



student living



Student Guarantor Information & Application Form



EAST OXFORD
267 Cowley Road,
Oxford OX4 1XQ
Tel: +44 (0) 1865 244666
Fax: +44 (0) 1865 244885

Check list

- Guarantors Signed Application Form
- Proof of Identity

Office Use Only:

- Verification of Identity
- Copy of this completed document provided to applicant

Please read and complete the following documents:

ALL APPLICATIONS ARE **SUBJECT TO CONTRACT**. AN APPLICATION TO RENT ACCOMMODATION AND RECEIPT OF SATISFACTORY REFERENCES **DOES NOT** GUARANTEE THE TENANCY.

What does being a guarantor involve?

1. A guarantor must be a UK resident, a homeowner and in full time employment.
2. As a guarantor you will be asked to sign the tenancy agreement along with the tenant/s. This means that you will become jointly and severally liable with the tenant/s for all tenant obligations as laid out in the tenancy agreement. This includes payment of the full monthly rent if ANY of the named tenants in the property default.
3. When the tenancy is renewed for a further term you will remain on the contract and therefore continue as guarantor unless the tenant/s have been re-referenced satisfactorily and it is agreed that you can be removed from the tenancy agreement and therefore released from your obligations.
4. Please read and sign the attached information, Guide To Charges and Important Notes for Tenants, to ensure that you are fully aware of your obligations in the event of the tenant/s failure to comply.
5. Please read the tenancy agreement carefully when it is provided to ensure that you are fully aware of your obligations in the event of failure of the tenant/s to comply.

What happens next?

1. Complete and sign the attached forms so that we can start to process the application immediately and obtain the necessary references.
2. It will take a few days for your references to be approved. It will speed the process up if you have already contacted your referees to ask them to respond quickly when requested.
3. The tenancy agreement will be prepared and sent to you by post or delivered to you by the tenant/s to sign and return as soon as possible.

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Track your application on-line.

1. Go to www.maras.co.uk.
2. Select application tracker.
3. Provide your date of birth where indicated.
4. Enter the office code (see above) and click on the search button.
5. Select your record for the progress of the application.

Guarantor's Details

To avoid unnecessary delay, please print and complete in full in a dark colour.

Estate/Letting Agent, Solicitor or Landlord regarding where you are now living.

Where have you been living during the last three years prior to your current address?

1. Property Rental Address:

Post Code:

Total Monthly Rent: £

Tenancy Term:

Months

Please provide the MARAS Reference number of individual (if applicable):

Please also provide the names of the applicant(s) you are acting for:-

If a joint tenancy, please state the applicant's share: £

pcm

2. Personal Details: Title: Dr Mr Mrs Ms Other please specify

Full Name (incl middle names):

Date of Birth: Married Single Separated Divorced Widowed

Current Address:

Post Code:

Period at address:

Tel:

Mobile:

E-mail:

Owner Council Tenant Private Tenant With Parents Other (please advise)

Have you any adverse credit history? Yes No If yes, please detail on a separate sheet

3. Company or Landlord name:

Address:

Post Code:

Tel: (day)

E-mail:

4. Please provide previous addresses and dates of occupation, attaching a separate sheet if necessary:

1) Address:

Post Code:

Period at address:

2) Address:

Post Code:

Period at address:

Student guarantor application form page 2 of 3

Current Income Details Employed Self Employed On Contract Temporary Retired Unemployed
Student

5. Company/Agency name:

Address:

Post Code:

Main Contact Name:

Gross salary/pension per annum £

Position held:

Commencement date:

Payroll, Service or Pension number:

Tel:

Fax:

E-mail:

Is this permanent? Yes No Full time Part time

Is your employment likely to change in the near future? Yes No **If yes**, please provide details.

Previous Employment Details

6. Where have you been working during the past three years? Please provide details of previous employers, along with commencement and departure dates, attaching a separate sheet if necessary

Company Name:

Address:

Post Code:

Tel:

Commencement date:

Departure date:

Accountant /Auditor details required if self employed /retired. Please authorise your accountant /auditor to provide a reference.

7. Practice name:

Contact:

Address:

Post Code:

Tel:

Fax:

Bank/Building Society current account only

8. Bank/Building Society Name:

Address:

Post Code:

Tel:

Account Name:

Account Number:

Sort Code:

Personal Reference

9. Name:

Relationship:

Address:

Post Code:

Tel:

E-mail:

Guide to Charges Including VAT unless otherwise stated

All charges are reviewed yearly by scottfraser and can therefore be subject to change

Application Fees (non-refundable): Per Person Guarantor	£135.00 Included in the above
Tenancy Renewal Fee:	£75.00
Change of Tenant Fee: In shared households where 1 or more tenants wish to leave the property mid-tenancy and therefore find a replacement, the following charges will be made (subject to landlord approval and references)	Agent's Administration Fee £90.00 for Incoming Tenant £210.00 Penalty fee to Outgoing Tenant
Loss of Keys/Lock Out Fee (out of hours): In the event that a tenant loses their keys In the event that a tenant is locked out of the property If Master key not available, cost of locksmith will be applied	£70.50 to use the Master Key Cost of locksmith visit to change locks & supply duplicate
Missed/Re Inspection Appointment (fully managed properties only): (Inspections will be arranged by letter. It is the tenant's responsibility to change the date if it is not convenient, and to present the property in good order. In the event that the property manager arrives and is not allowed access or should the property not meet the standard required to carry out the inspection then a charge will be issued and the inspection re-scheduled)	£50.00
Rent Arrears Reminder Letter:	£20.00 per letter
Early Termination of Tenancy Fee: subject to approval by Landlord and conditions	4 weeks rent plus VAT
Check Out Fee:	From £95.00 depending on size of property and if furnished or unfurnished
Additional Check Out Fee: This will only be charged if the property is not ready to check out at the agreed time	From £100.00

PLEASE READ CAREFULLY

1. **Application Fees:** After payment of fees and return of completed application forms, the property will be held "under offer" whilst referencing is carried out and until such time as the signed tenancy agreement and first account monies are received. If these are not received within the timescale specified, the property will be put back on the market. Should you fail referencing or withdraw before the tenancy agreement is signed, the application fees and holding deposit are non re-fundable.

All applications and negotiations are subject to contract, successful referencing and landlord approval.

2. **Rent:** All rent is due on the 1st day of each calendar month. Where a tenancy commences on any date after the 18th of the month then rent to the end of the month is payable plus the full rent for the following month. The amount of rent for the part month will be apportioned using the following daily rate calculation: $\text{rent pcm} \times 12 / 365 \times \text{days in occupation}$.

Rent is payable by standing order unless otherwise stated in the tenancy agreement.

3. **Inventory:** Two copies of the inventory will be given to the tenant shortly after the start of the tenancy. Discrepancies should be noted and one copy given back to **scottfraser** within 48 hours. If the inventory is not sent back within this time then it will be deemed to be correct in every detail when used to check the property at the end of the tenancy.
4. **Deposit:** Tenants' deposits are normally twice the monthly rental. **scottfraser** are members of the Tenancy Deposit Scheme. The deposit is to cover damage to the property over and above reasonable wear and tear and/or rent arrears. At the end of a tenancy, the deposit will be returned to the tenant as soon as practicably possible, less any deductions agreed. However, occasionally, a dispute may arise regarding the proposed deductions. If this cannot be agreed between parties, **scottfraser** are able to refer any deadlock

disputes to the Tenancy Deposit Scheme (TDS). Each case is sent to their Independent Case Examiner and subject to expert third party adjudication and the apportioning of deposit money.

Under no circumstances will the deposit be used to cover rent during the period of the tenancy.

5. **Renewing Your Tenancy:** In the November prior to the end of your tenancy we will contact you to ask if you would like to extend the tenancy. If you do, a renewal agreement will be drawn up (see Guide to Charges) for you to sign and return to us as soon as possible.

If you do not wish to renew your tenancy **scottfraser** will commence marketing and viewings. You must make the property available for viewings when given sufficient notice.

6. **Early Termination of Tenancy:** Once signed and executed you are legally bound by the terms of your tenancy agreement. Therefore your landlord is under no obligation to release you from your tenancy early and may hold you liable until the end of the fixed term.

CONTINUED...

PLEASE READ CAREFULLY

...CONTINUED

7. **Change of Tenant in Shared Properties:** The vacating tenant/s must give a minimum one month's written notice of the date of proposed vacation.

All existing tenants will remain jointly and severally liable for payment of rent and condition of the property until a replacement tenant has been successfully referenced, the existing tenancy formally surrendered and a new tenancy agreement signed and returned. The new tenancy will not be executed until the "Change of Tenant" fees have been paid (please see attached Guide to Charges).

An inventory cannot be carried out unless all tenants vacate the property, including removal of all personal belongings. Therefore, in signing the new tenancy agreement, the new tenants agree to accept the property in accordance with the inventory and schedule of condition prepared at the start of the initial tenancy. It is not until the final tenancy ends and the property is vacated that the inventory will be carried out and the deposit returned in the usual way (see clause 4 of these notes).

8. **Utilities & Services:** You are responsible for payment of gas and oil (where applicable), electricity, council tax, television license, telephone and any other subscription services such as NTL or Sky. Cable is not always available at a property and you must make your own enquiries. A Sky dish must not be erected without the permission of the landlord.
9. **Property Information:** Every effort has been made to ensure that you are given correct information about the property for which you are making an application. You must ask if there is any aspect of the property about

which you are unsure. The current inventory will be made available to you on request if you wish to confirm the items that remain at the property.

10. **Guarantor:** The guarantor(s) must be aware that they will need to sign the tenancy agreement and be jointly and severally liable for the tenancy. This will include the payment of rent and any other terms set out in the agreement in the event that any named tenant does not meet their tenancy obligations.
11. **Insurance:** The landlord will retain buildings and his personal contents insurance on the property. However this will not cover your own personal belongings or furniture. You must therefore insure your own possessions and the policy must include personal liability and accidental damage to landlord's possessions. Please refer to FAQ.

I would like to take out the NWBrown Insurance via scottfraser

I shall arrange my own insurance cover and will provide a copy of the certificate prior to commencement of the tenancy

Declaration:

I confirm that I have read, understood and accepted the attached information in full, including the Guide to Charges and Important Notes documents.

Signed: _____

Dated: _____

For Office Use Only (forms part of offer)

If a shared house state lead tenant:

Additional clauses:

Items to be provided/removed:

Agreed works to be completed at the property:

Rent increase mid tenancy:

Others:

Insurance Information FAQ's

TENANTS CONTENTS

- 1. Why do I need insurance?**

To cover the cost of replacing your contents and to protect your deposit in the event of an insured incident. The policy includes £3,000 accidental damage to landlords contents, fixtures and fittings as standard. Personal liability is important to cover you for any accident to befall a 3rd party at the property, in the event that they decide to take action against you.
- 2. My tenancy is for 6 months why is this policy for 12 months?**

To reduce the cost of administering the policy and therefore the cost of insurance. If the policy is not used (no claim made) it can be cancelled with a pro rata refund given.
- 3. I am living in a shared house do we each need a policy?**

You do not need to take out a policy each, although you may prefer to do so.
- 4. What is accidental damage and why do I need it?**

The policy includes accidental damage to landlords contents, fixtures and fittings automatically but not accidental damage to your own contents. Accidental damage would be an incident such as spilling paint over a carpet.
- 5. What is meant by high risk items limit of £1,000?**

All items of this type are insured to a maximum value of £1,000 unless you have told us about them and they appear on your schedule. High risk items may include - *television, radio, recording and audio equipment, jewellery, personal computers, watches, cameras, and works of art.*
- 6. What is meant by Personal Possessions?**

These are personal effects kept on or about the person and taken outside the property, such as - *mobile phone, jewellery, camera, ipod.* They have a £1,000 single article limit unless specified on your schedule.
- 7. What do I do if I need to claim?**

If the claim relates to your own contents you can use this link and complete a claim form - <http://www.nwbrown.co.uk/insurance/insdownloads.asp>.
If the claim relates to the building policy (eg water leak) or landlords contents (eg break-in) please contact **SCOTTFRASER** in the normal way.
- 8. Who are NW Brown Insurance Brokers?**

To enable us to sell insurance, pay for insurance and deal with claims on your behalf we are required to be authorised and regulated by the FSA (Financial Services Authority). As this is a specialist area it is essential to ensure we are able to provide this service within the rules. We are therefore an appointed representative of NW Brown Insurance Brokers, which allows us to use their expert knowledge so that we can concentrate on managing your property.
- 9. What if I need to make changes to my policy?**

Just call NW Brown on 01223 720350 and give them your name and policy number. They will talk you through the process.

