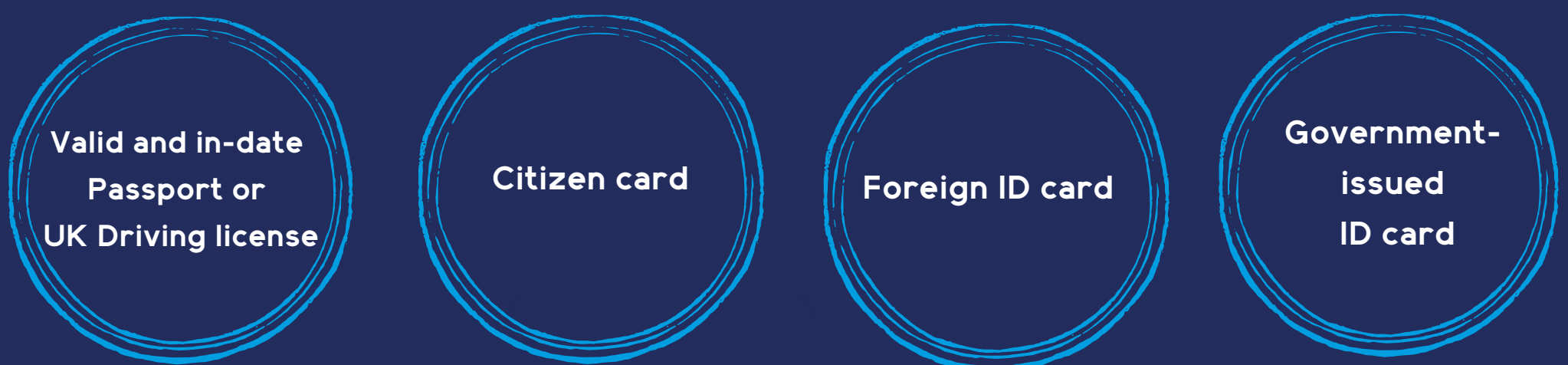# Rent Guarantor

TENANT USER GUIDE

This is a guide to help you through your RentGuarantor application

RentGuarantor assess every application on an individual basis. Anyone looking to rent a property in the UK can apply! The easiest way to know if you are eligible is to check if you can provide the following information below:-

Proof of ID

Proof of Income/ Benefits/ Study

If you have these documents then the application process should be fast and easy!

For proof of ID, You'll need one of the following documents (All of which should show your name, date of birth and photograph):-

Valid and in-date Passport or UK Driving license

Citizen card

Foreign ID card

Government-issued ID card

To make things really simple for you, we have teamed up with **Connect365** BY KEYSAFE
By completing the information via this route, we can verify your income by using Open Banking. You will need an online banking app/account to use this.

If the Open banking route doesn't work for you, don't panic! Our team are on hand to look at your application- We may just need a couple more things from you
If you are Employed, we will require proof of:
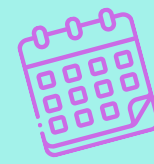
Last three months' (or 12 weeks) of payslips, showing your name and payment amount.
Or
The last 6 months of bank statements showing a regular income amount.

*Please note, we cannot take any bonuses or overtime into account when calculating affordability.

If you are Self Employed, we will require proof of:
- Last three months payslips or last three month bank statements showing your monthly income. We may ask for recent invoices.
- Last year's Tax Return

In receipt of benefits or child maintenance? We will need to see copies of:
Statement or award letter detailing the benefit & amount due
Or
Last three months bank statements showing your benefits being paid to you
*Please note that we cannot take informal arrangements for child maintenance into account. You would need to provide the legal document detailing the payments due to you.

If you are a student you will be asked to complete the following additional information:
Where you are studying – The name of your University you are/will be attending.
What you are studying – The subject/subject area you are/will be studying.
Type of Course – Select the level of course you will be studying
Current Year of Study – Select which year of study you are in or if you have not started yet.

In receipt of Universal Credit? We will need proof of:
FULL Universal Credit Statement detailing the calculation of your benefit
Or
Last three months' of bank statements showing your benefits being paid to you
*Please note: We do not accept mobile banking screenshots when bank statements have been requested.

If you do not have the required documents you can create the application and click "save for later". You can then return to your account later and add the missing documents before submitting your application.

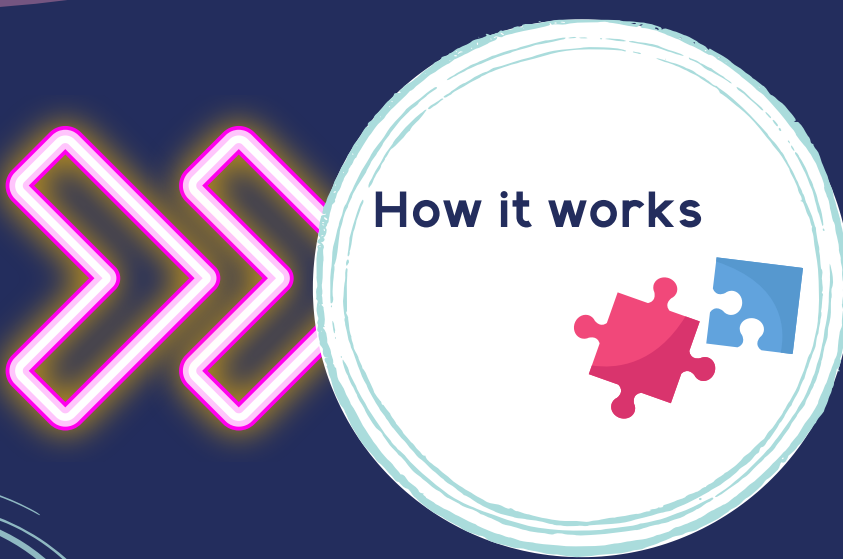**Need Help? Please contact us at queries@rentguarantor.com**

Poor credit and CCJ's

If you have poor credit or CCJs, you may still be able to use RentGuarantor. Each application is assessed on a case-by-case basis.

During the application review process you may be asked to provide additional information or documentation in relation to your CCJ or IVA, this can include:

- Copy of your credit report
- Confirmation of a payment plan in place for a CCJ or IVA
- Details of the CCJ such as what it was for, how much and is it active or satisfied

If you tick 'no' to having a CCJ, when in fact you do have one, your application outcome will be an instant fail and we will not be able to stand as a Guarantor for you.

How it works

Complete the initial part of the application
Start a new application by clicking 'Apply now'. You will need to add rental amount for the tenancy, the number of tenants sharing, and some basic information about the other sharers.

Pay a small processing fee
This payment will be taken off the final payment fee after all checks are complete and contracts are signed.

Check your email and follow the link to KeySafe referencing
You will not be able to log into your RentGuarantor dashboard without first completing the KeySafe process. If you know you won't have the right documents to do this, click the option within KeySafe that says "I don't have a passport" etc. This will then prompt our team to contact you for more information.

Log in to your RentGuarantor Dashboard
Once you have completed the KeySafe process, you can log into your RentGuarantor Dashboard, using the password sent to your email. Your Credit, ID and Income checks can be completed in less than 15 minutes! Once done, they will show as green on your profile.

Complete any additional information
If your profile shows that we need more information please complete this

Once the application is complete, a link will be sent for you to sign the contract.
Once this contract is signed by you, it will be sent to the other parties to sign before the agreement is complete

When the contract is signed by all parties, we will send you info about paying the final fee
RentGuarantor will create a unique secure payment link to enable each Tenant to make their payment. When payment is received, RentGuarantor will send you the document that certifies us to be your Guarantor- This will be via Email.

End of the process

Ways to pay

Paying via PayPal

PayPal offers three options for paying:-

Pay via your PayPal account

Pay Later via PayPal's Pay in 3 option which allows you split your payment into three instalments *subject to PayPal's checks and acceptance

Pay with your Debit or Credit card.

Can someone else pay for the Fee?

Yes, the name on the receipt does not need to match the name on the application. As long as the amount is correct, we will accept the payment, all you need to do is select "Share Invoice" and you will be able to copy and share the invoice link by email, text or chat.

Local Authority paying the fees

If you have been advised by your Local Authority that they will be paying your Guarantor Fee on your behalf, you will need to upload one of the following documents once you have selected Pre-Agreed Payment Document:-

- Payment Confirmation Letter from the Local Authority
- Purchase Order

Please Note: We can only accept payment on account from Local Authorities or Companies who have an existing credit arrangement with us.

If you have any queries, please call the RentGuarantor team on
0207 193 4418
Or
Email us at queries@rentguarantor.com