



Finders Keepers – Guarantor Referencing Guide – Updated 2026

IMPORTANT: Please read this guide carefully before beginning your guarantor application. Understanding the requirements in advance and preparing the correct supporting documents will help ensure your application progresses smoothly. Missing or incorrect documents may lead to delays or, in some cases, the application being declined.

Open Banking

If you connect to the secure Open Banking facility your application may be approved within 4 minutes and remove the requirement to provide further information. Should the Open Banking process be unable to verify your income you will need to provide the additional affordability documents as explained below.

1. General Eligibility Requirements

- You must have at least 3 years of UK address history or be a UK homeowner.
- Non-UK passport holders must: be a UK homeowner, have lived in the UK for a minimum of 3 years, and have no visa restrictions.
- Documents must be provided as downloaded PDF files. Screenshots cannot be accepted.

2. Affordability Requirements

- Your income must be sufficient to meet affordability criteria, including a minimum salary equivalent to 30 times the monthly rent.
- Income may include base salary, bonuses, commission, or overtime, provided these can be evidenced over at least 12 months.

3. Employed Guarantors

- A written employer reference confirming your salary will be required.
- If your employer uses a generic email address (e.g., Gmail, Yahoo), additional proof such as a P60 or recent payslips will be needed.
- If a written reference cannot be obtained, a verbal reference may be used.
- Temporary or fixed-term contracts must cover the duration of the tenancy.

4. Self-Employed Guarantors

- You must have been self-employed for a minimum of 12 months.



- Acceptable documents include an accountant's reference or a filed tax return with an HMRC tax year overview.
- Verbal references cannot be accepted for self-employed applicants.

5. Savings-Based Guarantors

Savings can be considered where:

- The account is a UK savings account.
- A minimum balance of £10,000 has been maintained throughout the previous six months.
- The average balance over the six-month period will be used for affordability calculations

Bond accounts

- Savings held in bond accounts can be accepted and assessed using the same balance history and average balance methodology.

Current accounts may be considered where:

- The average balance over the previous six months is £500,000 or more.
- No exceptions can be made below this threshold.

Investment savings accounts are unacceptable as the value can fluctuate and may not accurately reflect future available capital. For example, Stocks & Shares, ISAs.

6. Retired Guarantors

- You must provide confirmation of your pension(s) in the form of P60, payslip or letter from pension provider.
- 3 months personal bank statements can also be accepted

7. Submitting Your Documents

- All documents must be uploaded to Keysafe within 30 days.
- Once the 30-day period expires, the link will close and the application will need to be restarted as the credit check will also expire.

8. Contacting Keysafe

- Keysafe do not operate a telephone service.



- You will receive a no-reply email containing a link to your assigned assessor, through which all communication should take place.

IMPORTANT: Before submitting your documents, please take a moment to review the checklist and ensure that everything required has been provided in the correct format. Incomplete or incorrect documentation is the most common cause of delays and may result in your application being rejected. Thank you for your cooperation.