RELIO

TENANT REFERENCING REQUIREMENTS

Read this before you pay a holding deposit

Paying a holding deposit confirms you have read these requirements and want to go ahead on this basis.

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In short

Relio acts as agent for the landlord. We carry out referencing, assess every application against the criteria in this document and make a recommendation. **The final decision is the landlord's.**

3×
Household income must be 3× the annual rent, before tax

3×
A guarantor is required for every tenancy, earning 3× the full annual rent

Soft
Credit and income checks don't affect your credit score

Tell us before you pay the holding deposit if...

Anything below that isn't declared up front, and is found later, can delay or fail your application.

- ◯ You have **any adverse credit** in the last six years: CCJs, IVAs or bankruptcies, satisfied or not
- ◯ You are in a **probationary period** at work
- ◯ You are **self-employed** and can't provide any of the documents in section 2
- ◯ You plan to use a **guarantor company** rather than a personal guarantor

Thinking of a pet? Tell us if you'd like to request one, so we can raise it with the landlord early. See section 9.

Questions? Email office@reliopropery.co.uk

Relio Limited, trading as Relio · Company number 17194692 · ARLA Propertymark member · Client Money Protection C0142559 · The Property Ombudsman T14730-0 · ICO ZC191363

1 Identification and right to rent

All applicants must provide an original photographic identity document and proof of address dated within the last three months, and must be able to produce the originals in person if we ask. If you don't hold photographic ID, tell us before you pay a holding deposit and we'll confirm which other documents we can accept.

How your check is carried out depends on your documents. **Where more than one route is open to you, you can choose.**

Digital identity check

Most UK and Irish passport holders are verified digitally through our referencing provider's government-accredited identity service. You'll photograph your document and take a live selfie. You'll still need to send proof of address separately. We may still ask to see originals. Prefer not to use it? We'll check your original documents in person.

eVisa or digital status

Your check is done online using a share code from GOV.UK. Physical documents can't be used.

Everyone else

Originals presented in person before the tenancy starts. Copies and scans are not accepted.

A live selfie is required from every applicant and every guarantor. Right to rent checks are mandatory under UK law and must be completed before the tenancy starts.

2 Income and employment

Income is verified through Goodlord, our referencing provider. Where you are eligible, your income must be **verified at source**: a secure, regulated connection to your bank, payroll provider or HMRC record that confirms your income directly, so you don't need to supply income documents. It has no effect on your credit score.

Open Banking

The personal account you're paid into, or where your savings are held

Payroll

Your UK payroll provider. You'll need your full name, date of birth and National Insurance number

HMRC

Your HMRC record. You'll need your Government Gateway login

If you're eligible, this isn't optional. If you decline to connect you'll be asked why. If the reason isn't accepted you'll get one more chance to connect. If you don't connect then, the application will fail.

Documents we may need instead

If you aren't eligible for verification at source, or it doesn't confirm your income in full:

If you are...	We'll need
Employed Most PAYE applicants are eligible for verification at source	• Your three most recent payslips • Three months of bank statements showing income received • Three months of bank statements covering any savings • A signed and dated employment contract • An employer reference from someone senior to you, from a professional email address or landline
Self-employed Not eligible for verification at source	• Your most recent fully submitted HMRC tax return with proof of submission (SA100, SA302 or SA800), or details of an accountant who can act as referee from a professional email address • Three months of business or personal bank statements showing income • Three months of bank statements covering any savings • Contractors and sub-contractors: also your contract and three months of recent invoices or payslips Self-employed for less than six months? Your income can't be verified.
On benefits	Three months of Universal Credit statements, a DWP award letter confirming amount, frequency and any end date, or three months of bank statements clearly showing the payments
On a pension	A pension P60, annual pension statement, three months of pension payslips, a letter from your provider, or three of the last four months of full bank statements showing the payments
Using savings	A statement in your name, dated within the last 30 days, showing the closing balance in an instant access account. Investments count at 50% of portfolio value.
On a scholarship or bursary	A headed, signed document from the funding body confirming start date, end date and value

Benefits, pensions and other income are assessed the same way and against the same threshold as earnings, normally by Open Banking where you're eligible.

We can't count as income: student loans and grants, child maintenance and alimony, divorce settlements, trust funds, insurance payouts, or ISAs and pension pots without instant access.

We may ask for any of these documents at any stage, even after verification at source, and may ask for further reasonable documents. Any such request must be met in full.

3 Affordability

Household income ≥ 3 × annual rent	Gross (before tax). All verifiable income counts, including benefits, pensions, savings and other regular payments.

If you give us a net (after-tax) figure, we'll assess the gross equivalent. If the threshold can't be met, the application won't proceed.

You can't pay rent upfront instead. Under the Renters' Rights Act 2025, rent can't be asked for or accepted before the tenancy agreement is signed, and after signing no more than one month's rent can be required before the tenancy starts.

4 Guarantor

A guarantor is required for all tenancies. Your guarantor must:

- Live in the UK, Jersey, Guernsey or the Isle of Man
- Provide photo ID and a live selfie, as in section 1. Guarantors don't need a right to rent check.
- Earn at least 3× the full annual rent for the property, gross, regardless of the number of tenants
- Have no adverse credit of any kind

Guarantors are fully referenced and credit checked on the same basis as you, including verification at source where eligible.

No personal guarantor? A guarantor company is an accepted alternative. Tell us before paying the holding deposit so we can confirm the company with the landlord. Any guarantor company costs are yours.

> Your choice between a personal guarantor and a guarantor company is **confirmed with the landlord when you pay the holding deposit** and can't be switched afterwards. If your named personal guarantor doesn't meet the requirements, we may at our discretion allow you to name an alternative personal guarantor of the same financial standing within the agreed timeframe. This is not guaranteed, and the timeframe for the application doesn't extend.

If your guarantor or guarantor company is declined and no acceptable alternative is in place within the agreed timeframe, the application won't proceed.

5 Credit check

All applicants and guarantors have a credit check. It's a soft check and has no effect on your credit score.

Declare all adverse credit before paying the holding deposit, including County Court Judgments, IVAs and bankruptcies in the last six years, whether satisfied or not. Undeclared adverse credit found later means the application fails.

Declared adverse credit is assessed against the criteria of our referencing provider and the rent protection insurer. The outcome depends on the type, the total value and whether it's satisfied or outstanding: some is accepted, some accepted with conditions, some not accepted. Ask us before you pay and we'll confirm where you stand.

Guarantors must have no adverse credit at all. Any CCJ, IVA or bankruptcy, satisfied or not, means the guarantor is declined.

6 Previous landlord reference

- **Rented before:** your previous landlord's or agent's contact details, and confirmation of rent paid, property condition and any tenancy dispute in the last 12 months
- **Not rented before:** the address, and a reference from the owner of the property you've been living in

We must receive positive confirmation from your previous landlord or the home owner. We may ask for photos of the general condition of your current home to support the reference. These are used only to verify property standards and handled in line with our privacy notice.

7 Holding deposit

The holding deposit secures the property while referencing is completed. With your agreement, it is credited against your first month's rent.

We may retain it under Schedule 2 of the Tenant Fees Act 2019 where:

- You fail a right to rent check
- You provide false or misleading information, including about income, employment, adverse credit, pets, or a guarantor you told us you could provide
- You withdraw from the application
- You fail to take all reasonable steps to enter into the tenancy, for example not providing required documents within the agreed timeframe, declining verification at source without a genuine practical reason, or not providing proof of move-in funds before the agreement is due to be signed, where we and the landlord have also taken all reasonable steps

When we refund

If your application doesn't proceed for any other reason, including an affordability shortfall where the figures you gave us were accurate and complete, we refund the holding deposit within seven days.

Your deadline

The deadline for entering into the tenancy is 15 days from the date we receive the holding deposit, unless we agree a different date with you in writing.

Statutory protections apply if the landlord withdraws or materially changes the proposed terms. See the Goodlord Tenancy Guide on the holding deposit payment link for full details.

8 Proof of move-in funds

Before the tenancy agreement is signed by the landlord, or by Relio on the landlord's behalf, you must show that your move-in funds are available: **the first month's rent plus the tenancy deposit, less any holding deposit credited.**

What	Whose	When
A bank statement or banking app screenshot showing the available balance	In the name of the person paying. You can redact transactions not needed to show the balance	Dated within the seven days before the agreement is due to be signed

The agreement won't be signed until we have this proof. Not providing it before the deadline for agreement may be treated as failing to take all reasonable steps to enter the tenancy, and the holding deposit may be retained under Schedule 2 of the Tenant Fees Act 2019. This is evidence of funds only; no rent is taken before the agreement is signed.

This section applies to applicants who paid a holding deposit on or after 13 October 2026.

9 Pets

Under the Renters' Rights Act 2025 you have a right to request permission to keep a pet. Requests must be in writing; the landlord must respond within 28 days and won't unreasonably refuse.

Each request is considered on its merits, including the size, layout and communal nature of the building. The landlord may attach reasonable conditions to consent.

Declare pets at the application stage, before paying the holding deposit. This avoids problems if consent isn't granted after the tenancy starts. To request a pet later, follow the process in your tenancy agreement.

10 Also worth knowing

- **Applying from overseas or with overseas income:** additional referencing requirements may apply, so tell us before paying a holding deposit.
- **Verification at source:** if you're eligible and decline without a genuine practical reason, the application will fail.
- **Savings:** verified savings in an instant access account count in full towards the threshold, and investments at 50% of their value. Income and savings together must still meet it in full.
- **Rent protection insurance:** applications are also assessed against the insurer's criteria for the property. If an application doesn't meet them, it won't proceed.
- **Probation:** must be declared before paying the holding deposit. It may get extra scrutiny, including probation length, performance history, contract terms and the strength of any guarantor. Not declaring it may be treated as false or misleading information.
- We may request further reasonable documents, which must be provided in full.

11 Your data

Personal information collected during referencing is processed in line with data protection law. Referencing means sharing your information with our referencing provider, credit reference agencies and the landlord. Our privacy notice is at reliopropertyco.uk and free on request.

12 Important statement

All information you give Relio must be accurate and verifiable. Where we receive multiple applications, we assess each against the criteria in this document and make a recommendation; the landlord makes the final decision. If information is materially misrepresented, including income or other material facts that can't be backed up by documents, the application will fail and the holding deposit may be retained under Schedule 2 of the Tenant Fees Act 2019.

Frequently asked questions

I'm self-employed. What do I need?

Your most recent fully submitted tax return with proof of submission, or details of an accountant who can act as referee. Under six months self-employed, your income can't be verified. If you can't provide these, tell us before paying the holding deposit.

Can I pay rent upfront instead of having a guarantor?

No. Under the Renters' Rights Act 2025 we can't ask for or accept rent before the tenancy agreement is signed, or require more than one month's rent before the tenancy starts. Upfront rent in place of referencing requirements isn't accepted.

Do I need a guarantor if I earn enough?

Yes, for every tenancy. If you don't have a personal guarantor, a guarantor company is accepted. Tell us before paying the holding deposit if you plan to use one.

Can I keep a pet?

You have a right to request permission. Requests are considered case by case and won't be unreasonably refused. Declare any pets at the application stage.

I receive benefits. Can I still apply?

Yes. All verifiable income, including state benefits, counts towards affordability. Applications are assessed on their individual merits.

Do I have to connect my bank, payroll or HMRC account?

If you're eligible, yes. Declining without a genuine practical reason fails the application. The connection is secure and regulated, shares only the income information needed, and doesn't affect your credit score.

Is the income threshold before or after tax?

Before tax: three times the annual rent in gross income. If you tell us a net figure, we'll assess the gross equivalent.

When do I need to show my move-in funds?

Before the tenancy agreement is signed: a bank statement or app screenshot, dated within the previous seven days, showing the first month's rent and deposit (less your holding deposit) are available.

I have adverse credit. Should I still apply?

Declare it before paying the holding deposit and we'll confirm whether it falls within the criteria. The outcome depends on type, total value and whether it's satisfied. Undeclared adverse credit found later fails the application.