



TENANTCHECK CREDIT SERVICES

Ph: 604.460.0838 ♦ Fax: 604.460.0049 ♦ Toll Free: 1.877.777.0838
Email: info@tenantcheck.ca



DON'T TAKE A CHANCE - Use TenantCheck!

Thank you for choosing **TenantCheck** to assist you in selecting a new tenant for your rental property or to verify the suitability of a mortgage applicant. Selection of an appropriate applicant can often be a difficult process. As a landlord or mortgagee, you want to make sure that all the information on an application is legitimate and that they have a history of reliability and promptness in meeting their financial obligations. By using **TenantCheck** you will be able to quickly and easily obtain credit information that will assist you in your decision making process.



This information package contains the terms and conditions that you must review and accept prior to requesting a credit search on an applicant.

Registration documents can be submitted by email (preferred) or fax. If the image is from a photo, please ensure it is clear and without shadowing. Upon receipt of your completed Agreement for Service form and photo ID verification, your account will be reviewed and confirmed. Once confirmed, you will be able to order a credit report on each applicant who completes a Consent form.

COST:

SINGLE: \$35.00 per report (plus GST/HST-rate based on landlord's province)

COUPLES: \$65.00 for both reports (plus GST/HST rate based on landlord's province)

***further discounts of \$3/single report or \$5/couples report apply when more than one request is processed in a month ***

TERMS:

VISA or MasterCard accepted. An invoice confirming credit card payment will be sent with the Tenant Summary report.

BUSINESS HOURS:

Monday to Friday, 9am to 5pm, with on-call availability evenings and weekends until 9 pm. For on-call requests, please leave a message to confirm the consent form has been submitted. The request will be processed as soon as possible.



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MEMBER REGISTRATION AND TERMS OF SERVICE:

TenantCheck Credit Services (hereinafter called **TenantCheck**) agrees to provide credit reporting information to the undersigned (hereinafter called the Member) on a fee-for-service basis. It is the sole responsibility of the Member to obtain a completed CREDIT CHECK CONSENT FORM from each applicant. **TenantCheck** will not perform a credit check without receipt of a completed CONSENT FORM.

The Member acknowledges that **TenantCheck** will only provide credit information for tenancy screening, financing or other permissible purpose as prescribed by **Trans Union of Canada**. The Member acknowledges that any decisions made utilizing the credit information supplied by **TenantCheck** will be at the Member's sole discretion and without any liability to **TenantCheck**.

The Member guarantees that they will use the credit information received from **TenantCheck** solely for the permissible purpose indicated on the applicant's Consent Form, to verify the credit worthiness of the applicant, and in accordance with the written authorization received from the applicant.

The Member agrees **NOT** to convey any credit information received from **TenantCheck** to any **third parties** or to the **applicant**. If the Member denies an application due to the results of a credit report and the applicant wishes to view their personal credit information, the Member will direct them to contact **Trans Union of Canada** at 1-800-663-9980 or online at www.tuc.ca.

The Member will take all necessary and reasonable measures to ensure the security and confidentiality of credit information received from **TenantCheck**, and will only permit its representatives, agents and employees to utilize the credit summary report for the purposes required to perform their duties.

The undersigned authorizes **TenantCheck** to charge their credit card account for every credit check request received, upon delivery of the credit report to the Member by phone, fax or email. **TenantCheck** reserves the right to refuse future service if accounts are not resolved on a timely basis.

TenantCheck, at their sole discretion, may withhold or terminate services to the Member, if the Member violates any term(s) of this agreement. This agreement shall continue in effect until terminated by either **TenantCheck** or the Member, in writing.

Agreed this _____ day of _____, 20_____

First Name (please print clearly)	Last Name
Current Address	City
Postal Code	Phone Number
Email Address	Cell Number
Credit Card Type (please circle).	Credit Card Number
<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard	
Name on Card (please print)	Card Expiry Date
Signature of Member Registrant (required)	

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Registration Purpose (select one)	
<input type="checkbox"/>	Tenancy Screening (landlord)
<input type="checkbox"/>	Tenancy Screening (property manager)
<input type="checkbox"/>	Private Financing
<input type="checkbox"/>	Other?

How did you find out about our services?	
<input type="checkbox"/>	Yellow Pages
<input type="checkbox"/>	Online search
<input type="checkbox"/>	Referral – by whom?
<input type="checkbox"/>	Other?

You must provide documentation as specified below, to confirm property ownership or instructions from the owner that you are entitled to act on their behalf. This documentation is required in compliance with **TransUnion** policy, in order to access credit information.

Landlord:

- € Proof of personal identification (valid driver's license or Passport)
- € For each rental property, proof of ownership (one of the following documents: current insurance policy, current year's property tax statement, current mortgage statement, or purchase agreement)

Property Manager:

- € Proof of licensing as a property management company
- € Proof of personal identification for primary contact (valid driver's license or Passport)
- € Copy of a valid business license

Private Financing:

- € Copy of the purchase agreement confirming seller's identity.
- € Proof of seller's personal identification (valid driver's license or Passport)
- € Copy of a valid business license (if applicable)

Your account will be activated when all documentation has been received, reviewed and validated.

Please note: When photocopying or scanning documents, such as your driver's license or passport, set to the lightest setting available. A photo taken with a smart phone and emailed is also acceptable.

A **TenantCheck Summary Report** will be provided, which will verify the information supplied by the applicant, along with a summary of collections, bankruptcy, civil legal actions and other pertinent information. A grade will be provided on the applicant based on their credit score and other factors in their file. Please see our website for an example of our summary report.

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Applicant Consent Form

LANDLORD/LENDER NAME:		RENTAL PROPERTY ADDRESS:
Please select the permissible purpose below (select one)		
<input type="checkbox"/> Tenancy Screening (landlord)	<input type="checkbox"/> Tenancy Screening (property manager)	<input type="checkbox"/> Private Financing

CREDIT CHECK CONSENT:

I hereby consent to **TenantCheck Credit Services** obtaining a credit information report on me from **TransUnion**, in connection with my/our application for tenancy, mortgage or other permissible purpose.

APPLICANT INFORMATION (must be handwritten):

FULL LEGAL NAME (please print clearly):	
BIRTH DATE:	SOCIAL INSURANCE #:
Month (print) / Day / Year	
CURRENT ADDRESS:	CITY:
POSTAL CODE:	DAYTIME PHONE NUMBER:
	() _____ - _____
PREVIOUS ADDRESS:	CITY:
NAME OF CURRENT EMPLOYER:	POSITION:
NAME OF SPOUSE: (married or common law)	
DATED:	SIGNATURE OF APPLICANT:

PLEASE NOTE THAT EACH APPLICANT MUST SIGN A SEPARATE FORM FOR JOINT CREDIT SEARCHES

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Applicant Screening Recommendations:

Before you are ready to start screening an applicant, make sure you have decided what criteria is essential to your decision making process. Apply your criteria equally to all applicants.

What do you consider to be a good rental history? Be aware of common red flags, such as: inability to pay rent, frequent changes of address, problems with the current or previous landlords, any type of desperate situation including having to move very quickly, excuses for current adverse circumstances; and a sad story told to gain sympathy.

After considering the above information, follow these important screening steps:

1. First and foremost, use a comprehensive Rental Application Form. Your form should include relevant questions that you feel are important in your decision making process. Honest applicants will answer all of your questions and will be okay with having their credit checked. It is also a good idea to ask to see a piece of identification so that you can verify the information and the signature on the application. Check with your local Residential Tenancy branch to ensure that you do not ask questions that might be considered discriminatory. In BC you can find this information at <http://www.rto.gov.bc.ca/> or call 1-800-665-8779. For other provinces, check with the applicable provincial governmental authority.
2. The next step is to order a credit check. This is how you will determine if the information provided on the Rental Application is correct and reliable. Ordering a credit check allows you to make an educated decision about entrusting your asset with a tenant.
3. Finally, a reference check is highly recommended. Honest applicants will be happy to provide you with appropriate contact numbers. This last step allows you to speak directly with previous landlords and current or previous employers, which will help to solidify your decision. Generally, the previous landlord will give a more honest opinion of the tenant than the current landlord.

Fraud and income loss can easily be prevented with a diligent tenant screening process!