TION, SCREENING & CREDIT CHECK POLICY

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Reg 2021/794867/07 · B-BBEE Level 4

BILL TO

The Masked Rentals Pty Ltd

Version 1.3

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What we ask for, why, and how we decide.

We screen every applicant the same way. This explains what we look at and what we do with it.

1. What we ask for

A completed application, a copy of your ID, your three most recent payslips or proof of income, and three months of bank statements. Self-employed applicants may be asked for financial statements or a letter from an accountant. If you are married in community of property, your spouse is a co-tenant: they are named on your application and sign the lease with you.

2. Consent

By submitting an application you consent to us verifying your information, contacting your employer and previous landlords, and obtaining a credit report from a registered credit bureau. You may withdraw that consent, but we then cannot process the application.

3. How we decide

We look at affordability (rent should generally not exceed about a third of your verified gross income), payment history, and previous rental conduct. We do not discriminate on any ground listed in section 9 of the Constitution.

If your credit check is unsuccessful, we may ask for a surety (guarantor) instead of declining. The surety completes a surety application, also undergoes a credit check, and signs a Deed of Suretyship that forms part of your lease. A surety can later be released only after you pass a new credit check, or be replaced by another surety we have approved.

4. If we decline

We will tell you. Where a credit bureau report was a reason, we will tell you which bureau, so you can obtain your report and correct anything wrong.

5. Fees

Any lease administration or credit check fee is stated up front and in your lease. We do not charge a fee simply to look at an application.

6. Your information

Applicant information is kept securely and used only to assess and administer the tenancy. See our Privacy Policy for retention periods and your rights.

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