

## Any Questions?

### What Is A Zero Deposit Bond?

The bond promises your landlord that they will get the house or flat back in good condition & the tenancy agreement will not be broken.

### What Does It Cost?

With bonds starting at only 42p per day\* the scheme is extremely affordable & often cheaper than borrowing from loans or cards.

### How Long Does It Take?

We are an online service & your bond can be issued in minutes.

### Who Are Tenant Deposit.com?

We are a fully regulated insurance broker created specifically for buy-to-let insurance. Further details are available from our website.

### Where Have We Been?

Our Zero Deposit Scheme was launched in 2008 as a result of the new deposit legislation.

### What's The Catch?

Bad tenants are not let off the hook! Failure to pay for damage at the end will result in extra financial penalties being incurred & may result in a bad credit history or legal action.

### What About My Own Possessions?

The Zero Deposit Bond scheme does not cover tenants' possessions.

However TenantDeposit.com has partnered with specialist brokers to offer you highly competitive deals on Tenant's & student's contents insurance. For more information see our website.

To find out more visit our website:

[www.tenantdeposit.com](http://www.tenantdeposit.com)

or Call:

0844 800 1649

Lines Open Monday - Friday, 9am - 5pm



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Our permitted business is General Insurance Intermediary. Company Registration No 99541 with a registered address of Suite 3, 2nd Floor, ICOM House, 1/5 Irish Town, Gibraltar. More information is available from our website.

\*42p rate calculated on minimum premium over a 365 day year. Excludes administration or late payment fees.



## The Zero Deposit Scheme

### Inside:

Benefits For You

How To Join

How It Works



# The Smart Way To Secure Your Next Home

At Tenant Deposit we have created a new way to get hold of your next house or flat.

Your cash will not be tied up for the whole tenancy or held by the landlord in their own account saving you the hassle of borrowing or raiding your savings.

## Keep Your Cash With Our Zero Deposit Scheme

### Make Your Cash Work Harder

Moving home can be expensive. It can often be difficult to find the rent, deposit & agency fees all in one go.

By eliminating the need for cash deposits we have drastically cut the cost of moving. We can also help avoid costly short term borrowing from your overdraft or credit cards that are often at very high interest rates.

If you have the cash you can use it for new furniture, moving expenses, pay off bills & debts or keep the cash for emergencies.



- ✓ Move In Today
- ✓ Monthly Payments
- ✓ No Cash Locked Away
- ✓ Affordable
- ✓ Avoid Expensive Borrowing
- ✓ Free Dispute Resolution

### How Does It Work?

1. Find the property you want to rent through an agent or local press.
2. Inform your agent or landlord you wish to use our scheme instead of a deposit.
3. The landlord will take up references as usual and take some photo ID, proof of employment and address from you.
4. Your agent or landlord goes to our website & completes the online forms.
5. You finish the purchase online using your debit or credit card.
6. We then take the monthly premium automatically from your account.
7. Move out at the end of the lease ensuring the property is left clean & in good condition.
8. If there is damage, you pay the landlord at the end.

### Protection For You

Tenant Deposit insist any claim made by the landlord is evidenced in full. This makes sure the landlord cannot create an inflated or unfounded claim against you.

We reserve the right to defend a claim on your behalf giving you further protection.

### Dispute Resolution Service

Also included in the cost of the scheme is a Dispute Resolution Service by registered adjudicators.

This service provides an impartial decision on disputed claims made by the landlord.

This Free service can save you time & money by avoiding lengthy & expensive court battles.

