

FOR LANDLORD REFERENCE · SHARED BY YOUR PROSPECTIVE TENANT OR THEIR
LETTING AGENT



YOHO FOR LANDLORDS

Monthly rent in. RRA-2025- compliant.

*A standard Digital Guarantor — verified tenant funds, automatic
monthly transfers.*

When traditional UK guarantors fall short on international or thin-credit applicants, Yoho fills the gap — without breaching the Renters' Rights Act 2025 cap on advance rent.

YOHO · 10 DEVONSHIRE SQUARE · LONDON EC2M 4YP

Say goodbye to **endless paperwork.**

AN EMOTIONAL PAYOFF FOR AN OPERATIONAL REALITY

POSITIONING

How Yoho fits your landlord workflow

Yoho is a Third-Party Guarantor and Escrow Administrator. We are not a letting agent, not a party to your Tenancy Agreement, and not your Right to Rent verifier. What Yoho adds is one specific capability: international and thin-credit applicants — who would otherwise fail a UK reference-and-guarantor check — become approvable, because they put up their own funds as Security Funds held at NatWest in their own name.

Why the Renters' Rights Act 2025 made this harder



Advance rent now restricted

The Renters' Rights Act 2025 (effective 1 May 2026) ends the old workaround of collecting 6+ months of rent up-front from international applicants. The Tenant Fees Act 2019 5-week cap on deposits remains.



Local Council penalties direct

Local Councils can now issue civil penalties directly for advance-rent breaches — no court process, no notice period, no first-offence grace.



5-week deposit doesn't cover the departure gap

Tenants can serve 2-month notice and walk away during the notice period — the statutory 5-week deposit cap, ring-fenced for damages, cannot legally absorb missed rent in those final two months.

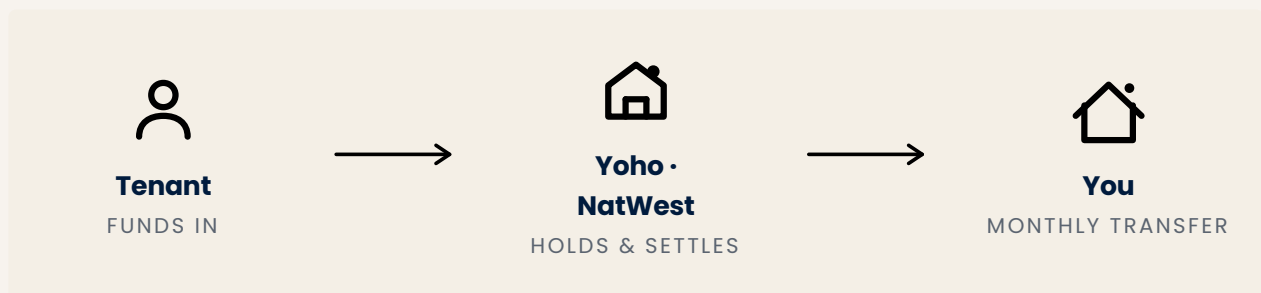
Yoho is the missing piece. The applicant funds the **Yoho Segregated Client Account** in their own name — these are their funds, ring-fenced, never co-mingled with operational accounts. Yoho transfers your monthly amount on each **Contractual Rent Date** automatically. Your Tenancy Agreement, your tenancy paperwork, your tenant relationship — unchanged. Yoho slots in as one line: *"Yoho Digital Guarantor cover applies."*

PROCESS

How it works (the landlord view)

<p>~5 min</p> <p>Side Letter sign-off, your side</p>	<p>~30 sec</p> <p>Payout account verification (CoP)</p>	<p>0 admin</p> <p>Mid-tenancy disputes, routed via Yoho</p>
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Before you start: Your prospective tenant – or their letting agent – invites you. There is no upfront onboarding from your side and no fee to register. The first time you sign a Side Letter, Yoho verifies your nominated bank account once via Confirmation of Payee.



Funds flow direction · tenant pays direct, you receive on each Contractual Rent Date



01 You receive a Side Letter invitation

Your prospective tenant – or their letting agent on their behalf – sends you an email link. You open the **Side Letter** (a short digital agreement that sits alongside the Tenancy Agreement and binds Yoho's guarantor role). The tenant's identity has already been verified before you receive the invitation.



02 You sign & verify your payout account

Review the Side Letter and sign once (typed signature). You enter your nominated payout bank account directly in Yoho – never via the tenant. Yoho verifies the account at sign-off via **Confirmation of Payee** (PAY.UK industry standard since 2020, ~30 seconds, one-time). *This is the funding gate:* only after your sign-off and CoP-verification does Yoho proceed.



03 Monthly transfers settle automatically

The tenant deposits Security Funds into the Yoho Segregated Client Account at NatWest in their own name. On the **Tenancy Commencement Date**, Yoho transfers the first month to you via FasterPayments by 09:00 UK time – and continues monthly on the same calendar date through the coverage period.

WHAT YOU RECEIVE

Monthly rent in — without chasing.



Monthly transfers, automatic

FasterPayments on each Contractual Rent Date at 09:00 UK time to your CoP-verified payout account. No chasing, no reminders, no cross-border collection.



Funds confirmed before activation

Security Funds confirmed in the Yoho Segregated Client Account at NatWest before any monthly transfer commitment goes live. Your cover starts on a funded basis.



Payout account verified at signing

Confirmation of Payee runs at Side Letter sign-off. Your bank account name matches Side Letter signatory legal name — protecting you against APP fraud rerouting risk.



No tenant chasing or disputes

If a Release Event is challenged via a Dispute Flag, Yoho handles the matter as Escrow Administrator. You are not asked to chase the tenant or run the claim.



Notice-period protection — closes the RRA 2025 departure gap

If your tenant serves notice mid-tenancy, Yoho continues 2 further **Release Events** to you as legal protection — bridging the gap that the 5-week deposit cap cannot fill. Once complete, Yoho's commitment ends and remaining **Security Funds** return to the tenant.

£0 to you — setup, per-tenant, mid-tenancy admin, ongoing platform fee. Yoho's revenue comes from the tenant's one-time platform fee (Page 5). Your existing Tenancy Agreement and any agency arrangement stay exactly as they are today. Yoho operates as **Third-Party Guarantor** and **Escrow Administrator** under English law; Yoho is not your **Right to Rent** verifier — that statutory duty remains with you (or your letting agent).



THE NUMBERS

The numbers, your side

A worked example

A 12-month tenancy at £1,500 per month. The tenant deposits £18,000 of Security Funds into the Yoho Segregated Client Account in their own name at NatWest. You sign the Side Letter once, your bank account is CoP-verified, and the schedule below activates.

WORKED EXAMPLE · 12-MONTH TENANCY · £1,500 / MONTH

What you receive, when

Total Security Funds held in tenant's name	£18,000
Number of monthly transfers to your account	12
Amount each Contractual Rent Date	£1,500
Transfer rail	FasterPayments · 09:00 UK
Setup, per-transfer, or platform fee on your side	£0

The monthly amount and tenancy term are set in your Tenancy Agreement with the tenant – Yoho does not determine rent levels. Yoho transfers the agreed monthly amount, no more, no less, on each Contractual Rent Date.

What the tenant pays Yoho (one-time, their side)

COVERAGE	GREATER LONDON	OUTSIDE LONDON
12 months	£245	£145
9 months	£365	£215
6 months	£465	£265

Tenant pricing effective 2026. Yoho Technologies Ltd, registered England & Wales No. 16867100.

Traditional UK guarantor services typically charge tenants 5–8% of annual rent – for a £24,000-a-year London tenancy, that is £1,200 – £1,920. Yoho's one-time fee is roughly **1/8th to 1/12th** of that. Lower tenant cost means wider applicant pool for your property, without lowering the funds-on-hand standard.

APPLICANT FIT

Which tenants Yoho works for

Tenants with funds, without the UK reference paperwork

Yoho is engineered for three specific applicant profiles whose income and intent are sound but whose UK paperwork falls short. For these applicants, traditional guarantor services either reject them outright or charge prohibitive premiums.



International students

Family funds available, no UK credit history. The traditional guarantor industry treats them as high-risk by default. Yoho treats them as fully funded — because they are.



Recent arrivals to the UK

Overseas income or savings, but no 3-year UK reference trail. Cannot satisfy standard reference checks despite financial capacity.



Applicants with thin credit files

Sound income but limited UK credit footprint (new graduates, returning expats, recent self-employed). Just below traditional guarantor thresholds.

How a Yoho tenant is verified

For these applicants, eligibility for Yoho cover is bounded by **three checks only**:

- 1 Identity verified** (Sumsb — passport + liveness, typically 5 minutes)
- 2 Funds verified** (Security Funds received into Yoho Segregated Client Account at NatWest in tenant's own name)
- 3 Sanctions screening cleared** (ComplyAdvantage)

Once those three pass, the applicant is **confirmed Yoho-cover-eligible**. You receive Yoho's standing [Digital Guarantor](#) cover in advance — your existing Tenancy Agreement and tenancy paperwork unchanged.

LEGAL ARCHITECTURE

The legal mechanic

Plain-English summary

Yoho's role. Yoho operates as a Third-Party Guarantor and Escrow Administrator. The Security Funds are held in the Yoho Segregated Client Account at NatWest in the tenant's own name – ring-fenced, protected, never co-mingled with Yoho's operational accounts.

The Side Letter. A short digital agreement between Yoho and you (or your letting agent under your authority), with the tenant named as a beneficiary under the *Contracts (Rights of Third Parties) Act 1999* §1. It binds Yoho's Digital Guarantor role for the duration of the tenancy and sits alongside (not in place of) the Tenancy Agreement.

Monthly transfers. Yoho transfers the agreed amount to your CoP-verified payout account on each Contractual Rent Date via FasterPayments by 09:00 UK time, automatically through the coverage period.

Mid-tenancy events. If the tenant serves notice (e.g. at Month 7 of a 12-month tenancy), Yoho continues 2 further Release Events to you as legal protection during the notice period – then Yoho's commitment ends and remaining Security Funds return to the tenant.* If a Release Event is challenged via a Dispute Flag, Yoho handles the matter as Escrow Administrator – you are not asked to chase the tenant or run the claim.

* Example timelines under standard Renters' Rights Act 2025 notice.

Regulatory architecture



Banking partner: NatWest plc – a Tier 1 UK clearing bank. Security Funds held in a Client Money Trust account, with each tenant's funds held as a sub-ledger record ("Yoho Passport account")



Identity verification: Sumsb (UK-regulated identity verification partner)



Account verification: Confirmation of Payee (PAY.UK industry standard since 2020, one-time at Side Letter signing)



Sanctions screening: ComplyAdvantage



Data protection: Yoho Technologies Ltd is registered with the UK Information Commissioner's Office (ICO No. ZC080431)



Governing law: All Yoho agreements (Side Letter, Terms of Service) are governed by English law, jurisdiction England & Wales



HOW YOU START

Three steps, your side

From invitation to first monthly transfer

1. Receive a Side Letter invitation by email – sent by your prospective tenant or their letting agent
2. Open the Side Letter, review the property and monthly amount, sign once (typed signature, ~5 minutes)
3. Enter your nominated payout bank account directly in Yoho – Yoho runs Confirmation of Payee verification at sign-off

No upfront commitment from your side. No fees. No minimum tenancy volume. Your existing Tenancy Agreement and any agency arrangement you already have – all stay yours.

Questions before you sign?

Landlord supportsupport@yohotech.co.uk**FAQ for landlords**yohotech.co.uk/faq?audience=landlords**Public site**yohotech.co.uk/landlords**Office**

Yoho · 10 Devonshire Square · London EC2M 4YP

This guide is shared with you by your prospective tenant or their letting agent. Yoho does not initiate contact with landlords directly. If you received this guide unexpectedly, you may simply ignore it – there is no automatic enrolment, and you only become a Yoho counterparty if and when you sign a Side Letter.

Yoho Technologies Ltd, registered in England & Wales. Company No. 16867100. ICO ZC080431. Yoho operates as Third-Party Guarantor and Escrow Administrator. Security Funds are held in a segregated client money trust account at NatWest, a Tier 1 UK clearing bank, protected under the FSCS framework. Yoho is a member of Fintech Alliance.