



REFXPERT

TENANT/GUARANTOR REFERENCE FORM

The tenant/guarantor should complete and sign this form and return it to the landlord or letting agent.

Please **DO NOT** return this form to Refxpert directly.

1. PROPERTY DETAILS

Please enter the details of the property to be let

House number/name

Flat number/name

Street

Town/City

County

Postcode

Rental Information

Please enter the rental information for the property to be let

Rent Amount

N Per Year / Month *(delete as appropriate)*

Rental Period

from: / / to: / /

2. TENANT DETAILS

Please enter full details of the tenant

Title	
Forename	
Surname	
Full middle names	
Also known as	
Gender	Male / Female <i>(delete as appropriate)</i>
Date of Birth	/ /
Email address	
Contact Number	(day)
Contact Number	(evening)
Mobile Number	
Do you smoke?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have pets?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Tenant income

Employment Status	Employed / Self-employed / Student / Retired / Unemployed <i>(delete as appropriate)</i>
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Annual Income	N
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3. TENANTS ADDRESS HISTORY

Please give details of your address history, starting with your current address

House number/name

Flat number/name

Street

Town/City

County

Postcode

Time at address

If you have lived in more than one property in the last three years, please enter the details below.

Years

Months

House number/name

Flat number/name

Street

Town/City

County

Postcode

Time at address

Years

Months

House number/name

Flat number/name

Street

Town/City

County

Postcode

Time at address

Years

Months

4. TENANT EMPLOYMENT DETAILS

Please provide contact details for the tenant's employer

Contact Name	
Company Name	
Employer Address	
Phone Number	
Email Address	

5. PREVIOUS LANDLORD / LETTING AGENT DETAILS

Please provide contact details for the tenant's previous landlord or letting agent

Property Address Contact	
Name	
Company Name	
Phone Number	
Email Address	

6. GUARANTOR DETAILS

If the tenant is using a guarantor please enter their details. If there is not a guarantor skip this section and go to page 7. Title

Forename	
Surname	
Full Middle names	
Also known as	
Gender	
Date of Birth	Male / Female <i>(delete as appropriate)</i>
Email address	/ /
Contact Number	
Contact Number	<i>(day)</i>
Mobile Number	<i>(evening)</i>

7. GUARANTORS EMPLOYMENT DETAILS

Employment Status	Employed / Self-employed / Student / Retired / Unemployed <i>(delete as appropriate)</i>
Annual Income	N

Please provide contact details for the guarantor's employer

Contact Name	
Company Name	
Employer Address	
Phone Number	
Email Address	

8. GUARANTORS ADDRESS HISTORY

Please give details of the guarantor's address history, starting with their current address

House number/name		
Flat number/name		
Street		
Town/City		
County		
Postcode		
Time at address	Years	Months

If you have lived in more than one property in the last three years, please enter the details below.

House number/name		
Flat number/name		
Street		
Town/City		
County		
Postcode		
Time at address	Years	Months

House number/name	
Flat number/name	
Street	
Town/City	
County	
Postcode	
Time at address	<div>Years</div> <div>Months</div>

9. NEXT OF KIN DETAILS

Full name	
Phone number	
Flat number/name	
Building number/name	
Street	
Town	
Postcode	

10. TERMS AND CONDITIONS

Tenant's signature

By signing and submitting this form you are confirming that (i) the information provided about you on this Tenant/Guarantor Reference Form is (to the best of your knowledge) accurate, complete and not misleading (ii) that you have read and agree to the attached Privacy Policy.

Please read the declaration and sign and date below.

WE CANNOT PROCEED WITH THIS APPLICATION IF YOU DO NOT SIGN.

In order to provide you with services, we need to collect and use certain personal information about you, which we may also need to share with third parties who will also provide services to you via refxper. For more information about how we use your personal information, please check our [Privacy Policy](#)

☐ I agree that I have read and consent to the terms of the Privacy Policy.

We would like to keep in contact with you about our products, services and offers that may interest you. By providing your consent below, you agree we may contact you via email for direct marketing purposes.

☐ I consent to receiving direct marketing in accordance with the Privacy Policy.

Tenant's signature: Date:/...../.....

Guarantor's signature

By signing and submitting this form you are confirming that (i) the information provided about you on this Tenant/Guarantor Reference Form is (to the best of your knowledge) accurate, complete and not misleading (ii) that you have read and agree to the attached Privacy Policy.

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Guarantor's signature: Date:/...../.....

RefXpert - Privacy Policy

About this Privacy Policy

Letting Services Online Ltd (a company incorporated in Scotland under the Companies Acts with company number SC450219 and having its registered office at 26 Dublin Street, Edinburgh, EH3 6NN), and each of its subsidiaries, holding companies and associated companies from time to time (hereinafter referred to collectively as "the Let Tech Solutions Group"), is committed to ensuring that your privacy is protected when personal information about you is provided to it.

Throughout the remainder of this Privacy Policy references to:-

- "we" or "us" shall mean Letting Services Online Ltd and/or any other member of the Let Tech Solutions Group from time to time;
- "you" shall mean the user of this website (which may include Customers, Tenants and Guarantors);
- "Customers" means the persons who are registered users of this website and "Customer" shall mean any one of them;
- "Guarantors" means those individuals who may be required to guarantee the rents payable by Tenants to landlords and whose personal information is supplied to us (whether via the Website or otherwise) by a Customer or by Tenant and "Guarantor" shall mean any one of them;
- "Services" means the services made available to Customers and Tenants via the Website but in particular shall include the tenant vetting service (which involves, among other things, of obtaining of credit information in respect of Tenants and Guarantors (as the case may be)), the service of arranging for policies of insurance for Customers and/or Tenants, and services which are designed to help tenants move property;
- "Tenants" means those individuals who are existing tenants or prospective tenants of Customers whose personal information is supplied to us (whether via the Website or otherwise) either by Customers or by the tenant or prospective tenant themselves and "Tenant" shall mean any one of them; and
- "the Website" means the website on which this Privacy Policy appears, accessible at www.lettingref.com and www.lettingref.co.uk.

Please read this Privacy Policy carefully. It explains:

- the types of personal information which we hold and process;
- the purposes for which we hold and process personal information;
- how we use the personal information which we hold;
- for how long we hold personal information; and • the procedures we have in place to protect your privacy.

Unless you object in writing to us at the time the relevant personal information is collected, by accepting this Privacy Policy and submitting your sign-up form you consent to your data being used in accordance with the terms of this Privacy Policy.

If we change our privacy policy, we will post the new Privacy Policy on the Website. This Privacy Policy was last updated **February 2022**. Your continued use of the Website and/or the Services will constitute acceptance of such changes.

We welcome your views about any of our websites and our Privacy Policy. If you would like to contact us with your views, please email info@lettingref.co.uk

What Personal Information Do We Hold and Process?

We hold the following types of personal information:

- information which you voluntarily provide to us (via the Website or otherwise) which may include the following types of information (without limitation):-
 - your name, gender, telephone number(s) and e-mail address(es); and
 - details of your current address and previous addresses at which you have lived
 - details about your finances and credit history;
 - your date of birth; and
 - your current occupation, details of your current employer and details of your employment history;
- information about your use of the Website (including your IP (internet protocol) address);
- if you are a Tenant or Guarantor, information about you provided to us by third parties (such as our Customers, credit reference agencies, fraud prevention agencies and insurance reference agencies), which may include without limitation:-
 - all of the types of information listed above which you might have otherwise provided to us directly
 - whether you have any adverse credit history; ○ whether you have had any County Court Judgments or similar legal judgments against you;
 - whether you have ever been declared bankrupt; ○ details of any previous addresses at which you have lived;
 - references given by your previous employers and/or landlords;
 - details of previous insurance claims; ○ copies of documents provided by our Customers such as your birth certificate, passport, utility bills, bank statement and drivers licence.
- information which we obtain from public sources, such as the voters roll.

The way we use your personal information:

- To provide you services. We use your personal information to provide the services you requested.
- For marketing and advertising. We use your personal information to provide you, or to permit selected third parties to provide you, with information about goods or services that we think will interest you. We may use your personal information to provide you with information that we think that might be interesting for you. You'll provide your consent in case we share your information with third parties. We asked your consent when you are receiving offers from a mailing list. The mailing list contains an unsubscribe link. You are always able to change or request information about our mailing lists by emailing us on Admin@refxpert.com.
- To improve our services. We contact you to keep you updated about our services. We may contact you to help us improve our websites and services.

Legal basis for processing consent

- Consent. We received your consent to use your personal information when you created your account, when you subscribed for the mailing list or when you agreed to enter your information as requested (by phone or email). You can always withdraw this consent by using an unsubscribe link (in

case of a mailing) or by changing your account and marketing settings (if applicable). Your consent can always be withdrawn by sending an email to the GDPR officer at admin@refxpert.com.

- Legitimate interests. It is in our legitimate interests to utilise your personal information to manage our website, to provide and promote our services (for example, when we customise your experience or use your information for analytics purposes), and to protect our business.
- Legal obligations. We need to process your personal information to comply with the law

For What Purposes Do We Hold and Process Personal Information?

We hold and process information which you provide to us:-

- for our own administrative, sales, marketing and product / service development purposes;
- to enable us to provide the Services;
- subject to section 9 below, for direct marketing purposes;
- for the prevention of fraud and money laundering;
- for debt recovery purposes;
- if you are a Tenant or Guarantor:
 - to make credit decisions about you which may involve credit scoring;
 - to make judgments about your suitability to rent a property or act as guarantor (as the case may be) and make recommendations about such matters to Customers.
 - To send reference requests to referees

Unless we have your prior consent, we shall not sell, rent, trade or share any personal information which we hold except that:

- we may disclose information which is held by us where required to do so by law or in connection with legal proceedings;
- we may disclose aggregate statistics to third parties which are made up from statistics in respect of individual persons but these statistics will not include personally identifying information;
- we may disclose personal information to our legal, accounting, marketing or other professional advisers, our website hosts and our courier, postal or transport providers, and insurers (names and addresses only in the latter case);

if you are a Tenant or Guarantor:-

- we may also disclose your personal information (including details about your financial history and credit worthiness) to Customers;
- we may also disclose your personal information to credit reference agencies and fraud prevention agencies;
- we may also disclose your personal information to other agencies who maintain/compile databases of insurance claims and information for the purposes of sharing that information with providers of credit and insurance ("Insurance Reference Agencies"); and
- we may also disclose your personal information to insurers and/or insurance agents;
- we may disclose your personal information to third parties (such as your existing employer, previous employers, existing landlord and previous landlords) for the purposes of obtaining a reference about you from such persons;

if you are a Customer:-

- we may also disclose your personal information to insurers and/or insurance agents;
- we may disclose your personal information to Tenants and Guarantors;
- we may disclose personal information to our agents and service providers; and
- we may disclose personal information to other members of the Let Tech Solutions Group.

Should we wish to use your personal information for a purpose not permitted under this Privacy Policy, we will contact you to seek your consent.

For How Long Do We Hold Personal Information?

We will not hold on to any personal information for any longer than is reasonably necessary for the purposes noted above.

Storing your personal information

The data gathered from you may be transferred to, and stored at, a storage location outside the European Economic Area ("EEA"). By providing your personal information, you agree to this transfer and storage. We will do everything we can to ensure your personal information is treated securely and in accordance with this privacy policy.

All information you provide to us is stored on our secure servers. Any payment transactions will be encrypted using SSL technology. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Transmission of information via the internet is not always completely secure. We do our best to keep your personal information secure, but we cannot guarantee the security transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

What if you wish to object to our use of your personal data? If you do not consent to us using your personal information in the manner for the purposes described above you must alert the managing agent or landlord immediately.

Important information for Tenants and Guarantors

Where you or an agent or landlord acting on your behalf (or, if you are a Tenant or Guarantor, or a Customer) voluntarily supply details of third parties to us (such as your existing or previous employers, and your existing or previous landlords), we may contact those third parties with a view to verifying any information which we have been provided about yourself.

You hereby agree that we or our agents may search the databases of third party data providers such credit reference agencies and Insurance Reference Agencies for the purposes described at section 3 above We may use your personal information to make credit decisions about you and/or to make judgments about your suitability to rent a property or act as guarantor (as the case may be) and make recommendations about such matters to Customers. To make or assist in the making of such decisions and recommendations, we may use a process call credit scoring and/or other automated decision making processes. Your personal details will be passed to our Customers, who may use that information to make similar decisions and recommendations about you. They in turn may pass your personal information to the landlord of the

property which you propose (or, if you are the Guarantor, the Tenant whose obligations you are prospectively guaranteeing proposes) to rent.

As explained above, if you are a Tenant your personal details may be passed on to credit reference agencies and Insurance Reference Agencies. Such agencies may record the search and such information may be shared with credit grantors, insurers other persons making a search against you in future and be used for credit decisions and insurance decisions and fraud prevention.

In the event of you defaulting on rental payments in terms of any lease or tenancy agreement which you may have with a Customer, such information may be supplied to credit reference agencies and Insurance Reference Agencies.

What if you wish to object to our use of your personal data?

If you do not consent to us using your personal information in the manner for the purposes described above you must alert the managing agent or landlord immediately.

Fraud Prevention Agencies

If false, inaccurate or misleading information is provided and fraud is identified, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organizations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on application for credit and credit related

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- or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance; or
- checking details of job applicants and employees.

Your Rights

Your right is to request us to not use your personal information for marketing purposes. Use this right by using the unsubscribe link in our marketing emails.

The GDPR law gives you the right to access the personal information that we store. We are also required to send the data in machine or human readable format upon request. Furthermore, if we don't need your personal details to perform your requested services, you have the "right to be forgotten". This means that you can request us to delete your personal details. Requests need to be sent to the data officer at admin@refxpert.com.

Links To Other Websites

Our websites, services and documents contain external links to other websites. This privacy policy does not apply to these other websites. Please read the privacy policy of our partners to see how the other websites process your personal information. We cannot accept liability for the content of any other websites.

Contact

For any questions about the UK protection law, our privacy policy and how we store your personal information, please contact us at admin@refxpert.com.