

# Reference Report: Comprehensive

Completed: 01/01/2023 17:00

## Applicant Details

**Name:** Angela Specimen

**Applicant Type:** Tenant

**Date of Birth:** 01/01/1980

**Email:** angela@example.com

**Phone:** +447XXXXXXXXXX

## Tenancy Details

**Address:** 123A Highstreet,  
Anytown, AB1 2CB

**Monthly Rent:** £1,000.00

**Maximum Rental Affordability:**  
£1,066.67

Recommendation: ✓ Pass

Based on the information provided, Angela Specimen appears to be suitable to undertake the tenancy on normal terms. Further information is included in subsequent pages and we recommend reading the report carefully in full.

✓ **Credit Check**  
No Adverse Credit Detected

✓ **Affordability**  
Income Verified + Can Afford  
Rent

✓ **Letting History**  
Referee Confirmed All Details

✓ **Identity**  
ID Information Provided

It is ultimately your decision whether and on what terms to proceed with the tenancy, and you may wish to ask the applicant to clarify any points you are unsure about. Although we are unable to accept any liability for the accuracy of information included within this report, we hope that it is useful in helping you decide whether to proceed with the tenancy.

## **Data Protection**

This report includes confidential personal information. You should treat this report sensitively and ensure you meet your legal obligations relating to personal data; this will normally include deleting this report and the information it contains when it is no longer required for its intended purposes.

Sample Only - Real report may differ in content and style

Credit Check: ✔ Pass

Information provided by Angela Specimen:

**Name:** Angela Specimen

**Past UK Addresses:**  
Flat 1, Example House, 123 Other Street, Anytown, BC1 2DE (Moved in: February 2018)

**A credit search was conducted via Equifax, one of the world's leading credit bureaus**

A credit check was successfully performed on the applicant

**Date of Search:** 01/01/2023 16:55

**Electoral Roll:** 2011 to 2020 - 123 Another Street, Anytown, BC1 2GH

**Linked addresses:** None located

**Aliases:** None located

### Adverse Credit

<b>CCJs (any) in last 3 years:</b>	<b>0</b>	<b>IVAs (discharged only) in last 6 years:</b>	<b>0</b>
<b>CCJs (unsatisfied only) in last 6 years:</b>	<b>0</b>	<b>IVAs (undischarged only) in last 6 years:</b>	<b>0</b>
<b>Bankruptcies (discharged only) in last 6 years:</b>	<b>0</b>	<b>Debt Relief Orders in last 6 years:</b>	<b>0</b>
<b>Bankruptcies (undischarged only) in last 6 years:</b>	<b>0</b>		

## Information on CCJs

None Located

## Risk Score

**Score:** **353** **Low Risk**

Equifax's Risk Score uses data about general financial behaviour to assess the likelihood of a consumer committing a default over a given period. Based on comparison with other people with a similar financial profile, this is more likely with individuals with lower scores than those with higher scores.

However, it is important to note that although this is true on average, people with low scores will often not default, and even people with high scores can sometimes do so. In addition, this Risk Score is based on financial indicators in general rather than an individual's suitability to rent properties specifically.

Sample Only - Real report may differ in content and style

Affordability: ✓ Pass

Declared income sources have been verified by Referees. The applicant's income can cover the full rent.

We aim to help you understand how much rent applicants can afford based on information provided by the applicant themselves, as well as their referees and banking transactions where these are available.

The applicant's verified income suggests that the applicant can afford a monthly rental amount up to £1,066.67. However, we recommend that you read this section carefully to make sure you understand the information, and discuss any details you are unsure about with the applicant directly, in order to make a decision about how to proceed.

### Income Overview:

Verified:

Type	Declared income	Verified income	Maximum rental affordability
Employment - Director of Examples	£32,000.00	£32,000.00	£1,066.67
<b>Total</b>	<b>£32,000.00</b>	<b>£32,000.00</b>	<b>£1,066.67</b>

Sample Only - Real report may differ in content and style

## Employment - Director of Examples - Summary

<b>Type</b>	Employment salary/wages
<b>Company Name:</b>	Example Ltd.
<b>Job Title:</b>	Director of Examples
<b>Status:</b>	Permanent (Full-Time)
<b>Start Date:</b>	April 2021
<b>Declared Annual Gross Income:</b>	£32,000.00
<b>Verified Annual Gross Income:</b>	£32,000.00
<b>Verified by Referee</b>	Yes
<b>Verified by Open Banking</b>	No

## Employment - Director of Examples - Reference:

We contacted Angela Specimen's employer, using the below details, to verify the details provided by the applicant and we received the below responses:

<b>Referee:</b>	Jane Doe
<b>Referee Type:</b>	Senior management
<b>Referee Email:</b>	jane@example.com
<b>Referee Phone:</b>	+447XXXXXXXXXX

Sample Only - Real report may differ in content and style

## Employment - Director of Examples - Reference Response

The applicant provided the following details, which we asked their referee to confirm:

	<b>Applicant Provided Value:</b>	<b>Referee Provided Value:</b>
<b>Employer Name</b>	Example Ltd.	Example Ltd.
<b>Job Title</b>	Director of Examples	Director of Examples
<b>Employment Status</b>	Permanent	Permanent
<b>Date Started</b>	04/2021	04/2021
<b>Is Full-time</b>	Full-time	Full-time
<b>Salary</b>	£32,000.00	£32,000.00
<b>Payment Frequency</b>	Monthly	Monthly
<b>Employment Is Due To End</b>	No	No

## Employment - Director of Examples - Open Banking:

Angela Specimen successfully connected to their bank account and we obtained the following information about this source of income:

<b>Bank account holder name:</b>	Mrs Angela Specimen
<b>Identified transactions:</b>	10
<b>Estimated annual net income:</b>	£25,784.20
<b>Compatible with annual gross income of at least £32,000.00:</b>	Yes

The list of transactions that were identified for this income source by Angela Specimen can be found at the end of this document.

Letting History: ✓ Pass

Applicant provided referee details, and referee confirmed all details

<b>Current Address</b>	Flat 2, Example Building, 321 Highstreet, Anytown, AB1 2CD
<b>Referee:</b>	John Smith
<b>Referee Type:</b>	Agent
<b>Referee Email:</b>	john@example.com
<b>Referee Phone:</b>	+447XXXXXXXXXX

The applicant provided the following details, which we asked their referee to confirm:

Sample Only - Real report may differ in content and style

	<b>Applicant Provided Value:</b>	<b>Referee Provided Value:</b>
<b>Referee Type</b>	Agent	Agent
<b>Tenancy Type</b>	Private residential tenancy (renting from a private landlord)	Private residential tenancy (renting from a private landlord)
<b>Move In Date</b>	01/2022	01/2022
<b>Monthly Rental Amount</b>	£1,050.00	£1,050.00
<b>No Monies Outstanding</b>	n/a	True
<b>Rent Paid On Time</b>	n/a	True
<b>Tenant Treated Property Well</b>	n/a	True

---

**Referee comment:**

Angela was an excellent tenant and I would recommend her.

Sample Only - Real report may differ in content and style

Identity: ✔ Pass

During their reference, Angela Specimen provided the following details:

**Nationality:** British

**Document Type:** Passport

**Document Expiry:** 09/2025

**Document Number:** 533380006

This copy of the document was provided by the applicant:



### **Right to Rent - Important Information**

By law, before the start of [most tenancies](#) in England, landlords must check that all adult occupants have the legal right to live in the UK.

To comply, landlords must check original documentation of all adults who will be living at the property before they move in. This may also be a requirement under certain insurance policies.

To ensure you are compliant with the law, you must do the following:

1. Confirm the details of everyone aged 18 or above who will be living at the property.
2. Ask each of them to provide documents from the [government's approved list](#) to prove they can live in the UK.
3. Check each person's documents in their presence (or online via an authorised share code).
4. Make copies of the documents (where applicable) and make sure you have a record of how and when the check was done.

5. If any tenant's right to live in the UK is time-limited, you will need to do a follow-up check.

If you are unsure what to do, the government provides a dedicated helpline for landlords: [0300 790 6268](tel:03007906268).

You can find more information about the scheme at <https://www.gov.uk/righttoentchecks>.

Sample Only - Real report may differ in content and style

# Transactions

Below is a list of the transactions which Angela Specimen identified as their income, and were used for our verification checks.

## Income Source - Employment - Director of Examples

<b>Date</b>	<b>Description</b>	<b>Amount</b>
15/12/2022	EXAMPLE LTD PAYROLL	£2,148.69
15/11/2022	EXAMPLE LTD PAYROLL	£2,148.69
15/10/2022	EXAMPLE LTD PAYROLL	£2,148.69
15/09/2022	EXAMPLE LTD PAYROLL	£2,148.69
15/08/2022	EXAMPLE LTD PAYROLL	£2,148.69
15/07/2022	EXAMPLE LTD PAYROLL	£2,148.69
15/06/2022	EXAMPLE LTD PAYROLL	£2,148.69
15/05/2022	EXAMPLE LTD PAYROLL	£2,148.69
15/04/2022	EXAMPLE LTD PAYROLL	£2,148.69
15/03/2022	EXAMPLE LTD PAYROLL	£2,148.69

Sample Only - Real report may differ in content and style