We believe our Full Profile service does more than any other product available in the industry to minimize the risk of defaulting tenants. Our cost effective nationwide service provides the greatest depth of enquiry currently available to Letting Agents in the UK and we aim to respond within twenty four hours.

Each Full Profile Enquiry Includes:

- Employment Status & Income Confirmation

Information about the applicant's current employment and salary information are obtained from the employer in writing. An initial telephone call to the employer is made to establish who we should address our enquiry to and a faxed/e-mailed request is sent directly to that person. Confirmation of the applicant's employment status, length of service and salary package is obtained. If the applicant has been employed for less than three months then a reference will be taken up with the previous employer to ensure that there was no detrimental reason for leaving. If the applicant is self-employed we will obtain a reference from their accountant wherever possible and obtain copies of the most recent set of accounts. Other forms of proof of income can be accepted but this will depend on other factors.

- Address Verification/Residency Confirmation

Each applicant's history of residence is confirmed prior to the derogatory information searches being carried out. We can confirm the applicant has given us the correct address through a variety of different information media. The preferred option is to use the National Electoral Register, but should an applicant not be present on the Electoral Register we will then look for previous credit application, address links and recorded associations with others who can be confirm to reside address.

- County Court Judgements

Each address supplied is searched for CCJ's. In addition to this any additional addresses located will be searched.

- Bankruptcy Data

Each address supplied is searched for Bankruptcy Data in the name of the applicant using our online information providers. A live enquiry is also carried out with the DTI Insolvency Service as there is sometimes a delay on the information main-frame being updated.

- Bank Account Confirmation

The information provided by the applicant is verified to be valid and correct.

- Existing Credit Agreements

Previous and open credit accounts are checked for payment history and account conductivity.

- TDFT Data

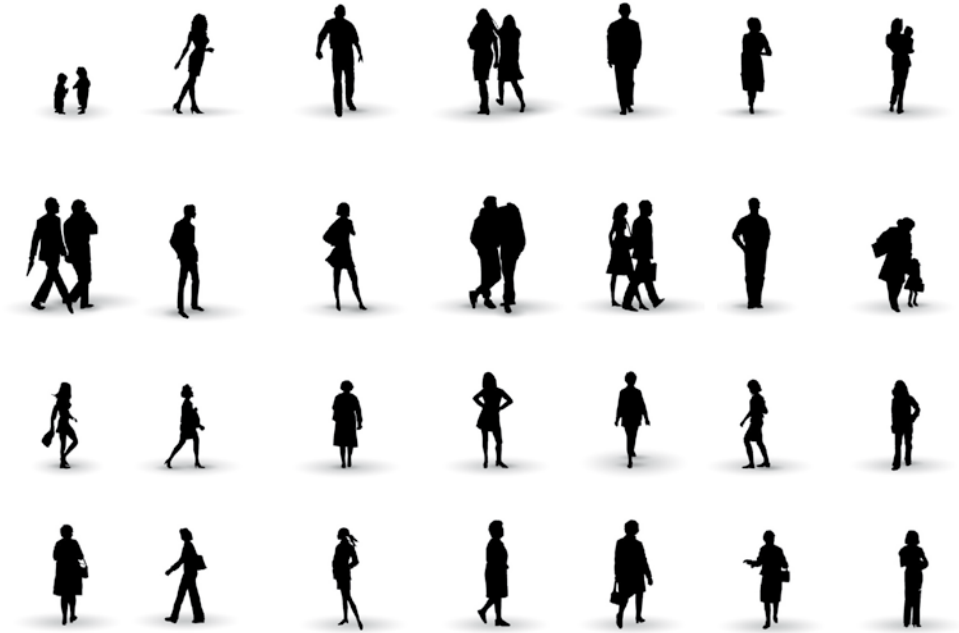
Our in-house database contains approximately 220,000 records of previous tenancy applications. Our database is updated with default data, fraudulent applications and theft cases and is proving to be very useful tool.

- Previous Landlord/Letting Agent Reference

Enquiries are made to establish if the current tenancy has been conducted in a satisfactory manner and that all obligations under the agreement have been met.

- Nest of Kin Detail Check

The details for the applicant's next of kin are supplied to us by the applicant on our form. These details are confirmed to be correct during the setting process as in the unlikely event that the tenant absconds this information could be vital in tracing the debtor.



Credit Search Only (CCJ's)

We will search the files of a leading Credit Reference Agency to ensure that the applicant has not previously been insolvent, bankrupt or involved in any court proceedings for debt.

Each Credit Search Only Enquiry Includes:

- **Address Verification/Residency Confirmation**
- **County Court Judgements**
- **Bankruptcy Data**

Insight (when you need an answer quickly)

Our Insight service has a response time of four hours. All references are collected verbally by our trained operators. All references are taken up whilst on outgoing telephone calls. This service is not suitable for self-employed, retired or overseas applicants.

Each Insight Enquiry Includes:

- **Employment Status & Income Confirmation**
- **Address Verification/Residency Confirmation**
- **Bank Account Confirmation**
- **County Court Judgements**
- **Bankruptcy Data**
- **Existing Credit Agreements**
- **TDFT Data**
- **Previous Landlord/Letting Agent Reference**

	Employment Status Confirmed By Telephone	County Court Judgement In Writing	Bankruptcy Search	Tenant Default, Fraud & Theft Search	Current Landlords/Letting Agents Confirmed In Writing	Current Landlords/Letting Agents Confirmed In Writing	Nationwide Address Search	Company House - Directorship Searches	Profit & Loss Accounts Analyzed	Accounts Contacted By Telephone	Accounts Confirmed In Writing	ID Verification By Phone (If Self-employed)	Existing Credit Check	Next Of Kin Verification (If Self-employed)	Telephone Number Verification	Company Status	Other Directorships Located & Analyzed	Land Registry Search
Credit Search	•	•	•	•														
Insight	•	•	•	•	•			N/A	•	•	•							
Company		•		•			•	•		•	•				•	•		
Full Profile	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•

Company Referencing

Each year many thousands of businesses fail and this year will be no exception. With the current economic climate risk assessment for Company Referencing Service operates a turnaround time to twenty-four hours. A one hour service is also available.

To Compile A Company Report We Will Look At:

- Date of Incorporation
- Registered Office/Trading address
- Previous Names
- SIC Codes/Business Activities
- UK Subsidiaries
- Directors Information

Credit Profile Information

- County Court Judgement Data
- Details of Liquidation, Receivership etc.

- Credit Rating/Creditor Days
- Mortgages and Debenture Information

Financial Analysis Information

- Profit & Loss Account Extracts
- Balance Sheet Extracts
- Return Data
- Trade Creditor Data
- Overdraft/Loans Data
- Company Assets

Once all of the available data has been collected a credit limit will be manually calculated by one of our trained analysts and a comprehensive, easy to read report will be compiled. The report will advise you of the company's registered name, number, activities, date of latest accounts, legal status and suggested credit limit.



Identification Theft

Identity theft is becoming a major concern within residential property sector and a problem that we are determined to respond to. We now automatically include in our Full Profile Referencing the following checks in order that we may help combat this ever increasing problem.

Residency:

- Checks that the subject is currently registered on the latest edited annual Electoral Roll, at the address provided.
- Checks how many different providers are providing subject level active data.
- Checks if the subject is registered on British Telecom.
- Checks that the surname of the subject of the enquiry is currently listen on BT (includes x-directory flags).

Identity:

- Checks the subject's supplied date of birth against those held on subject level credit accounts at the current address. Only an exact match is a positive proof.

Alerts:

- Checks the subject's name against the names held on the Bank of England sanctions list. An exact match will trigger an alert.
- Checks the subject's name against a world wide list taken from CIA website.
- Checks the subject's name and date of birth against the names and addresses of deceased subjects.
- Checks the subject's supplied address against the CIFAS database.
- These checks will also trigger an alert if the subject is linked to another address.

We need your help

Agents are reminded that they must obtain the subject's ID at the time of accepting the completed application form from the applicant.

Ideally one part of the ID should bear a photo of the applicant. This should then be forwarded to us with the application form. You will also need to retain a copy for the duration of tenancy.

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