



PINNACLE[®]
Serviced Accommodation & Lettings

Prospective Tenant Information Pack

The information in this pack is provided to give prospective tenants an understanding of how we operate, our requirements and the referencing process. It will also outline some of the common questions and clauses within the tenancy agreement.

All Applicants over 18 must be referenced.

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Essential Applicant Checklist

- Check all applicants' affordability by using the affordability table as set out on **page 13**.
- Check all applicants' credit history online before applying - you can search 'Free credit checks' online. CCJS/IVA's or Bankruptcies must be declared.
- If applicable all guarantors must be credit checked (with no IVA/CCJs or bankruptcies) and income must meet the affordability on **page 13**.
- If currently renting, ensure to check with your most recent landlord that they are able to give you a reference and are happy for us to contact them via email to secure this.
- Do you have all the funds available to secure the property?
- Do you have the funds available to pay the first month's rent (if applicable) and deposit upon signing the tenancy agreement?
- Do you have the correct ID requirements as set out on **pages 10-12**.



Securing a Property and Paying Your Holding Deposit

Upon securing a property you understand and agree that:

- Before paying your holding deposit the team will speak to the landlord to advise that we have an interested party and based on the information you provide us (so the more detail the better!) the landlord will make the decision on whether they would like to proceed. Sometimes the landlord may want to continue with viewings or consider the application for a period, however the lettings team will keep you updated.
- Once the holding deposit is paid the property will be taken off the market.
- You have 15 days to provide the relevant information to the team for referencing purposes. You agree that in providing these details we can contact your employer and current/previous landlord for a reference.
- You will need to follow the steps outlining what to do next on **page 19** - this is our online application form and allows us to transfer the details you enter directly into our system to draw up your tenancy agreement.
- In entering the application process, you understand that your data may be shared with other agencies such as utility companies and the local authority. Data will be stored and used within the GDPR guidelines and our privacy policy can be found here: <https://www.pinnacle-group.com/privacy-notice-2/>
- Once your holding deposit is paid you must book an appointment to sign your tenancy agreement.

What is a Holding Deposit?

The holding deposit is paid to take the property off the market and hold it for you whilst we complete our referencing process. We can only hold this for 15 days unless you agree with us in writing that we can hold it for longer. The reason to hold it for longer may be that referencing is taking longer than we anticipated, or for some other mutually agreed reason.

If you do not take reasonable steps to provide the details, we require within the 15 days or mutually agree with us to extend the deadline for which we can hold the holding deposit then it may be retained by Pinnacle Letting Agents.

When the tenancy is signed the full holding deposit will be allocated as one week's rent in advance and credited to your landlord. If a new tenancy is created due to a change in the individuals occupying the property, we will take a holding deposit of one week's rent which will then be credited to your landlord as rent in advance.

At the end of this pack there is a holding deposit form which we will go through with you and fill in when you pay the holding deposit. This has further information and terms on it for you to review. If you have any questions on this, please do not hesitate to ask us.



Permitted Payments

Rent - Charged per calendar month, unless you move in mid-month then the first payment is calculated using the daily rate as set out in the tenant fee ban legislation.

Security Deposit - Usually the equivalent to 5 weeks rent calculated as follows: (rent per calendar month x 12) ÷ (52 x 5)

Holding Deposit - This is taken to take a property off the market and is equivalent of 1 week's rent per tenancy. This is calculated as followed: (rent per calendar month x 12) ÷ 52
Please see our prescribed information on Holding Deposits for more information on how and when this may be returned to you.

Payments in Default - These are permitted payments that are charged to you if you default on a clause in your tenancy and are as follows:

- **Missed appointments** – if a landlord has arranged for a contractor to visit the property to carry out remedial work and the tenant refuses entry or is not there to grant access then any charges levelled at the landlord from the contractor will be passed to the tenant(s) and charged at £60 including VAT.
- **Avoidable or purposeful damage** – Damage to the property caused by neglect, careless or wilful behaviour will be a breach of tenancy and will be charged to the tenant at cost of damaged caused.
- **Replacement keys** – The cost of cutting new keys will be charged to the tenant(s) if you are at fault and have lost them or if a locksmith must be called charged at £2.50 per key if a standard key or this could be up to £35 for a specialist key i.e. a master key plus any callout charges incurred for the locksmith to attend if required.

If the tenant is locked out of the property due to misplacing, forgetting or losing keys or any other reason that is the tenants fault then the tenant may be charged the cost of a new lock (if necessary) and/or the callout charge of a contractor to attend.

- **Emergency/out-of-hours call-out fees** – Tenants will be charged for any out of hours service needed as a result of tenant actions, such as an emergency glazer, plumber or locksmith if the tenant caused the property issue/repair in the first place. Tenants will not be charged for other out of hours services if they have not caused the issue. These charges are dependent on the severity of the damages and can vary from contractor to contractor. You will be notified of any charges incurred to you as a result of damages before a contractor is booked so you can review the cost and decide if the repair can wait for a contractor to attend in hours.
- **Tenancy Surrender Charge** – If a whole tenancy wishes to surrender the tenancy before the end of the fixed term and this is agreed in writing with tenants and landlord then the tenant will be liable for the landlords re-letting fee as outlined on landlord fee cards in our office and any rent due up until a new tenancy is signed, to a maximum of the rent due until the end of the fixed term.
- **Rent Arrears Charges** – There is no charge for the first 7 days that the tenant is in arrears. However, after the end of the period of seven days from due, 3% above Bank of England base rate may be charged.



Council Tax Payments - If under the terms of your tenancy agreement you are liable to make these payments then you must ensure these are paid and there are no arrears when your tenancy ends. Payments are as per your local council rates and are to be paid directly to them.

Utility Payments - If under the terms of your tenancy agreement you are liable to make these payments then you must ensure these are paid and there are no arrears when your tenancy ends. Payments are as per your supplier and are to be paid directly to them.

TV license payments - If under the terms of your tenancy agreement you are liable to make these payments then you must ensure these are paid and there are no arrears when your tenancy ends. Payments are as per your supplier and are to be paid directly to them.

Communication services - If under the terms of your tenancy agreement you are liable to make these payments then you must ensure these are paid and there are no arrears when your tenancy ends. Payments are as per your supplier and are to be paid directly to them.

Several Interested Parties

If there is more than one party interested in the property, which does happen occasionally due to the demand for certain property types, we will take brief details from each party of applicants. We will then discuss each party with the landlord who will then make the decision on which applicant they wish to proceed with. We are really sorry if this does occur and you are not successful, it does not necessarily mean that the landlord is not happy with your application.

Deposits

All tenants are required to pay a deposit which is then secured in one of the three government schemes. If your property is managed by Pinnacle, then it will usually be protected by the TDS. If the landlord manages your property and we are just providing a tenant find service, then we will let you know where your deposit is protected and with any tenancy that we sign you will be provided with the relevant prescribed information for the correct scheme.

Usually our deposits are the equivalent to 5 weeks rent (1 month + 25%) however, this is at the landlord's discretion and decision.

References

References must be taken for all applicants who are over the age of 18. Our references usually include:

- Credit Search
- Previous landlord reference
- Employment reference/Verification of Earnings
- ID



As outlined above, each applicant is required to provide the relevant details and complete the online application within 15 days of paying holding deposit, unless agreed with us in writing, or you risk the property being re-advertised.

Credit Search

We will conduct a credit search to identify any bad credit, IVA's, CCJs and Bankruptcy. If you had any adverse credit it is important to ensure that we are aware before conducting a credit check. Our credit search gives results in terms of 'Risk'. A 'Low Risk' result is acceptable and, in most cases, so is a 'Medium Risk' (depending on your landlord's preferences). A 'High Risk' result means that you have not passed the referencing and we would have to discuss further with you and the landlord.

Do not panic if you have adverse credit or your results do not come back as you would hope. We can discuss each case with landlords and your application may be accepted if you are able to provide a guarantor or rent in advance. Each case is different along with landlord requirements, so this is reviewed on a case by case basis. If for any reason your credit search does not come back as expected and the landlord is not happy to accept a guarantor, then you will not be able to proceed with your application.

Previous Landlord Reference

We will contact your current/most recent landlord to obtain a reference. We will require that you provide us with contact details so that we can directly discuss the reference with them and will require the reference to be in writing via post or email.

Employment Reference/Verification of Earnings

We will take a reference from your current employers. It is important to give us the name of your line manager or the relevant person in HR/Payroll who can provide us with your reference. We require this to be provided on letter headed paper and for the reference to include:

- Name
- Position held
- Length of service
- Salary
- Permanent/Temporary contract
- Character reference (if applicable)

Self Employed

If you are self-employed, we will need to obtain a reference from your accountant or require a copy of the following:

- Last 3 years profit and loss accounts
- Last 3 years SA302/SA100/CIS Vouchers
- Bank Statements



- Your earnings must be in line with the affordability chart on **page 13**.

Unemployed Tenants

If you are not employed then you will most likely be required to provide a guarantor but also, we will need the following information to process the application:

- **Proof of the housing benefit claim** – this could be a letter from the council that you have received outlining the benefit that you have in place and the amount you are entitled to. If you do not currently have a claim in place, but will be claiming housing benefit to move in, we will require proof of your entitlement to claim.
- **Bank Statements** – A copy of 3 months' worth of most recent bank statements. This is so that you can show us proof of all your income, so that we are able to assess your income, to ensure that you are able to afford the property. To assess your affordability, we will use the measures on **page 13**.

Student Tenants

All students will usually be required to provide a guarantor, however, where this is not possible, we may ask for three months' rent in advance as security for the landlord. You will also be required to provide proof of student status such as university ID or acceptance letter and also proof of any student loans, income, etc.

Guarantor Policy

There are times where we, or the landlord, may require each tenant to have a guarantor. If this is the case we will let you know as soon as possible.

The guarantor should be UK based, a homeowner and agree and understand that **they will also be credit checked**. The guarantor will be required to sign a document agreeing to guarantee the rent. The guarantor upon signing this document understands that they will be required to pay the rental amount if you are unable to pay your rent at any stage of the tenancy. The guarantor also agrees to guarantee any damages caused by yourself during the tenancy should you not be able to pay for them. The guarantor will also be required to provide a utility bill as proof of address and will have to pass the affordability calculator on **page 13**. The guarantor must have read, accepted and signed agreeing to the guarantor terms (which are on the guarantor deed) and they must have also read the security deposit prescribed information which is in the sample tenancy agreement. The guarantor deed must be witnessed when signing, and if signed remotely or via docusign, then the witness must confirm they are in the presence of the guarantor, and that the signing was completed at the same location and/ or IP address if signing digitally.

We highly recommend that all guarantors read through the sample tenancy before signing the agreement and are fully aware of their legal obligations before signing the legally binding document. The sample tenancy can be found here: <https://www.pinnacle-group.com/example-tenancy-agreements-1/>



Discrimination Policy

We do not restrict the letting of the property by Age, Disability, Race, Religion, Sex or Sexual Orientation. Our full policy can be found on our website at:

<https://www.pinnacle-group.com/equality-and-diversity-policy-2/>

ID

We will require **original** copies of acceptable forms of ID as outlined in our table below. Landlords/Agents must check the identity and citizenship status of all tenants over the age of 18. All tenants must provide at least one document from group 1 **OR** any two documents from group 2 on list A upon paying the holding deposit.

All ID must be presented with proof of your current address, i.e. utility bill, bank statement, etc, which is dated within the last 3 months and shows your current address.

List A

Group 1 - Acceptable single documents	
1.1	A passport (current or expired) showing that the holder is a British citizen or a citizen of the UK and colonies having the right to abode in the UK.
1.2	A passport or national identity card (current or expired) showing that the holder is a national of the European Economic Area country or Switzerland.
1.3	A registration certificate or document (current or expired) certifying or indicating permanent residence issued by the Home Office to a national of the European Union, European Economic Area country or Switzerland.
1.4	A permanent residence card, indefinite leave to remain, indefinite leave to enter or no time limit card issued by the Home Office (current or expired) to a non-EEA national who is a family member of an EEA or Swiss national.
1.5	A biometric immigration document issued by the Home Office to the holder indicating that the person named is allowed to stay indefinitely in the UK or has not time limit on their stay in the UK. Document must be valid (not expired) at the time the right to rent is checked.
1.6	A passport or other travel documents (current or expired) endorsed to show that the holder is exempt from immigration control, if allowed to stay indefinitely in the UK, has the right of abode in the UK, or has not time limit on their stay in the UK. This document MUST be valid and not expired at the time the right to rent check is made.



1.7	A certificate of registration or naturalisation as a British citizen.
1.8	A current full or provisional driving license.

Group 2 - Any two of the following documents can be produced	
1.1	A full birth or adoption certificate issued in the UK, Channel Islands, the Isle of Man or Ireland, which includes the name(s) of at least one of the holder's parents or adoptive parents.
1.2	A letter issued within the last 3 months confirming the holders name, issued by a UK government department or local authority signed by a named official (giving their name and professional address), or signed by a British passport holder (giving their name, address and passport number), or issued by a person who employs the holder (giving their name and company address) confirming the holders status as an employee.
1.3	A letter from a UK police force confirming the holder is a victim of crime and personal documents have been stolen, stating the crime reference number, issued within the last 3 months.
1.4	Evidence (ID Card, document of confirmation issued by one of HM forced, confirmation letter issued by the secretary of state) of the holders previous or current service in any of HM UK Armed Forces.
1.5	A letter from HM Prison Service, the Scottish Prison Service or the Northern Irish Prison Service confirming the holders name, DOB, and that they have been released from custody of the service in the past 6 months; or a letter from an officer of the National Offender Management Service in England and Wales or an officer of a local Authority in Scotland or an officer of the Probation board for Northern Ireland confirming that the holder is the subject of an order requiring supervision by that officer.
1.6	Letter from a UK further or Higher Education institution confirming the holder's acceptance on a current course of studies.
1.7	A current UK firearm or shotgun certificate.
1.8	Disclosure and Barring Service certificate issued within the last 3 months.
1.9	Benefits paperwork issued by HMRC, Local Authority or a Job Centre Plus, on behalf of the DWP or the Northern Ireland Department for Social Development, issued within the last 3 months prior to commencement of the tenancy.



List B

List B applies to any applicant that has a “limited” right to stay in the UK. All documents provided must be valid at the time of the right to rent check. A landlord/agent may conduct further checks on “right to rent” at any time, such as when a tenant wishes to renew a tenancy, or the tenant informs that they have extended their immigration permission.

List B: Time-limited documents	
1.1	A current passport or other ‘travel document’ endorsed to show that the holder is allowed to stay in the UK for a time-limited period.
1.2	A current biometric ‘residence permit’ card issued by the Home Office to the holder, which indicates that the named person is permitted to stay in the UK for a time-limited period.
1.3	A current ‘residence card’ (including an accession residence card or a derivative residence card) issued by the Home Office to a non-EEA national who is either a ‘family member’ of an EEA or Swiss national or has a ‘derivative’ right of residence.
1.4	A current immigration status document issued by the Home Office to the holder with a valid endorsement indicating that the named person may stay in the UK for a time-limited period.



Affordability Calculator

Monthly Rent	Applicant Minimum Salary	Guarantor Minimum Salary
£400	£12,000	£14,400
£450	£13,500	£16,200
£500	£15,000	£18,000
£550	£16,500	£19,800
£600	£18,000	£21,600
£650	£19,500	£23,400
£700	£21,000	£25,200
£750	£22,500	£27,000
£800	£24,000	£28,800
£850	£25,500	£30,600
£900	£27,000	£32,400
£950	£28,500	£34,200
£1,000	£30,000	£36,000
£1,050	£31,500	£37,800
£1,100	£33,000	£39,600
£1,150	£34,500	£41,400
£1,200	£36,000	£43,200
£1,250	£37,500	£45,000
£1,300	£39,000	£46,800



The Contract

The contract, or tenancy agreement, will usually be an Assured Shorthold Tenancy Agreement and run for a minimum of 6 months unless otherwise agreed by tenants and landlord. The first 6 to 12 months will be the “fixed term” of the tenancy and during this time neither tenant nor landlord can give notice to end the tenancy, unless mutually agreed by both parties.

A sample tenancy can be found on our website if you would like to review the standard clauses before committing to a property, this will give you the opportunity to ask any further questions before you pay your holding deposit. The link is:

<https://www.pinnacle-group.com/example-tenancy-agreements-1/>

Around 6 months before the fixed term is due to end, we will issue you a section 21 notice which is a legal requirement to advise that the fixed term is going to end. This is nothing to worry about, and if you wish to stay in your property then please let us know. We usually start contacting tenants around this time to see if you want to stay on and renew for another fixed term. There is an administration charge for this and an outline of all our charges can be found on our website, in our office or by calling us!

Please note: Where there is more than one tenant on the tenancy all tenants are jointly and severally liable. I.e. each tenant is responsible for the whole of the tenancy obligations and rental amount not just part.

Tenant Swapovers/Want Out

We do appreciate that sometimes circumstances change, and you may want to leave your tenancy early. Unfortunately, you are not able to give notice during the fixed term of the tenancy, however, your landlord may agree to release you from your tenancy obligations if you find another tenant to replace you. We can help you with this by advertising your property for you if you request this in writing to us. A landlord will not usually release you from your tenancy until you have found a replacement tenant. If the whole tenancy wants to move out and surrender then the tenant will be liable for the landlords re-letting fee as outlined on landlord fee cards in our office and any rent due up until a new tenancy is signed, to a maximum of the rent due until the end of the fixed term.

Please note: If you are on a joint tenancy and wish to leave, your housemates must agree to the new tenant moving in and all sign a new tenancy. If your housemates do not agree then unfortunately, we will not be able to release you from the tenancy. You will still be liable for your rent until a new tenancy is signed, to a maximum of the rent due until the end of the fixed term.

All the conditions above are dependent on the landlord and we are led by the landlord’s instruction. We will keep you updated on this at all times.



The Property - Taken as Seen

Although we make every effort to ensure that all of our properties are safe, clean and habitable and all appliances are in good working order, the condition of the property in general i.e. the state of the carpet, decorations, fixtures and fittings are taken as seen, unless otherwise agreed as a 'special condition' and added to the tenancy agreement. If you are not happy with the condition of the property upon moving in, then any repairs/remedial works will be entirely at the discretion of the landlord. We cannot guarantee that once a tenancy starts that the landlord will agree to these.

A property cannot be secured without a viewing, video viewing or someone viewing on your behalf.

Rent

Upon signing your tenancy, you will also be asked to sign a standing order mandate. We then send this off to your bank to arrange for your standing order to be set up monthly. Unfortunately, this does not always happen and once the forms have left us it is your responsibility to ensure that the standing order is set up correctly. Please note that late or non-rent payments may incur fees as set out in the tenancy agreement.

Utilities, Council Tax and Broadband

Unless stated in your tenancy agreement utilities (Gas, Electric and Water), council tax and broadband are always the responsibility of the tenants. You are welcome to shop around to find the best deals, however, if you wish to change to, or from, token meters then you will need to get written consent from the landlord.

In terms of broadband, phone and TV packages we work with Virgin Media to help find our tenants the best deals. If you agree, just let us know when you come in to sign your agreement and we can ask them to contact you via phone or email to help you find a great deal.

Certificates

You will be provided with the most recent Gas Safety certificate and EPC upon signing your tenancy. These are mandatory certificates for all properties, and we may need access during your tenancy to complete a new one. We ask that you are flexible with access for these as they are a legal requirement for landlords and for your safety.

Other certificates that may be carried on properties are dependent on different factors, for example if the property is an HMO. We will arrange access with you and let you know when these may happen.

Pets

Your tenancy does not allow for pets to be kept in the property unless agreed in writing with the landlord.

If the landlord does agree that you may have pets, then we will require a pet deposit to be paid on top of your deposit. A pet deposit is usually £100, however, the negotiator will confirm with you, in writing, once agreed.



If a pet is found to be at a property without permission, then this may result in notice being issued and your tenancy may not be renewed.

Council Tax

Tenants are all responsible for council tax payments, unless agreed when signing your tenancy. However, students are exempt from council tax payments, however, it is your responsibility to ensure that you provide us with your student I.D so we can send this off to the council for the exemption.

To find your council tax banding, please visit the below website and enter the details of your property <http://cti.voa.gov.uk/cti/inits.asp>.

For more information on council tax please call/contact the relevant council below:

Cardiff

029 2087 2087

<https://www.cardiff.gov.uk/ENG/resident/Council-tax/Pages/default.aspx>

Rhondda Cynon Taf

01443 425002

<https://www.rctcbc.gov.uk/EN/Resident/CouncilTax/CouncilTax.aspx>

Newport

01633 656656

<http://www.newport.gov.uk/en/Council-Tax-Benefits/Council-tax--benefits.aspx>



General Advice

Here are some numbers and websites that may be useful for you when searching for your new property:

Citizens Advice

0345 404 0506 • www.citizensadvice.org.uk

Energy Saving Trust

020 7222 0101 • www.energysavingtrust.org.uk

National Debtline

0808 808 4000 • www.nationaldebtline.co.uk

Rent Smart Wales

03000 133344 • www.rentsmart.gov.wales

Shelter Cymru

0345 075 5005 • www.sheltercymru.org.uk

Who is my Gas Supplier?

0870 608 1524

Who is my Electricity Supplier?

0845 6015 972

The Samaritans

Tel: 116 123 • <https://www.samaritans.org>

We advise that you shop around for your energy deals. However, here is a list of the main six suppliers:

- British Gas
- Scottish Power
- SSE
- E.ON
- EDF Energy
- Npower



Your New Property Details

Here are some further details on your new property. Firstly, more details regarding your new tenancy:

Address:		Start date:	
		End date:	
Holding deposit:			
Reason for holding deposit:			
Monthly rent:		Deposit required:	
Tenancy signing date:		Amount due upon signing:	
Special conditions requested/agreed:			

Signed by applicant(s):		Date:	
Signed by Pinnacle:		Date:	

Copy to be taken for office (tick if completed):



What to Do Next?

Firstly, please complete your online tenancy application as soon as possible. Please note, to complete your online tenancy application you will need to have the following information to hand:

- Next of kin address with postcode - this is the address that will show on your tenancy agreement and where we will forward your bond at the end of the year (unless you provide us with an alternative address).
- Current address and postcode.
- Bank address and postcode (this should be the bank that you are using to pay the monthly rent). You will also need your sort code, account number and account name.
- University/College address and postcode (if applicable). You will need your personal tutors name and year of graduation for council tax purposes.

To Access the online application please go to www.pinnacle-group.com and:

- Hover over the tenants' tab in the top right corner
- Click on 'Online Tenancy Application'
- Follow the online instructions

Secondly, read through the sample Tenancy Agreement or get it checked by your local Citizens Advice Bureau or Council Housing Help Centre. Please also ensure that if you have a guarantor, they have the chance to read it too. You will be given a hard copy of the sample tenancy; however, you can also find this on our website:

<https://www.pinnacle-group.com/example-tenancy-agreements-1/>

Also, please take a look at the following link to 'A home in the private rented sector - a guide for tenants' which has some helpful advice for all tenants:

<http://gov.wales/docs/desh/publications/151119-rent-smart-guide-for-tenants-en.pdf>

Then In the next 10 days (or by your Tenancy Signing appointment) you must:

- Sign both copies of the Tenancy Agreement.
- Sign the Standing Order Mandates (for some tenancies landlords require post-dated cheques)
- Payments can be made by cash, cheque or card.
- Please bring a photocopy of your Student ID Card or ID

If you have any questions, please let us know as soon as possible. This gives us an opportunity to contact the landlord for you.

We are members of the Property Ombudsman and comply with their code of practice which can be found on their website: www.tpos.co.uk. If at any point you wish to make a formal complaint, please visit our website and complete the complaints form. The complaints form and procedure can be found here:

<https://www.pinnacle-group.com/complaints-form/>



Consent to Credit Check (to be retained by Pinnacle)

I _____ agree that Pinnacle Letting Agents may use personal details below to perform a credit check to assess suitability and affordability to enable Pinnacle Letting agents to grant a tenancy.

Full name:	
Date of birth:	
Pre-tenancy address:	
Previous address: (If you have moved within the last three years)	

Signature:	
Date	

Virgin Media Consent

We will pass your name, address and contact details to Virgin or Virgin’s Off-Net partner so they can call you regarding your broadband needs at your new property.

You will receive an email from Virgin Media immediately confirming what happens next and a phone call within 24 working hours to talk about your requirements, or if you are a student you will receive communication from Virgin in June just before your tenancy is due to start.

Name:			
Signature:		Date:	

If you **would like to opt in** and for Virgin to contact you, please tick here:



Employer Reference Request

Date:	
To:	
From:	
Tenant:	

The above person has put in an application to rent one of our properties and has advised that you can provide them with an employer reference. We would be grateful if you could provide the following information.

Position held:	
Current salary:	
Start date of employment:	
Is the contract permanent or temporary?	

Character reference:			
Name:			
Company:			
Position:			
Signature:		Date:	



Tenant Reference Request

Date:	
To:	
From:	
Tenant:	

We understand the above person(s) has/have been a tenant in one of your properties in the past and now has applied to be a tenant with Pinnacle Letting Agents. We would be grateful if you could answer the following questions:

How long was the tenancy?	
What was the rent per month?	
Was the rent ever paid late? If so, how many times?	
If there were arrears, please give further details:	
Has the property been well maintained throughout the tenancy? If 'no' please give further details.	
Any other issues during the tenancy, including any damages when the tenancy ended:	

Name:			
Signature:		Date:	



Pet Policy

The landlord:	
has given permission for the tenant(s):	
To keep the pet(s) listed below at:	
Pet details:	

The following policy outlines the conditions under what tenants may keep pets in the above-named property:

1. Tenants are required to provide a reference for their pets from their former landlord if they have rented with their pets previously.
2. Tenants must not leave their pets in their property if they are away unless suitable arrangements for care has been provided.
3. All pets must be regularly treated for fleas and worms.
4. Tenants with pets will be asked to pay a pet bond of £100 to cover any damage to the property, garden and furnishings caused by their pets.
5. Tenants are responsible for their pets in accordance with the Animal Welfare Act. If the landlord believes that a pet kept in the property has been neglected or abandoned, they will report it to an appropriate animal welfare organisation.
6. At the end of the tenancy the tenants will be responsible to ensure the property is cleaned to a good standard to remove and pet hair or pet odours. Tenants will also be responsible for any pest control treatment at the end of the tenancy if an issue arises (i.e. fleas).
7. Tenants must ensure that their pets do not cause a nuisance to neighbours or visitors. This includes excessive noise and damage to other people's property.
8. Pets must not be allowed to foul inside the property except for caged pets and pets trained to use a litter tray. Any pet faeces must be removed immediately from the garden or outside areas and disposed of safely and hygienically.
9. Dogs listed under the Dangerous Dogs Act 1991 and any animal listed in the schedule of the Dangerous Wild Animals act 1976 may not be kept in this property.
10. Tenants may not breed or offer for sale any animal in this property.
11. Tenants who wish to obtain an additional pet after moving into the property must apply for permission in writing to the landlord or letting agent.

Signature:		Date:	
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Holding Deposit Agreement and Receipt

Landlord or Agent Details

Who is receiving holding deposit? (landlord or agent)	
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Insert the **name and contact details** of whoever is receiving the holding deposit (*if landlord receiving, enter landlord details. If agent receiving, enter agent details*)

Name of landlord/agent:	
Address of landlord/agent:	
Email of landlord/agent:	
Telephone of landlord/agent:	

Proposed Contact Core Terms

The terms proposed below are subject to agreement, referencing and contents of any application for a tenancy.

Duration of the contract:	
Proposed occupation date:	
Amount of rent:	
Rental period (i.e. calendar monthly, weekly, etc.):	
Proposed additional contract terms or proposed modifications to fundamental or supplementary terms or terms proposed to be omitted from the contract:	
None (not applicable for assured shorthold tenancies)	
Amount of security deposit:	
Is a guarantor required? Yes/No	



Guarantor conditions (i.e. must be homeowner):	
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Referencing and Application

<p>Reference checks the landlord (or letting agent) will undertake:</p> <p><i>Note: actual checks undertaken will vary depending on the contents of the application completed</i></p>	<ul style="list-style-type: none"> ▪ Tenancy assessment check (similar to a credit check) ▪ Public record information (including electoral roll, county court judgments, bankruptcy, etc.) ▪ Current landlord ▪ Previous landlord(s) ▪ Current employer ▪ Previous employer(s) ▪ Accountant (where self-employed) ▪ Character reference ▪ Bank
<p>Information the landlord or letting agent requires from the prospective contract-holder:</p> <p><i>Note: actual information required may vary depending on answers provided in application</i></p>	<ul style="list-style-type: none"> ▪ Full name ▪ Date of birth ▪ Nationality ▪ National insurance number ▪ 3 years address history ▪ Telephone number, email address, fax number ▪ Marital status ▪ Home status (renting, owner, living with parents, etc.) ▪ If you have pets and details ▪ Any adverse credit (CCJ's, bankruptcy, etc.) and details ▪ Name, address, telephone, email and fax of a next of kin ▪ Contact details to be used at the end of any tenancy ▪ Current and previous landlord details ▪ Names of other occupiers (adults and children) ▪ Current and previous employer contact information ▪ Whether you are in receipt of housing benefit or Universal Credit (or intend to be) ▪ Guarantor name, address history, telephone, email and employment details ▪ Photo identity (passport, driving licence, etc.) ▪ Proof of current residence ▪ Bank statements



Payer Details

Name of payer:	
Address of payer:	
Email of payer:	
Telephone of payer:	
Is payer the prospective tenant? (Yes/No)	

Important: if the payer is NOT the prospective tenant, the landlord or letting agent must give the prospective tenant this specified information BEFORE the holding deposit is received either personally or electronically if the prospective tenant consents.

Holding Deposits

Amount of holding deposit: (Maximum of one week's rent)	
Address of dwelling for which the holding deposit is paid:	

Deadline for Agreement

Under the Renting Homes (Fees, etc.) (Wales) Act 2019, the default "deadline for agreement" date is the fifteenth day from when the landlord or letting agent receives the holding deposit. However, the parties may agree in writing that a different day is to be the deadline for agreement.

Deadline for agreement date: (if left blank or N/A, default 15 days applies)	
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Agreement

1. The prospective contract-holder consents to receiving this specified information and receipt electronically.
2. Any prospective tenancy is subject to contract until a written tenancy agreement has been signed by all parties.
3. The proposed terms outlined in the specified information above are subject to change depending on the contents of any completed application and referencing.
4. If the deadline for agreement has been changed in the box above, the parties agree that this different day is to be the deadline for agreement for the purposes of Schedule 2, Renting Homes (Fees, etc.) (Wales) Act 2019.
5. The holding deposit is paid for the purpose of reserving a right of first refusal in relation to the granting of a tenancy, subject to suitability checks to be carried out as to the prospective tenant and agreement between the parties to enter into the tenancy.
6. If a tenancy is granted, the holding deposit may be used towards the payment of the security deposit under the tenancy or, towards the first payment of rent under the tenancy.
7. If the landlord decides not to enter into a tenancy or, the landlord and the tenant fail to enter into a tenancy before the deadline for agreement, the holding deposit will be repaid in full unless any of the reasons below apply in which case, the holding deposit will be retained by the landlord or agent:
 - a. The tenant provides false or misleading information to the landlord or letting agent and the landlord is reasonably entitled to take into account the difference between the information provided by the tenant and the correct information in deciding whether to grant a tenancy to the tenant or, the landlord is reasonably entitled to take the tenant's action in providing false or misleading information into account in deciding whether to grant such a tenancy.
 - b. The tenant notifies the landlord or letting agent before the deadline for agreement that the tenant has decided not to enter into a tenancy.
 - c. The landlord and the tenant fail to enter into a tenancy before the deadline for agreement and the landlord or agent takes all reasonable steps to enter into a tenancy before the deadline for agreement but, the tenant fails to take all reasonable steps to enter into a tenancy before that date.

Signed by person receiving deposit:	
Name:	

Signed by payer:	
Name:	

Date holding deposit paid:	
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Your Declaration

I confirm that I have received information regarding:

- tenancy start and end date
- deposit amount
- monthly rental amount
- any special conditions that have been agreed (if applicable)
- I have had the opportunity to read and understand the sample tenancy agreement

I confirm that I understand the following:

- You will use the information I have provided to process my application to be a tenant or guarantor for a tenancy. You may get information about me from certain other organisations and individuals or give information about me to them to; make sure the information is accurate; prevent or detect fraud; and confirm affordability. These other organisations include credit referencing agencies or bureaus, employers or other companies/individuals as provided by me. Any report obtained may be shared with the landlord or agent.
- Once I am a tenant, you will share my data with relevant authorities and will only use my data as set out in your privacy policy which can be found at <https://www.pinnacle-group.com/privacy-notice-2/>.
- I confirm that if I have ticked the box on the previous page and am consenting to Pinnacle Letting Agents to share my details with Virgin Media to contact me to discuss broadband, TV and phone requirements.
- I declare that the information I have given on this form is correct and complete.
- If I give information that is incorrect or incomplete it may mean that a tenancy is not offered and I or the prospective tenant may lose any money paid to date (for example a holding deposit) or, if a tenancy were granted, possession could be sought on the grounds of false information.

Signed by applicant(s) and or Guarantor(s):	
Date:	