Application for Tenant Vetting – Individuals

NB: Please complete all sections in full, in BLOCK CAPITALS, and tick (✓) where applicable.

Property Address: .....

Registered Property Owner: ..... **National ID:** .....

01 Lessor / Agent Details and Terms

This application is being made by the: ☐ **Lessor** ☐ **Agent**

LESSOR / AGENT DETAILS

Name: ..... **Surname:** .....

Company Name: .....

National ID / Passport / Registration No.: ..... **DOB / DOF:** .....

Address of Owner: .....

Contact Number: ..... **Email Address:** .....

COMPANY REPRESENTATIVE DETAILS (WHERE APPLICABLE)

Name of Company Representative: ..... **DOB:** .....

Residential Address: .....

National ID / Passport No.: .....

Gender: ☐ Male ☐ Female

LESSOR TERMS AND CONDITIONS

1. The Lessor or applicant (the "Subscriber") shall, on signing this application and subject to approval by the Financial Clearing Bureau (FCB) and payment of the applicable fees, become a Subscriber of FCB and an Associate Member of the Zimbabwe Financial Clearing Association (ZFCA) for the duration of the lease between the Lessor and the Tenant, and shall be bound by FCB's Subscriber Agreement.
2. The Subscriber certifies that all the information in this application is true and correct and that he or she is authorised to give it and to represent the Lessor.
3. The Subscriber shall be entitled to receive once a year privileged credit information on the Tenant and, for a Tenant company, its directors, strictly in confidence and only for the purpose of vetting the Tenant. This information shall not be published or disclosed to any third party.
4. The information in any report is privileged and protected by confidentiality agreements and the Cyber and Data Protection Act [Chapter 12:07]. Disclosing any information in a report, including the existence of the report, may breach those agreements and the law.
5. The Subscriber shall obtain the Tenant's signed consent (Section 05) before any search, keep all reports secure, destroy them when no longer needed, and use the Tenant's personal information only as the data protection laws allow.
6. FCB is bound by confidentiality and is not obliged to reveal the source of any information it holds on the Tenant. FCB does not warrant the information revealed in any search.
7. Subject to the data protection laws, neither the Subscriber nor the Tenant shall have any claim against FCB or the ZFCA arising from any disclosure made to the Subscriber under this application.
8. The Subscriber indemnifies FCB fully against all damages and legal costs arising from any breach of these terms, or from the misuse or wrongful or unlawful disclosure of any FCB information.
9. The Subscriber shall report fairly, accurately and honestly on the Tenant's credit performance during and at the end of the lease, whether positive, negative or both. Before reporting negative information, the Subscriber shall give the Tenant written notice and at least thirty (30) days to settle. This information will become a record on the bureau and may be shared with other FCB subscribers.
10. The Tenant may access, dispute and have corrected any information FCB holds on him or her, under FCB's Clients Grievance and Dispute Resolution Procedure Manual, and errors are corrected free of charge. Where the Tenant disputes information submitted by the Subscriber, the Subscriber shall respond to FCB in writing within forty-eight (48) hours; if it does not, FCB may suspend reporting on that record until it responds.
11. The Subscriber shall notify FCB in writing immediately of any change to its contact details, address or representatives, or to the status of the lease, including its early termination.

DECLARATION AND SIGNATURE

I confirm that the information provided above is a true and current record of the applicant's antecedents and domicilium, and I accept the terms and conditions above.

Date: ..... **Signature:** .....

Witness 1: ..... **Witness 2:** .....

Signed at: ..... **this** ..... **day of** ..... **20** .....

Financial Clearing Bureau

02 Tenant's Personal Details

Name: ..... **Surname:** .....

ID / Passport Number: ..... **Date of Birth:** .....

Nationality: ..... **Rental Amount:** .....

Zimbabwean Citizen: ☐ Yes ☐ No **Gender:** ☐ Male ☐ Female

Mobile No.: ..... **Email Address:** .....

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Widowed

TENANT ADDRESS DETAILS

Street No.: ..... **Street Name:** .....

Building: ..... **Suburb:** .....

City: .....

Density: ☐ Low ☐ Medium ☐ High ☐ Rural ☐ Industrial **Status:** ☐ Owned ☐ Rented ☐ Mortgaged

03 Employment Details

Employer: ..... **Telephone No.:** .....

Employment Address: .....

Years of Employment: ..... **Position Held:** .....

Current Monthly Salary: ..... **Industry:** .....

04 Spouse and Other Details

Name of Spouse: ..... **No. of Dependants:** .....

National ID No.: ..... **Date of Birth:** ..... **Mobile No.:** .....

Spouse's Employer: ..... **Telephone No.:** .....

Address of Spouse's Employer: .....

Position Held by Spouse: ..... **Current Monthly Salary:** .....

Next of Kin / Close Relative: .....

National ID No.: ..... **Next of Kin Phone:** .....

05 Tenant Consent

I / We, as prospective or actual Tenant(s) of the Lessor, give my / our free, specific and informed written consent, in terms of sections 10 and 11 of the Cyber and Data Protection Act [Chapter 12:07], to:

(a) the Lessor (the Subscriber) seeking credit information about me / us from the Financial Clearing Bureau (FCB), before or after the lease is signed;

(b) FCB providing that information, including positive and default reports and credit ratings, for the Subscriber's private and confidential use; and

(c) the Subscriber reporting truthfully and honestly to FCB, during the lease and afterwards, on any credit default or bad debt arising from my / our tenancy, and FCB sharing that information with its subscribers who are members of the Zimbabwe Financial Clearing Association, on request.

I / We understand that if any arrears arising from my / our occupation of the property are not settled within thirty (30) days of written notice, my / our name(s) may be submitted to FCB and other credit bureaus for listing.

I / We may access my / our credit record, including one free report each calendar year, dispute any information I / we believe is incorrect, and have errors corrected free of charge under FCB's dispute resolution procedure. I / We may withdraw this consent in writing, without affecting any processing already done. This consent is governed by the laws of Zimbabwe, and I / we submit to the jurisdiction of the Harare Magistrates Court for any dispute arising from it.

Name: ..... **Surname:** .....

Date: ..... **Signature:** .....

Disclosure warning: Any report issued is privileged and protected by the data protection laws of Zimbabwe; disclosing it, or its existence, may breach those laws. The Lessor, and any lawyer or agent acting for the Lessor, indemnifies FCB against all liability and costs arising from any misuse or wrongful disclosure.