

I've Found A Home – What Happens Now?

Welcome to Finders Keepers, the leading letting specialist in Oxfordshire.

These are the steps to move you into your new home.

NOW:

- Pay your TRACC fee to reserve your home, subject to references and contract
 - » The TRACC fee is for the Tenancy Agreement, References, Application, Check-in and Check-out (hence TRACC)
 - » The fee is 25% of a month's rent, within a minimum of £200 and maximum of £500 + VAT, and is non-refundable
- Complete the TRACC, HomeLet declaration and direct debit forms
- Return the forms to us within 48 hours of paying the TRACC fee
 - » Unbelievably, some people pay the TRACC fee and then disappear – so we ask for your forms back within 2 days, otherwise we may have to re-market the property

NEXT – YOU NEED TO DO 4 TASKS:

Complete the online HomeLet form to start your referencing. A link to the form will be sent by email

Read, sign and return the Tenancy Agreement

- It is the legal document which protects both you and the landlord. All tenants must read and initial each page and sign the relevant pages in front of a witness (not a relative) who also signs
- A fee of £75 + VAT is payable if the Agreement needs amending as a result of any changes you request to the original tenancy

If need be, chase up your references

- We cannot give you keys until we have all references signed off
- Often employers and previous landlords can be slow to complete references which causes delays
- We will call you if we are not getting any response

Pay the First Account so we receive funds 10 working days ahead of your start date

- This comprises your first month's rent, your deposit and the one-off fee to hold your deposit in the Government's Tenancy Deposit Scheme. If your tenancy starts mid-month your First Account will include the next month's rent, as the direct debit takes one month to set up
- The deposit is 1.5 months rent for unfurnished properties, 2 months rent for furnished and for all homes with pets

Then you're done! Move in and enjoy your new home



If you have any questions please ask one of our letting staff at any time

Common questions and moving in



How can I pay the First Account?

Card or cheque or online. Our payment provider charges 1.56% for all credit cards and non-UK debit cards. (Please note that we need 10 working days to clear a personal cheque). To pay online visit finders.co.uk/payments.

What happens to my deposit?

Your deposit is protected under the Government's compulsory Tenancy Deposit Scheme (TDS), for which there is a small one-off charge. (Some non-managed landlords may use DPS or MyDeposits to safeguard your deposit). This charge varies from year to year according to the price the Government sets. You will be given a TDS certificate when you move in which will state whether your deposit is held by Finders Keepers or the landlord. On finishing your stay Finders Keepers aims to refund your deposit in full in 48 hours, but it will take longer if there are deductions – you will be notified of any within 10 working days. In circumstances where we are not holding the deposit, you will be notified accordingly.

What is a Check-In?

This is our service to make moving in easier: we explain all the heating, appliances, utility and security issues. Contact your Property Manager to arrange. Where your landlord is your Property Manager, you will be advised of their contact details. You should contact them for your Check-In as soon as possible after you've moved in.

What about the utilities?

Paying and organising the utilities is your responsibility. BT will not talk to letting agents, so you must contact them directly on 150. For gas, water and electricity we contact the utility companies initially and give them your details. Where the landlord fully manages the property, they will contact the utility companies - please ensure this has happened. The companies then contact you via letter. Once you have moved in we are powerless to intervene so please contact the utility companies directly.

Who pays the council tax?

Under English law the occupants pay the council tax. The Property Manager will advise the local authority of your tenancy who will contact you directly.

Will I need insurance?

We advise that you take out an 'all risks' contents policy which covers accidental damage to your landlord's possessions as well as your own. Your landlord covers the buildings insurance.

We have negotiated a thorough, good value policy with HomeLet. They use your reference details to generate an insurance quote. Benefits include:

- £2500 of cover for accidental damage to your landlord's fixtures and fittings, thus helping to protect your deposit
- Cover for your belongings including fire, theft, flood and malicious damage
- Accidental damage protection for your TV, DVD, video and computer equipment
- Cost of alternative accommodation or loss of rent up to 30% of the total sum insured

Next steps: HomeLet will contact you so that you can obtain a quote and ask any questions. If you decide against taking a policy just let them know and they will not contact you again.

I hate cleaning – can you help?

We have recommended cleaners and gardeners who look after many of our properties – just ask your Property Manager.

How can I renew my tenancy?

We will contact you well before your tenancy ends to gauge your plans. If you want to stay, then we contact the landlord and discuss their objectives. Subject to their agreement, we draw up a new Tenancy Agreement which is £75 + VAT.

What happens if I need to leave early?

We hope this does not happen! However, we try to help tenants who want to 'surrender' their tenancy by re-letting the property where possible. Let us know in writing and we will re-market your home. We successfully re-let the vast majority of surrenders but re-letting at short notice is difficult. For more information please refer to your Tenancy Agreement.

TRACC Form – Confidential

To be completed by each occupant over 18 years of age. Please complete in **CAPITAL LETTERS**.

Title _____

First name _____

Middle name(s) _____

Family name _____

Date of Birth** _____

Current / documentation address:

(If less than 3 years please also provide previous address overleaf)

_____ Postcode _____

Your preferred log-in for finders.co.uk:

Username: _____

Password: _____

Permanent address (where all correspondence will be sent, eg. parents):

_____ Postcode _____

Contact details: (Please list all)

Home Tel: _____

Work Tel: _____

Mobile Tel: _____

Fax Number: _____

Email: _____

Nationality: _____

Date Property Required From: ____ / ____ / ____

Date Property Required To: ____ / ____ / ____

Ages of any children: _____

Pet types / ages: _____

Are you a smoker? Yes: No:

Company: _____

Occupation: _____

Salary:** _____

Have you had any County Court Judgements, bankruptcy or rent arrears in the past 6 years? ** _____

Are you currently:

Home owner

Renting

Living with parents

Other _____

Would you be willing to feature in our editorial coverage?

What prompted you to contact Finders Keepers about the property? (eg. Zoopla; board; referral from friend; etc)

Finders Keepers use only: Separately Negotiated Clauses

** These questions are requested for the referencing process. All information on this form is strictly confidential.

I have read, understand and accept the following:

- I have completed and signed the attached Direct Debit Mandate (if applicable).
If I am not the sole occupant my share of rent is (i.e. £600 or 50%): £ _____ / _____ %
- Completion of this form and payment of the fee does not guarantee me being offered a tenancy of a property. This application is subject to references and contract
- I have received and read the tenancy notes attached to this form
- A one-off charge of £8.50 plus VAT will be added to my First Account invoice to hold my deposit in the Tenancy Deposit Scheme
- Finders Keepers may contact any of my referees and pass on any information received to a prospective landlord
- I have attached 2 forms of identification (1 with photo, 1 with address)
- I have completed and signed the attached HomeLet Declaration Form
- I agree with the Separately Negotiated Clauses
- The TRACC Fee is non-refundable

Declaration:

I (names) _____
 apply for a tenancy of (property) _____
 at a rental of £ _____ per calendar month with a deposit of £ _____
 I attach a TRACC Fee of £ _____ (€25% of the monthly rent, min £200 + VAT, max £500 + VAT)

Previous address (if you haven't lived in your current address for three years)

Address: _____

 Telephone: _____

Next of kin in case of emergency (not including spouse or partner living in the same property)

Name: _____
 Address: _____

 Email: _____
 Telephone: _____

Finders Keepers use only:

ID:	Team:	Service:	Let By:	LL contact:
Fee Amount:	Date Paid:	How Paid:	S&P Date:	
Additional Clauses:				Property Ref No.
Segment:	Sing: <input type="checkbox"/>	Coup: <input type="checkbox"/>	Fam: <input type="checkbox"/>	Sharers: <input type="checkbox"/>
	Post: <input type="checkbox"/>	Corp: <input type="checkbox"/>		
Any other Information:				

Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the whole form using a ballpoint pen and send it to:

Finders Keepers Ltd.

Originator's Identification Number

6	2	6	1	0	4
---	---	---	---	---	---

For Finders Keepers Ltd official use only

This is not part of the instruction to your Bank or Building Society.

Direct Debit Start Date

(format: 01 / 01 / 2012) _____

Name(s) of Account Holder(s)

Bank/Building Society account number

--	--	--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To: The Manager

Bank/Building Society _____

Address _____

_____ Postcode _____

Property Ref:

--	--	--	--	--	--

Agreement No. or Surname

--	--	--	--	--	--	--	--	--	--

Instruction to your Bank or Building Society

Please pay Finders Keepers Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Finders Keepers Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s) _____

Date _____

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

DD|1



This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Finders Keepers Ltd will notify you in advance of your account being debited or as otherwise agreed.
- If an error is made by Finders Keepers Ltd, or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Reference Number:

DECLARATION AND CONSENT

To be completed by the TENANT

Please read the declaration and sign and date below. WE CANNOT PROCEED WITH THIS APPLICATION IF YOU DO NOT CONSENT TO THESE TERMS.

I confirm that the information which I have given in my application form is to the best of my knowledge true and accurate. I acknowledge and agree to HomeLet carrying out searches to verify such information. I consent that such verifications may involve HomeLet:

- contacting any referee detailed in my application;
- consulting with credit referencing agencies, including passing credit performance data to such agencies who may share this data with other organisations for credit referencing, crime prevention and related (non marketing) purposes;
- consulting with the Industry Sortcode Directory (ISCD) and Account Number Modulus Checker in order to confirm the accuracy of my bank account details; and
- consulting with other third party tenancy database providers, such as Insurance Database Services Limited (who operate the Claims and Underwriting Exchange (CUE)).

In connection with my application I acknowledge and consent that:

- HomeLet and any third party may keep a record of any search carried out to verify the information I have provided;
- HomeLet may pass on any information I have supplied and the results of any linked verification checks to the letting agent and/or any appointed landlord;
- if I default on my rental payment or apply for a new tenancy agreement in the future HomeLet may review the results of the verifications and searches set out above;
- if I default on paying my rent the default will be recorded on HomeLet's central database for defaulting tenants and that such default may affect any future application I may make for tenancies, credit and/or insurance;
- HomeLet can use debt collection agencies or tracing agents to trace my whereabouts and recover any monies I owe to HomeLet.
- I may request the name and address of the Credit Reference Agency HomeLet use, I understand that I may apply for a copy of the information they provided to HomeLet.

The provisions of Section 17 of the Housing Act 1996 will apply, where applicable, to this application. If any information within this application is found to be untrue it may be grounds to terminate the tenancy agreement.

HomeLet shall for the purposes of this application form be the Data Controller as defined in the Data Protection Act 1998 (the "Act"). In connection with the Act I acknowledge and consent that HomeLet:

- Can release my details where they are required to do so by law
- Can contact me about their alternative services which are appropriate and may be of interest to me if I do not tick this box
- Can contact me via text message or e-mail about the above services if I tick this box
- Can pass my details to third parties for those third parties to contact me with information about their products and services, which they feel may be of interest to me if I tick this box
- Please note that you can contact us to unsubscribe from these services at any time

I hereby authorise my employer/accountant/pension administrator (delete as appropriate) to provide details of my earning and dates of employment to HomeLet for the purposes described above.

Signed

Print name in full

Date

HomeLet is a trading name of Barbon Insurance Group Limited and Hanover Park Services Limited. Barbon Insurance Group Limited is authorised and regulated by the Financial Services Authority. Registered in England number 3135797. Registered office address: 4-9 Highview, High Street, Bordon, Hampshire GU35 0AX. Hanover Park Services Limited is registered in England number 4194617. Registered office address 4-9 Highview, High Street, Bordon, Hampshire GU35 0AX.