

TENREFLTD
professional referencing solutions



simplifying **referencing**
and **compliance** for the
property market



flexible solutions for your business needs

Tenant Referencing, Anti Money Laundering and ID Verification

Tenref Ltd is a service for Letting Agents and Private Landlords.

Let us take the time and hassle process out of your hands by offering you a comprehensive tenant and guarantor referencing service.

We offer the 'PropertyLet' Rent Guarantee and Legal Expenses Policy, underwritten by DAS Legal Expenses Insurance Company, Europe's leading Legal Expenses company ensuring your rental income is in safe hands. This policy is available even if you haven't referenced your tenants with us (subject to Policy Wording).

We also provide JMLSG compliant Anti-Money Laundering and ID Verification Searches.

Why Us?

Tenref Ltd is a UK based firm, with our whole process handled here in the UK by our UK staff.

Utilising the latest technology created in-house and sourcing data from **Experian** and **Equifax**, we'll provide a recommendation on the suitability and identity of your prospective applicant.

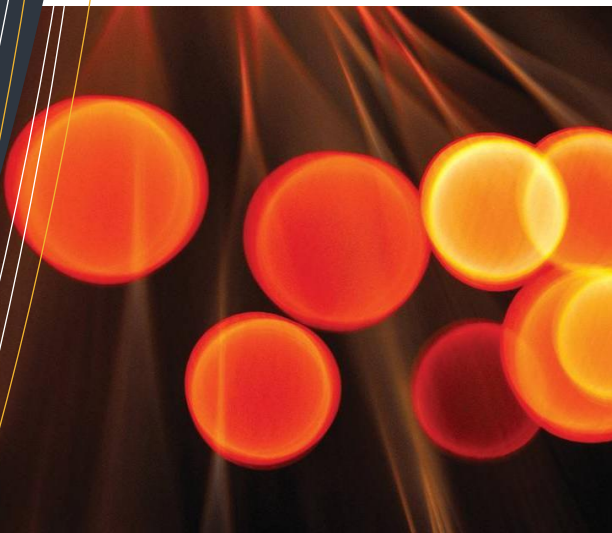
Once we've referenced your tenant, we'll then report back their payment performance to their credit files on a monthly basis.

When processing searches we always use the latest data available to us from the UK leading credit reference agencies, Experian and Equifax.

Our live data feeds from Experian and Equifax provide us with up to the minute information from a dataset of over 1.1 billion data records.

We access an unrivalled breadth and depth of quality data sources to provide you with a decision on your applicant.

When Credit Checking or Identifying your applicant, we don't leave a hard-footprint that other lenders can see, nor do we affect their credit rating.



Our Data Sources

When making a recommendation on your applicant we check the following comprehensive data sources:

- Accommodation Address File
- Address Links
- Aliases and Associations
- BT OSIS File
- CIFAS - the UK's fraud prevention service
- The Full Electoral Register
- Mortality File
- Postal Address File
- Public Information File
- Redirect Check ® database
- Sanctions data

We also have full access to an Applicant's credit file, so we can see:

- how many credit accounts they have
- the type of accounts they have
- their payment performance
- if and when they defaulted
- their worst payment status over the last 6 years
- if they've ever had an account referred to a debt collector

Delinquent Tenants

Nobody likes a bad payer, and in the current economic climate you need to make sure you're client isn't the latest victim.

If you have a late payer then our Reporting Back service, included within all of our referencing packages, will start to affect their credit rating and hopefully give the tenant the required motivation to bring their payments up to date.

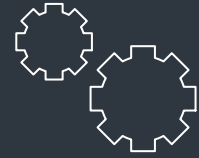
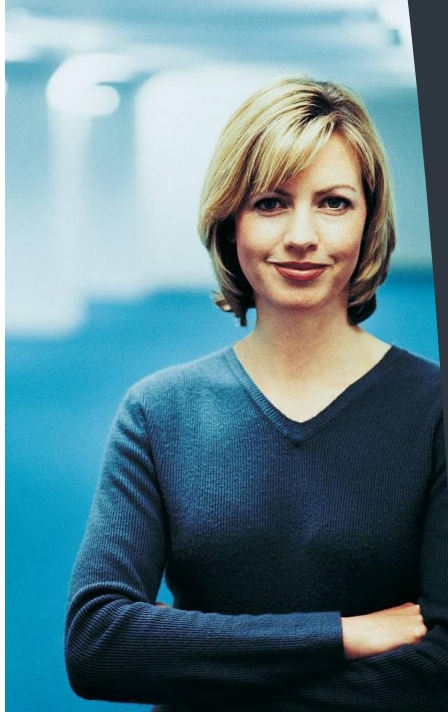
Rent Protection – DAS PropertyLet

Rent arrears or a bad tenant is every Landlords worst nightmare. Even with the best tenant referencing service, problems can always present themselves.

Your tenant may lose their job, they may refuse to leave your property or they may just refuse to pay the rent. All these problems are going to leave any Landlord seriously out of pocket and even more so when there is a mortgage on the property that still needs to be paid.

These problems and many others can easily be protected against, simply by taking out a Legal Expenses and Rent Guarantee insurance. This policy will provide that extra peace of mind, so if you do get a bad tenant or your rent is unpaid you no longer need to be out of pocket.

Protecting your rent income could not be easier. As soon as your applicant has passed referencing, we are able to offer you a policy and put you on immediate cover. As we already hold the necessary details, no long complicated proposal forms are required. It really is that simple. This product has been designed with the need of the Landlord in mind.



CUSTOM SOLUTIONS

We will customise our service to meet the individual needs of clients.

We don't believe in "one size fits all" and where you have a specific requirement, we'll do our best to accommodate it.



WEB SOLUTIONS

Our services are web based and are available 24/7 x 365 days a year (subject to Planned Maintenance).

You can have unlimited users accessing the system at any one time as we don't charge on a "per user basis"



EBUSINESS SOLUTIONS

You can integrate our services through a web platform, or for customers requiring a white label solution you can use our extensive API. We are also able to integrate our product with Software Houses that wish to offer a referencing service as part of their own software.

CONSULTING

SALES

COMPLIANCE

SUPPORT

Get in touch with Tenref Ltd today to discuss how we can streamline your compliance and referencing requirements in a quick and easy way.

You can contact us directly on:

Telephone: 0845 872 9838
Fax: 0845 872 9839
Email: Info@tenref.co.uk
Web: www.tenref.co.uk

We are open between 9am and 5pm
Monday to Friday.

We look forward to speaking with you.



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