

YOUR REFERENCE FOR THE YOHO ONBOARDING JOURNEY



YOHO FOR APPLICANTS

Approved as a UK tenant. Your funds stay yours.

Verified identity, your own NatWest-held account, automatic monthly transfers — no UK guarantor required.

Yoho is your standing Digital Guarantor — built for international students, recent arrivals, and thin-credit applicants whom traditional UK guarantors decline.

YOHO · 10 DEVONSHIRE SQUARE · LONDON EC2M 4YP

Say goodbye to **endless paperwork.**

AN EMOTIONAL PAYOFF FOR AN OPERATIONAL REALITY

APPLICANT FIT

Is Yoho built for you?

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

You're a fit if you are:



An international student

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



A recent arrival to the UK

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



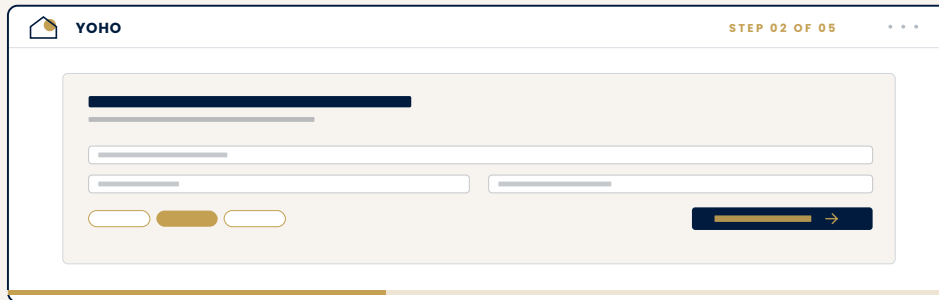
An applicant with a thin UK credit file

Sound income but limited UK credit footprint (new graduate, returning expat, recently self-employed). You're just below traditional guarantor thresholds.

Yoho is your Third-Party Guarantor. Your funds — held in trust for you at NatWest — back your tenancy. Yoho transfers a monthly amount to your landlord on each Contractual Rent Date, automatically. No UK guarantor required.

FROM SIGN-UP TO MOVE-IN

Five steps. Funding goes last.



ILLUSTRATIVE PREVIEW · INDICATIVE ONLY

<p>~15 min</p> <p>Steps 01 + 02, your side</p>	<p>14 days</p> <p>Step 03 – landlord sign window</p>	<p>Your pace</p> <p>Steps 04 + 05 – fund + activate</p>
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Funding gate: Yoho only prompts you to transfer your Security Funds at Step 04 – after your landlord has signed the Side Letter and their payout account has been verified via **Confirmation of Payee**. If they never sign, you never fund.

- 1** **VERIFY · 5 MIN** **Verify it's you.**
 Government ID and a quick selfie. Sumsb runs the same identity check used by leading UK challenger banks.
- 2** **CONFIGURE + SIGN · 10 MIN** **Configure your tenancy. Sign the Side Letter.**
 Enter the property, tenancy period, monthly amount, and how long you want to give your landlord to sign. Yoho generates your Side Letter – **a 1-page document locking Yoho in as your Digital Guarantor for this tenancy** – and you countersign on the spot. **No money moves.**
- 3** **INVITE LANDLORD · YOUR WINDOW** **Your landlord signs and adds their payout account.**
 They receive a one-click link, acknowledge the Side Letter, and add their own bank account directly in Yoho's landlord dashboard. Yoho runs a UK **Confirmation of Payee** check. You never enter or see your landlord's bank details. **Still nothing leaves your account.**
- 4** **FUND · LANDLORD SIGNED** **Now you fund.**
 Your landlord has signed and their payout account is locked in. Deposit your **Security Funds** into the **Yoho Segregated Client Account** at NatWest. Your Yoho Passport sub-ledger records your beneficial ownership. International transfer? Take your time.
- 5** **UPLOAD + ACTIVATE** **Upload the Tenancy Agreement. Engine starts.**
 Once you and your landlord sign the Tenancy Agreement, either of you can upload the signed copy to Yoho. Sumsb runs a Proof of Address check to match the property and amount against your Side Letter. Protection live.

STEADY STATE

One month, every month. Like clockwork.

On each Contractual Rent Date, Yoho releases one month of Security Funds to your landlord's CoP-verified payout account via FasterPayments by 09:00 UK time. A receipt lands in your inbox each time a Release Event runs.

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

Your release schedule

M01 £1,500	M02 £1,500	M03 £1,500	M04 £1,500	M05 £1,500	M06 £1,500
M07 £1,500	M08 £1,500	M09 £1,500	M10 £1,500	M11 £1,500	M12 £1,500

Total Security Funds: £18,000 · Transferred over 12 Release Events on each Contractual Rent Date.

ALTERNATIVE PATH · STILL LOOKING FOR A PROPERTY?

Skip Step 02's address field. Get a Yoho AIP.

A **Yoho Tenancy Passport AIP** (Approval-in-Principle) is a Pre-Approval Letter naming your verified identity and chosen budget. Show it to landlords or agents while you house-hunt. When you find your place, come back to Step 02 to populate the Side Letter and pick up the journey from there. AIP is valid for **60 days**.

PRICING

What you pay Yoho

One-time platform fee. No subscriptions. No hidden charges.

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

Longer commitment, lower fee — the 12-month tier costs the least.

Prices effective 2026. The platform fee is paid once, via Airwallex, at the start of your Yoho journey. It is independent of the **Security Funds** you later deposit.

Save £1,300+ vs traditional UK guarantors

For a typical London tenancy, tenants on Yoho save £1,300+ on guarantor fees alone.

Traditional UK guarantor services charge tenants **5–8% of annual rent** — for a £24,000-a-year London tenancy, that's £1,200 to £1,920, fully consumed by the guarantor and never refunded. Yoho's one-time platform fee at the 12-month London tier is **just £245**. Your **Security Funds** — the larger sum that backs your tenancy — stay in your name and release to your landlord one month at a time as your tenancy runs.†

† Saving comparison is platform-fee vs traditional guarantor-fee only. Your **Security Funds** principal returns in full per your Side Letter terms.

If you don't find a property: 60-day refund

You can pay Yoho without having signed a Tenancy Agreement — Yoho will issue you a 60-day **AIP** (Approval-in-Principle) Pre-Approval Letter to use during house-hunting. If you do not secure a property within those 60 days, Yoho refunds your platform fee less a

£49 administrative cost

; any **Security Funds** you deposited return in full to your nominated UK bank account.*

* AIP framework subject to final Side Letter terms. Refund processed within 5 working days of the 60-day window expiring without a signed Tenancy Agreement.

WHERE'S YOUR MONEY

Where it sits. And how it stays yours.

The money you deposit at Step 04 is your **Security Funds**. It is held on trust by Yoho at NatWest in the **Yoho Segregated Client Account**, with a Yoho Passport sub-ledger recording your **beneficial ownership**. The funds are legally yours under English trust law — they cannot be used by Yoho and are not part of Yoho's balance sheet. Yoho transfers a monthly amount to your landlord on each **Contractual Rent Date**; until each release runs, the money remains yours.



Held in trust for you

Your funds are held on trust by Yoho at NatWest, with a Yoho Passport sub-ledger recording your beneficial ownership. They are legally yours until each Release Event runs.



Held at NatWest plc

A Tier 1 UK clearing bank. Your funds sit inside NatWest's Client Money Trust account structure, ring-fenced from Yoho's operational accounts.



Ring-fenced as Client Money

Funds are not co-mingled with Yoho's revenue or operating accounts. They are not part of Yoho's balance sheet and cannot be used by Yoho for any other purpose.



Protected under FSCS framework

NatWest is a UK PRA-authorized bank. Eligible deposits held with NatWest are protected under the Financial Services Compensation Scheme up to the prevailing FSCS limit.*

What if Yoho stops operating?

Because your **Security Funds** are held on trust by Yoho at NatWest — separate from Yoho's own balance sheet — they are not exposed to Yoho's financial position. If Yoho ceases operations, NatWest continues to hold the Client Money Trust, and the Trust Deed dictates how funds are administered. Scheduled **Release Events** on your Side Letter remain enforceable, and any unreleased **Security Funds** return to you.*

* FSCS coverage applies per the prevailing scheme rules and is subject to the depositor's aggregate balance at the bank. Trust administration on Yoho ceasing operations is governed by the Client Money Trust Deed and English insolvency law.

EDGE CASES

What if something changes?

Tenancies don't always run their full term. House-hunts don't always close on the first property. Yoho handles the four most common deviations.



Full term ends naturally

All 12 (or 9, or 6) **Release Events** run on schedule. The final transfer completes on your last Contractual Rent Date. Any unused **Security Funds** return to your nominated UK bank account within 5 working days.



You serve notice early

If you serve notice mid-tenancy (e.g. at Month 7 of a 12-month tenancy), Yoho continues 2 further **Release Events** to your landlord as legal protection during the notice period. Then Yoho's commitment ends and remaining **Security Funds** return to you.*



Your landlord raises a Dispute Flag

If your landlord flags an issue with evidence – typically about property condition or non-payment – the next **Release Event** pauses under a 72-hour SLA review. Yoho handles the matter as **Escrow Administrator**. Releases resume or are adjusted based on outcome.



You don't find a property in 60 days

Your Yoho AIP expires at the 60-day mark. The platform fee is refunded less a **£49 administrative cost**; any **Security Funds** you deposited return in full to your nominated UK bank account within 5 working days.

* Notice-period mechanic per standard Renters' Rights Act 2025 notice timelines. Specific release counts and dates are stated in your Side Letter.

GET STARTED

Open your Yoho account.

Three steps to get going

- 1** Visit yohotech.co.uk/signup. Pick your coverage (6, 9, or 12 months) and your region.
- 2** Verify your identity via Sumsb — passport + a quick selfie. ~5 minutes.
- 3** Pick a property if you've found one, or **request an AIP** for house-hunting (60-day validity).

OPEN YOUR YOHO ACCOUNT

yohotech.co.uk/signupChinese-language site: yohotech.co.uk/zh

Need help before you start?

Applicant support	support@yohotech.co.uk
FAQ for applicants	yohotech.co.uk/faq?audience=tenants
Chinese-language site	yohotech.co.uk/zh
Office	Yoho · 10 Devonshire Square · London EC2M 4YP

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. Identity verification by Sumsb (UK-regulated). Account verification via Confirmation of Payee (PAY.UK industry standard). Sanctions screening by ComplyAdvantage. All Yoho agreements (Side Letter, Terms of Service) are governed by English law, jurisdiction England & Wales.