

How the Bristol City Council – PRT Private Rental (Deposit Bond) Scheme works

The Private Rental scheme is administered by Great Western Credit Union (GWCU), a not-for profit cooperative, who provide ethical financial services for people living in Bristol, Bath and the West of England.

If you are eligible for this scheme, you will need to open an Easy Saver account with GWCU, as this is where your repayments will be managed.

There are no credit checks, set-up charges or ongoing fees to use this service, and it is not a current account.

The quickest way to set up an account is online and this will ensure that Rental deposits are promptly available once approved by the Council. **Your Housing Adviser or Support worker will assist with this application.**

Before Starting your Easy Saver application online

Please have the following information ready before you start your application:

- Email address
- Mobile number
- National Insurance number
- Proof of Identity - either a valid UK passport or UK driving licence **AND** plus a selfie.
- Proof of your current address e.g. bank statement or utility bill.
 - (If you don't have the relevant ID, or you are currently homeless or in temporary accommodation, please contact your Housing Adviser or support worker.)

12 Steps to Completing the Easy Saver Online application form

Once you are ready, follow this link to get started <https://bristolcreditunion.org/savings/easy-saver>

1. 'Can I apply' – Select either 'I'm already a Member' OR 'I'm new'
2. Enter postcode – must be a Bristol postcode to qualify
3. Once postcode check complete click '**Start My Application**'.
4. Read and Click '**Accept Terms & Conditions**'
5. Complete all mandatory details on screen click '**Next**'
6. A verification code will be sent to the email address you supplied
7. Enter Verification Code from your email address and click '**Next**'
8. ID Check – upload either a Passport **OR** driving licence
 - a. **Housing Advisor or support worker can provide an identification letter supported by a birth certificate/benefit confirmation**
9. ID Check – **upload a selfie**
10. Read and Click '**Accept Terms & Conditions**'
11. Click '**Complete your application**'

The Private Renting team will confirm the amount of any agreed loan and assist you with the steps to setting up your new tenancy when applicable. **Please do not contact GWCU until the Member Application has been completed.**

GWCU will contact you to finalise your interest-free loan once the Member Application has been received. **If we miss you it is important you contact us asap so that a move is not delayed.**

This final conversation is to agree the Loan repayment terms and must be completed before you will be able to move into your new home.

12. Managing your account online

Once your loan has been issued, you will be able to view your account transactions and repayments by logging in to the GWCU Member Portal or by contacting GWCU.

Great Western Credit Union also provide a range of products and services, including affordable loans. Visit their website for further details via www.bristolcreditunion.org.