

Report Overview

The decision, in plain terms, on one page.

PASS

PASS DUE TO GUARANTOR

CONDITIONAL PASS

FAIL

PASS

The tenancy may proceed. Every party met the requirement on their own evidence, and nothing is outstanding.

The case at a glance

PROPERTY	14 Delancey Street
APPLICANTS	Amara Okonjo-Reid and Daniel Whitfield
MONTHLY RENT	£1,650 pcm
TENANCY TERM	Periodic
REPORT REFERENCE	CTR-27090000001
REPORT COMPLETED	9 September 2026 08:08 BST

HOUSEHOLD VERIFIED INCOME

£55,044 pa

combined applicants

REQUIRED FOR THIS RENT

£49,500 pa

2.5x the annual rent

SURPLUS ABOVE THE BAR

£5,544 pa

household position

Result for each party

PARTY	IN ONE LINE	OUTCOME
Applicant 1 - Amara Okonjo-Reid	Passed independently on verified identity, income, credit and rental evidence.	PASS
Applicant 2 - Daniel Whitfield	Passed independently on verified identity, income, credit and rental evidence.	PASS

Cleared before any assessment was made

Identity

VERIFIED

Right to Rent

CONFIRMED

Sanctions and PEP

NO MATCHAdverse Tenant
Register**NO MATCH**

Fraud screening

NO SIGNAL

What this means for you

Applicant 1 and Applicant 2 passed on their evidence. The detailed financial position is on page 2, and each party is set out in full from page 4.

Financial Review

Verified income, expenditure and the multiples behind the decision.

HOUSEHOLD VERIFIED INCOME

£55,044 pa

all applicants, evidenced

REQUIRED INCOME

£49,500 pa

2.5x annual rent of £19,800

SURPLUS TO THE BAR

£5,544 pa

household position

Income against expenditure

The blue bar is verified net income. The band beneath it shows where that income goes **under the proposed rent of £1,650 a month** - not the rent being paid today. Rent that this tenancy replaces is set out on the next page.

Household - combined **£4,587 verified net income**



Applicant 1 **£2,845 verified net income**



Applicant 2 **£1,742 verified net income**



Verified income and expenditure over the Open Banking window is the primary Centurion test. The multiple is reported alongside it, not instead of it.

Income as a multiple of rent

Household - combined **2.78x**



Applicant 1 **2.64x**



Applicant 2 **3.04x**



Requirement - applicants **2.50x**



Rent is apportioned pro rata to disclosed income across 2 applicants. Applicants are tested on their share; a guarantor is tested on the whole rent at a higher bar.

The consolidated position

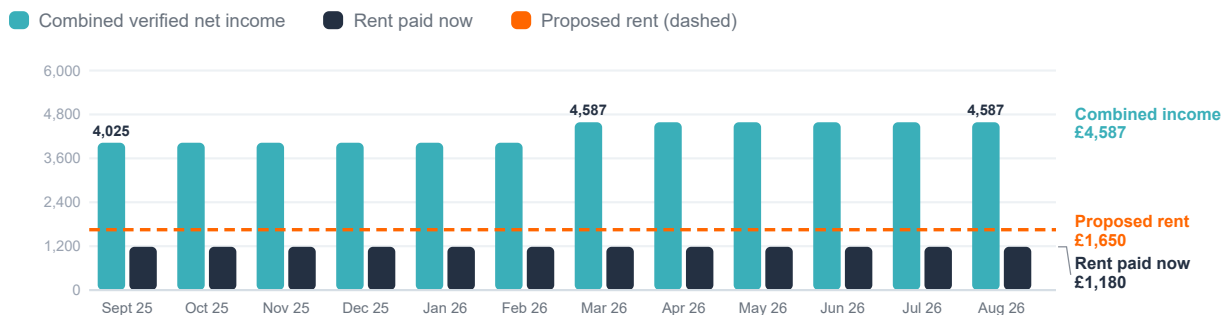
MEASURE	HOUSEHOLD	APPLICANT 1	APPLICANT 2
Verified income	£55,044 pa	£34,140 pa	£20,904 pa
Rent tested against	£19,800 pa	£12,919 pa	£6,881 pa
Requirement	£49,500 pa (2.5x)	£32,298 pa (2.5x)	£17,202 pa (2.5x)
Position	£5,544 surplus	£1,842 surplus	£3,702 surplus

The requirement is applied once to the household and once to each applicant on their apportioned share. Every party clears it.

Rent, Replacement and Impact

What the household pays today, what it will pay, and what that leaves.

Combined income against the rent paid now and the rent proposed



The teal bars are the applicants' combined verified net income in each month the Open Banking provider returned. The navy bars are the rent the household actually pays today - £1,180 a month, the rent this tenancy replaces. The proposed rent of £1,650 is £470 a month more than that, and takes **36% of combined net income**, leaving £1,257 a month after living costs.

Impact of the new rent

Household - combined		£470 per month
Now		£1,727
With this rent		£1,257
Applicant 1 - Amara		£103 per month
Now		£545
With this rent		£648
Applicant 2 - Daniel		£573 per month
Now		£1,182
With this rent		£609

What each party has left each month after living costs and rent - as things stand, and under this tenancy.

What changes

COMBINED VERIFIED NET INCOME	£4,587 pcm
RENT THE HOUSEHOLD PAYS NOW	£1,180 pcm
PROPOSED RENT	£1,650 pcm
INCREASE ON TODAY	£470 pcm
PROPOSED RENT AS A SHARE OF INCOME	36% of combined net income
LEFT AFTER RENT AND LIVING COSTS	£1,257 pcm
APPORTIONMENT	Pro rata to disclosed income - Amara £1,077, Daniel £573

Applicant 1 replaces a current rent of £1,180, so the two are never counted together. Applicant 2 pays no housing cost today and takes on their £573 share as a wholly new commitment.

Applicant 1 - Amara Okonjo-Reid

Passed independently on verified identity, income, credit and rental evidence.

Overall result for this party

PASS

80

FAIL BAND

CONDITIONAL BAND

PASS BAND

INCOME MULTIPLE

2.64x

against the 2.5x requirement

LEFT OVER AFTER RENT

£648 pcm

monthly, verified

CHECKS

6 of 6

complete

Party details

RECORD URN	Not on file
DATE OF BIRTH	12 March 1991
CURRENT TENURE	Renting
STATUS	Occupier - Right to Rent applies
EVIDENCE ITEMS	0 on file (case)
CONSENTS	6 standalone consents recorded

The twelve sections - result for this party

SECTION	EVIDENCE CLASS	RESULT
01 Cover summary	Derived	PASS
02 Credit check	Data-sourced	PASS
03 Employment and income	Not run	N/A
04 Identity and Right to Rent	Data + document	VERIFIED
05 Social media screening	Not run	NOT RUN
06 Criminal record check	Not run	NOT RUN
07 Open Banking affordability	Data-sourced	PASS
08 Landlord / agent reference	Referee-sourced	PASS
09 Sanctions and PEP	Data-sourced	NO MATCH
10 Guarantor summary	Not required	N/A
11 Supporting documents	Register	0 ITEMS
12 Decision and approval log	Audit	COMPLETE

Assessment note

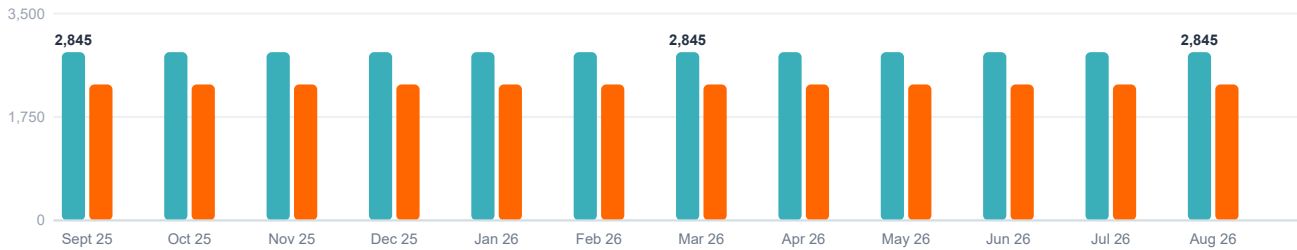
Assessed on the same dimensions as every party. No item required a note beyond the sections above.

Applicant 1 - affordability

Verified income and expenditure across the full window.

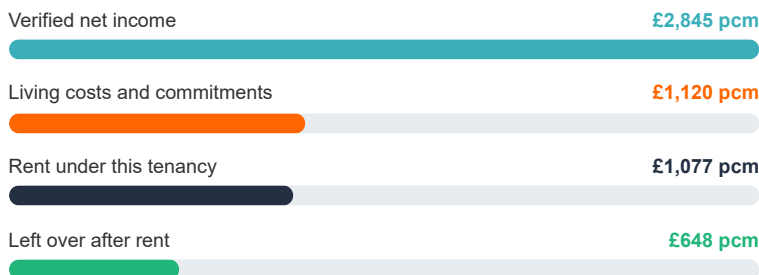
Verified income and outgoings across the Open Banking window

Verified net income (monthly) Total outgoings (monthly)



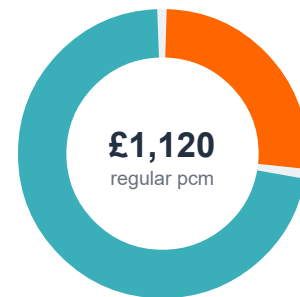
Expenditure includes the £1,180 current rent this tenancy replaces.

Monthly position



This tenancy replaces a current rent of £1,180, so the two are not counted together.

Where the money goes



Committed credit £312 28%

Other living costs and commitments £808 72%

Total regular outgoings £1,120

Categorised outgoings are derived metrics from the Open Banking connection; committed credit is the repayments identified in the transactions.

The two affordability tests

TEST	BASIS	RESULT	POSITION
Verified income and expenditure	Across the full window, after all committed expenditure and the rent	£648 left each month	MET
Income as a multiple of rent	Tested against their share of the rent at 2.5x	2.64x	MET

The window used is 1 September 2025 to 31 August 2026 (12 months). Raw transaction data is not retained; only the derived figures shown here are kept.

Applicant 1 - employment, credit and conduct

How the income was earned, how it was verified, and how the account is run.

Employment and income

EMPLOYER	Barts Health NHS Trust
CONTRACT	Permanent
TENURE IN ROLE	50 months
GROSS INCOME	£34,140 pa
VERIFIED NET	£2,845 pcm
VERIFICATION ROUTE	Open Banking
DECLARED VS VERIFIED	£46,000 / Not on file
VARIANCE	Not on file

Credit

SEARCH TYPE	Soft quotation search
BAND	Strong - no adverse records
CCJS	No adverse records
DEFAULTS	Not on file
ARRANGEMENTS / IVA / BANKRUPTCY	Not on file
COMMITTED MONTHLY CREDIT PAYMENTS	£312 pcm (Open Banking)
CREDIT APPLICATIONS (12M)	1
ELECTORAL ROLL	Not on file
ADVERSE TENANT REGISTER	No match

Account conduct across the window

AVERAGE CLEARED BALANCE	£2,134
LOWEST CLEARED BALANCE	£626
ARRANGED OVERDRAFT DAYS	0
UNARRANGED OVERDRAFT DAYS	0
RETURNED OR FAILED DIRECT DEBITS	0
HIGH-COST OR SHORT-TERM CREDIT	None identified
BUY NOW PAY LATER	None identified
GAMBLING ACTIVITY	None identified (context only)
ACCOUNT GENUINENESS / NAME MATCH	PASS - Confirmation-of-Payee style check
SOURCE OF FIGURES	Returned by the provider

Strength of verification

Open Banking corroboration **100 / 100**

Income confirmed directly through payroll or banking data carries more confidence than an uploaded document. Document-only verification is capped by design.

DECLARED INCOME	£46,000 pa
VERIFIED INCOME	Not on file
VARIANCE	Not on file

Rental history and referee

REFeree	Named referee, through the platform	RESPONSE	PASS
ROUTE	Referee-sourced, verified	SUMMARY	Rent paid on time; no damage; would re-let

Applicant 1 - identity document

The document relied on, and what was read from it.

Identity document

PASSPORT

The captured document image is held in the evidence vault and has not been reproduced in this rendering.

NOT REPRODUCED

Vendor reference mock-idvt-01a084ff-329a-75d7-b8e8-d5dcedff5410:amara-okonjo-reid-2

The identity document is held in the evidence vault, reachable by an access-controlled link; every view is logged against the case. The biometric template is never retained or reproduced.

Data read from the document

DOCUMENT TYPE	PASSPORT
HOLDER NAME	Amara Okonjo-Reid
NAME MATCH	Match
DATE OF BIRTH	12 MARCH 1991
DATE-OF-BIRTH MATCH	Match
DATE OF EXPIRY	2031-01-01
DOCUMENT NUMBER	Held in the evidence vault - not reproduced
MACHINE-READABLE ZONE	Read and checksum verified

Identity and Right to Rent

METHOD	IDVT DOC PLUS LIVENESS
DOCUMENT	PASSPORT
AUTHENTICITY	Verified
BIOMETRIC MATCH	Liveness matched
IDV OUTCOME	PASS
RIGHT TO RENT	Confirmed - British or Irish passport evidence, verified
RIGHT TO RENT BASIS	Unlimited - no re-check date
FOLLOW-UP CHECK	Not required

Fraud prevention signals

DOCUMENT FORENSICS	Passed - no tampering detected
MULTI-SOURCE IDENTITY CROSS-CHECK	Sources agree
CROSS-PORTFOLIO DUPLICATE DETECTION	No duplicate application found
BANK ACCOUNT GENUINENESS	PASS - name match
MANUAL FRAUD REVIEW	Not required
OVERALL	No signal

Fraud screening is a gate. It holds a case until it clears and is never converted into a number.

Applicant 1 - screening and consent

Social media and compliance screening, and what was consented to.

Social media screening

NOT RUN

Not run

SCOPE	Not run - Phase-4 / DPIA-gated	REVIEWED	Not applicable
ACCOUNTS SCREENED	None	RIGHT OF REPLY	Not applicable
ACCOUNTS NOT DISCLOSED TO US	Not screened	EFFECT ON THE ASSESSMENT	None - advisory, never scored
ITEMS ASSESSED	None assessed		

Screening covers public-facing content only. No private or friends-only content is accessed, no pretext account is used and no privacy setting is circumvented. A flag is a prompt for a person to look, never a number: it cannot move the assessment.

Other compliance checks

Sanctions and PEP screening

NO MATCH

Screening provider run against UK_OFSI, UN, EU, PEP_REGISTER_CLEAR. No match and no PEP match. A match is not an automatic decline: it is referred to the instructing agent, who decides whether the reference continues.

Adverse Tenant Register

NO MATCH

Adverse Tenant Register screened. No match identified.

Criminal record check

NOT RUN

Not requested for this reference. Never scored in any circumstance.

Consents recorded

Identity and biometric verification	9 Sept 2026 08:08
Right to Rent evidence	9 Sept 2026 08:08
Sanctions and PEP screening	9 Sept 2026 08:08
Credit reference - soft search	9 Sept 2026 08:08
Open Banking - time-boxed, revocable	9 Sept 2026 08:08
Landlord or agent referee contact	9 Sept 2026 08:08

No verification partner was contacted before the consent for that check was recorded. Consent may be withdrawn at any time.

Applicant 2 - Daniel Whitfield

Passed independently on verified identity, income, credit and rental evidence.

Overall result for this party

PASS

80

FAIL BAND

CONDITIONAL BAND

PASS BAND

INCOME MULTIPLE

3.04x

against the 2.5x requirement

LEFT OVER AFTER RENT

£609 pcm

monthly, verified

CHECKS

6 of 6

complete

Party details

RECORD URN	Not on file
DATE OF BIRTH	12 March 1991
CURRENT TENURE	Living with family or friends
STATUS	Occupier - Right to Rent applies
EVIDENCE ITEMS	0 on file (case)
CONSENTS	6 standalone consents recorded

The twelve sections - result for this party

SECTION	EVIDENCE CLASS	RESULT
01 Cover summary	Derived	PASS
02 Credit check	Data-sourced	PASS
03 Employment and income	Not run	N/A
04 Identity and Right to Rent	Data + document	VERIFIED
05 Social media screening	Not run	NOT RUN
06 Criminal record check	Not run	NOT RUN
07 Open Banking affordability	Data-sourced	PASS
08 Landlord / agent reference	Referee-sourced	PASS
09 Sanctions and PEP	Data-sourced	NO MATCH
10 Guarantor summary	Not required	N/A
11 Supporting documents	Register	0 ITEMS
12 Decision and approval log	Audit	COMPLETE

Assessment note

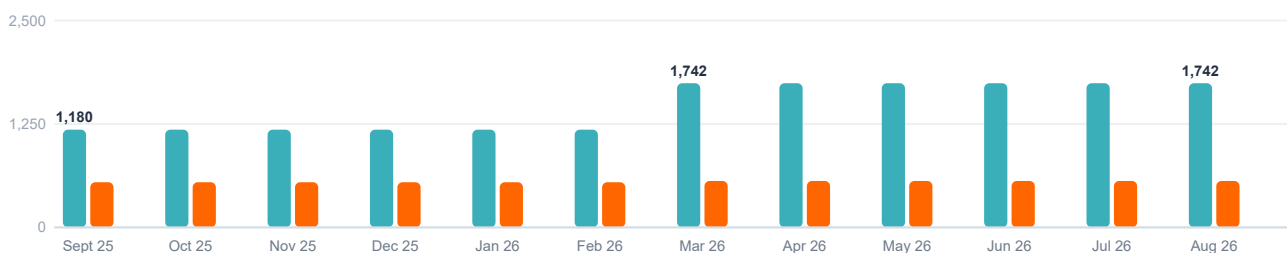
Assessed on the same dimensions as every party. No item required a note beyond the sections above.

Applicant 2 - affordability

Verified income and expenditure across the full window.

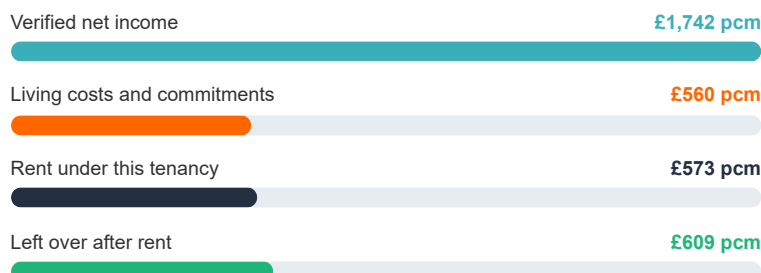
Verified income and outgoings across the Open Banking window

Verified net income (monthly) Total outgoings (monthly)



Expenditure is living costs and commitments; no current housing payment is included.

Monthly position



Currently pays no housing cost, so the whole share is a new commitment.

Where the money goes



Committed credit £148 26%

Other living costs and commitments £412 74%

Total regular outgoings £560

Categorised outgoings are derived metrics from the Open Banking connection; committed credit is the repayments identified in the transactions.

The two affordability tests

TEST	BASIS	RESULT	POSITION
Verified income and expenditure	Across the full window, after all committed expenditure and the rent	£609 left each month	MET
Income as a multiple of rent	Tested against their share of the rent at 2.5x	3.04x	MET

The window used is 1 September 2025 to 31 August 2026 (12 months). Raw transaction data is not retained; only the derived figures shown here are kept.

Applicant 2 - employment, credit and conduct

How the income was earned, how it was verified, and how the account is run.

Employment and income

EMPLOYER	Kestrel Logistics Ltd
CONTRACT	Permanent
TENURE IN ROLE	5 months
GROSS INCOME	£20,904 pa
VERIFIED NET	£1,742 pcm
VERIFICATION ROUTE	Open Banking
DECLARED VS VERIFIED	£24,500 / Not on file
VARIANCE	Not on file

Credit

SEARCH TYPE	Soft quotation search
BAND	Strong - no adverse records
CCJS	No adverse records
DEFAULTS	Not on file
ARRANGEMENTS / IVA / BANKRUPTCY	Not on file
COMMITTED MONTHLY CREDIT PAYMENTS	£148 pcm (Open Banking)
CREDIT APPLICATIONS (12M)	1
ELECTORAL ROLL	Not on file
ADVERSE TENANT REGISTER	No match

Account conduct across the window

AVERAGE CLEARED BALANCE	£1,307
LOWEST CLEARED BALANCE	£383
ARRANGED OVERDRAFT DAYS	0
UNARRANGED OVERDRAFT DAYS	0
RETURNED OR FAILED DIRECT DEBITS	0
HIGH-COST OR SHORT-TERM CREDIT	None identified
BUY NOW PAY LATER	None identified
GAMBLING ACTIVITY	None identified (context only)
ACCOUNT GENUINENESS / NAME MATCH	PASS - Confirmation-of-Payee style check
SOURCE OF FIGURES	Returned by the provider

Strength of verification

Open Banking corroboration **100 / 100**

Income confirmed directly through payroll or banking data carries more confidence than an uploaded document. Document-only verification is capped by design.

DECLARED INCOME	£24,500 pa
VERIFIED INCOME	Not on file
VARIANCE	Not on file

Rental history and referee

REFeree	Named referee, through the platform	RESPONSE	PASS
ROUTE	Referee-sourced, verified	SUMMARY	Rent paid on time; no damage; would re-let

Applicant 2 - identity document

The document relied on, and what was read from it.

Identity document

PASSPORT

The captured document image is held in the evidence vault and has not been reproduced in this rendering.

NOT REPRODUCED

Vendor reference mock-idvt-01a084ff-329a-738b-a30e-1f3f8ad30d14:daniel-whitfield-2

The identity document is held in the evidence vault, reachable by an access-controlled link; every view is logged against the case. The biometric template is never retained or reproduced.

Data read from the document

DOCUMENT TYPE	PASSPORT
HOLDER NAME	Daniel Whitfield
NAME MATCH	Match
DATE OF BIRTH	12 MARCH 1991
DATE-OF-BIRTH MATCH	Match
DATE OF EXPIRY	2031-01-01
DOCUMENT NUMBER	Held in the evidence vault - not reproduced
MACHINE-READABLE ZONE	Read and checksum verified

Identity and Right to Rent

METHOD	IDVT DOC PLUS LIVENESS
DOCUMENT	PASSPORT
AUTHENTICITY	Verified
BIOMETRIC MATCH	Liveness matched
IDV OUTCOME	PASS
RIGHT TO RENT	Confirmed - Home Office share code verified on gov.uk by a named reviewer
RIGHT TO RENT BASIS	Not on file
FOLLOW-UP CHECK	Not required

Fraud prevention signals

DOCUMENT FORENSICS	Passed - no tampering detected
MULTI-SOURCE IDENTITY CROSS-CHECK	Sources agree
CROSS-PORTFOLIO DUPLICATE DETECTION	No duplicate application found
BANK ACCOUNT GENUINENESS	PASS - name match
MANUAL FRAUD REVIEW	Not required
OVERALL	No signal

Fraud screening is a gate. It holds a case until it clears and is never converted into a number.

Applicant 2 - screening and consent

Social media and compliance screening, and what was consented to.

Social media screening

NOT RUN

Not run

SCOPE	Not run - Phase-4 / DPIA-gated	REVIEWED	Not applicable
ACCOUNTS SCREENED	None		
ACCOUNTS NOT DISCLOSED TO US	Not screened	RIGHT OF REPLY	Not applicable
ITEMS ASSESSED	None assessed	EFFECT ON THE ASSESSMENT	None - advisory, never scored

Screening covers public-facing content only. No private or friends-only content is accessed, no pretext account is used and no privacy setting is circumvented. A flag is a prompt for a person to look, never a number: it cannot move the assessment.

Other compliance checks

Sanctions and PEP screening

NO MATCH

Screening provider run against UK_OFSI, UN, EU, PEP_REGISTER_CLEAR. No match and no PEP match. A match is not an automatic decline: it is referred to the instructing agent, who decides whether the reference continues.

Adverse Tenant Register

NO MATCH

Adverse Tenant Register screened. No match identified.

Criminal record check

NOT RUN

Not requested for this reference. Never scored in any circumstance.

Consents recorded

Identity and biometric verification	9 Sept 2026 08:08
Right to Rent evidence	9 Sept 2026 08:08
Sanctions and PEP screening	9 Sept 2026 08:08
Credit reference - soft search	9 Sept 2026 08:08
Open Banking - time-boxed, revocable	9 Sept 2026 08:08
Landlord or agent referee contact	9 Sept 2026 08:08

No verification partner was contacted before the consent for that check was recorded. Consent may be withdrawn at any time.

Party Comparison

The same evidence, shown consistently for every party.

CHECK	AMARA - APPLICANT 1	DANIEL - APPLICANT 2
Outcome	Pass	Pass
Tested against	Own rent share	Own rent share
Income multiple	2.64x	3.04x
Verified gross income	£34,140	£20,904
Verified net income	£2,845 pcm	£1,742 pcm
Regular outgoings	£1,120 pcm	£560 pcm
Left over after rent	£648 pcm	£609 pcm
Credit band	Strong	Strong
Adverse credit	No adverse records	No adverse records
Employment	Permanent, 50 months	Permanent, 5 months
Identity	Verified	Verified
Right to Rent	Confirmed	Confirmed
Rental history	PASS	PASS
Sanctions and PEP	No match	No match
Social media	Not run	Not run
Criminal record	Not run	Not run
Adverse Tenant Register	No match	No match
Consents	6	6

How to read this

A guarantor reduces the risk to the tenancy at case level. It never changes an applicant's own result and it never hides the reason a result was conditional. Each applicant's result stands on their own evidence and is reported as such.

Decision Sequence and Audit

Consents, gates, assessment, review and approvals, in fixed order.

01	CONSENT	All standalone consents recorded before any partner was contacted
02	HARD STOPS AND REFERRALS	Right to Rent confirmed; sanctions and PEP: no match
03	IDENTITY AND FRAUD	Identity verified for every party; fraud screening: no signal; Adverse Tenant Register: no match
04	ASSESSMENT	Each party assessed on the same dimensions
05	ADVISORY REVIEW	No advisory hold arose
06	GUARANTOR	Not required
07	DUAL APPROVAL	Reviewed and issued by Centurion; instructing-party approval awaited

Centurion approval

REVIEWED AND ISSUED

REVIEWED

9 September 2026 | 08:08 BST

Report rendered and filed immutably at release.

Agency approval

APPROVAL AWAITED

The instructing party's approval of the issued report is required before the case may progress to signing.

Skips, overrides and amendments

EVENT	ACTOR	WHEN	RATIONALE
No skips recorded	-	-	No check was skipped on this case
No overrides recorded	-	-	No system recommendation was overridden

Approver identities are held in the immutable audit trail and are not reproduced on this report - the log says Reviewed, never who.

Human decision commitment

No adverse outcome is fully automated. Every Fail is reviewed by a person before release, and a Conditional or Fail requires Supervisor approval. A report is never issued while a case is held or aborted.

The Next Steps

A simple, action-led conclusion for the agent or landlord.

PASS

The tenancy may proceed. Every party met the requirement on their own evidence, and nothing is outstanding.

What you need to do

- 1 Nothing is outstanding on the reference**
Every party met the requirement on their own evidence. No guarantor is required.
- 2 Complete your own statutory checks**
Right to Rent evidence, deposit protection and property compliance remain your responsibility as agent or landlord. This report records what Centurion verified; it does not discharge your statutory duties.
- 3 Proceed to signing**
The application can be progressed in line with your own tenancy approval process. A Pass never progresses to signing on its own.

Need help with this application?

Our team can talk you through the outcome, any guarantee and the options available to help the tenancy proceed. Call 0333 3050 536 or email customer care@CenturionTrust.co.uk.

Important information

This report supports your decision and should be considered alongside the information supplied by the applicants and any other checks you consider appropriate. A Pass, a Pass due to guarantor or a Conditional pass is not a guarantee of future tenancy performance. The agent or landlord remains responsible for the decision to grant a tenancy and for completing any legal or statutory checks that apply.

TELEPHONE	0333 3050 536
EMAIL	customer care@CenturionTrust.co.uk
WEBSITE	CenturionTrust.co.uk
CASE REFERENCE	CTR-27090000001

Appendix A - Evidence and audit trail

Every item relied on, and every action taken on this reference - Amara Okonjo-Reid, Daniel Whitfield.

Evidence register - 2 items

ITEM	TYPE	SOURCE CLASS	REFERENCE	ACCESS TIER
Consent and authorisation record - Amara Okonjo-Reid	Data	Audit	6 consents	Standard
Consent and authorisation record - Daniel Whitfield	Data	Audit	6 consents	Standard

Each item is held in the immutable evidence vault with an integrity hash and a retention class. Documents are reached by an access-controlled link rather than embedded in this report, and every view is logged against the case. Raw credit files, raw bank transactions, certificate content and biometric templates are never reproduced.

Decision, skip, override and approval log - all parties

EVENT	ACTOR	WHEN
referencing case create	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai check score suggested	Platform	9 Sept 2026 08:08
ai recommendation produced	Platform	9 Sept 2026 08:08
referencing outcome pass - Approved PASS in line with composite recommendation	Platform	9 Sept 2026 08:08

Approver identities are held in the immutable audit trail and are not reproduced here.

Appendix B - Checks and their roles

What is checked, how it is used, and whether it can affect the assessment.

CHECK	ROLE IN THE REFERENCE	HOW IT IS APPLIED	EFFECT ON THE ASSESSMENT
Identity verification	GATE	Holds the case until it clears	Never scored
Right to Rent	HARD STOP	Ends the reference if failed (England only)	Never scored
Sanctions and PEP	REFERRAL	A match is referred to the instructing agent to decide	Never scored
Fraud prevention	GATE	Holds the case until it clears	Never scored
Credit reference	ASSESSED	Soft search only - no footprint	Contributes
Open Banking affordability	ASSESSED	12-month window, derived metrics only	Contributes
Employment and income	ASSESSED	Data-sourced verification preferred	Contributes
Landlord or agent reference	ASSESSED	Absence of history is neutral	Contributes
Adverse Tenant Register	ADVISORY	Routed to a person, never a deduction	Never scored
Criminal record	ADVISORY	Status only, via accredited umbrella body	Never scored
Social media screening	ADVISORY	Public-facing content, human review	Never scored

Consent before contact

No verification partner is contacted before a standalone consent for that check is recorded against the case. Consent is specific to the check, time-boxed where the provider requires it, and can be withdrawn. Every grant, withdrawal, access and deletion event is audit-logged.

Provider standards

Every provider operates under a signed processing agreement with confirmed UK data residency. Credit searches are soft quotation searches only and leave no footprint visible to other lenders. Criminal record checks are made only through an accredited umbrella body; Centurion never queries the DBS directly.

Nation

This case is in England, so the Right to Rent check applies. In Scotland, Wales and Northern Ireland that check is not run at all. Identity verification runs for every party in every nation.

Appendix C - How the assessment is built

The dimensions, the evidence hierarchy, the outcomes and the guardrails.

What the assessment weighs, in order of influence

Affordability

Whether the rent is sustainably payable - income relative to rent, together with verified income and expenditure across the window.

Credit history

Track record of meeting financial commitments, from a soft search only.

Employment and income

Stability of income and the strength of how it was verified.

Rental history

Conduct in previous tenancies, from the landlord or agent reference.

The weights, band thresholds and arithmetic behind the result are held in the internal record and are not published on the issued report. The result and the reasons for it are always given in full.

Strength of evidence

Data-sourced - a system of record

Strongest

Referee-sourced - a named third party

Strong

Document-sourced - forensically checked

Capped by design

Income confirmed directly through payroll or banking data carries more confidence than an uploaded document. Document-only verification is capped by design, whoever the applicant is.

The four outcomes

OUTCOME	WHAT IT MEANS
Pass	The party met the requirement on their own evidence.
Pass due to guarantor	The case proceeds because an accepted guarantor covers the rent. The applicant's own result is still reported.
Conditional pass	The party did not meet the requirement alone. The condition and how to satisfy it are stated.
Fail	The evidence does not support the tenancy on the terms proposed. Reviewed by a person before release.

Held and aborted are case statuses only. No report is rendered or issued in either state.

Fairness guardrails

Benefits count as income and never as a penalty. No prior tenancy is neutral, never negative. Gender, marital status, family composition and other protected characteristics are blocked from the assessment. Advisory checks never become numerical deductions. Gambling activity is context for a person to weigh, never an automatic deduction. Rent is apportioned to disclosed income, never by head-count. Every party is assessed on the same dimensions, with the guarantor tested at a higher bar because the liability is larger.

Appendix D - Terms of reliance

What the recommendation means, its limits, and the responsibilities that remain.

- 1 Recommendation, not a decision**
The landlord or instructing agent decides whether to grant the tenancy.
- 2 Evidence has limits**
Information comes from the applicants, named referees and verification partners.
- 3 No guarantee and no transfer of risk**
This report cannot guarantee future conduct or ability to pay.
- 4 It speaks at its issue date**
Circumstances may change after the report is completed.
- 5 Restricted reliance**
Issued for this application and this property. Do not reproduce it out of context.
- 6 Statutory duties remain yours**
Right to Rent evidence, deposit protection and property compliance remain with the agent or landlord.
- 7 Errors and complaints**
Inaccurate data is corrected, the dependent assessment is re-run, and the correction is recorded. Tell Centurion at customercare@CenturionTrust.co.uk.

Where rent protection or guarantor cover is taken, that cover is governed by its own terms and certificate, not by this referencing report.

Appendix E - Document control

Report status, versions, approvals, filing and distribution.

Control record

REPORT	Tenant Reference Report - issued copy
CASE URN	27090000001
REPORT STATUS	FINAL - ISSUED
TEMPLATE VERSION	CRR-TPL-2026.09 (v6)
ASSESSMENT MODEL	score-v0.1.0-rules
NATION APPLIED	ENGLAND
STRUCTURE	Twelve sections per party, plus Appendices A to E
IDENTITY DOCUMENTS	Held in the evidence vault - not reproduced in this rendering
OPEN BANKING WINDOW	1 September 2025 to 31 August 2026 (12 months)
FILING	Immutable evidence vault at release
REVIEWED AND ISSUED	9 September 2026 08:08 BST

Distribution

RELEASED TO	The instructing agent
ONWARD	The landlord, through the agent
APPLICANT AND GUARANTOR COPY	Available through the portal
VARIANT	Issued copy

An internal evidence copy of this same final report exists for Centurion staff only. It is watermarked and is never released to an agent, landlord, applicant or guarantor.

Integrity

This report was rendered from the case record and filed immutably at release. Any correction produces a new version with its own reference; earlier versions are retained and superseded rather than overwritten. Every view of a linked evidence document is logged against the case.

Handling

This report carries personal financial information. Handle it as personal data: share it only with those who need it for this application, store it securely, and delete it when your own retention period ends. Retention periods, the lawful basis for each check and the rights of the applicants and guarantor are set out in the Centurion privacy notice, which is issued to every party at application.

CENTURION TENANT REFERENCING REPORT

CASE 27090000001 | FINAL - ISSUED

The better way to rent