Terms of Use

Last updated: 26th November 2025

These Terms of Use ("Terms") set out the rules governing your use of the website, online platform, and services provided by {{Company Name}} ("we", "us", or "our"). By accessing or using our website or services, you agree to comply with these Terms.

These Terms apply to all users, including but not limited to:

- Letting agents
- Landlords
- Tenants and prospective tenants
- Guarantors
- Any person submitting information for referencing or insurance purposes

By using this site, you are agreeing to these Terms and it is advised that you read them carefully and contact us if you have any questions.

1. About Us

LegalforLandlords Ltd, Company Registration No. 06957943 is authorised and regulated by the Financial Conduct Authority. FRN 528518.

Registered Address LegalforLandlords
5B Olympic Way
Birchwood
Warrington
WA2 0YL

LegalforLandlords provides property-related services including (but not limited to):

- Tenant referencing
- Affordability and risk assessments
- Identity and verification checks
- PEPs, Sanctions and Criminal Watchlist checks
- Insurance distribution for products such as tenant-related insurance, rent guarantee insurance, or landlord-related protection (where applicable)

Where we offer or distribute insurance products, we do so as a FCA-regulated Firm: FRN 528518. You can find out more about how we are regulated and our permissions here.

2. Use of the Website

2.1 You must use our website and services only for lawful purposes and in accordance with these Terms.

2.2 You must not:

- Damage, interfere with, or disrupt the website
- Attempt unauthorised access to our platform, systems, accounts, or data
- Use the website for fraudulent or misleading activity
- Copy, scrape, or collect data for competitive or commercial purposes

2.3 Use of the website does not guarantee eligibility for referencing approval, tenancy acceptance, or insurance products.

3. Accuracy of Information Provided

3.1 You agree that all information you provide, whether for referencing, account creation, tenancy applications, or insurance is true, accurate, complete, and not misleading.

3.2 It is your responsibility to update us promptly if any information changes.

3.3 We may decline, suspend, or revoke services if we suspect false, misleading, or fraudulent information has been supplied.

3.4 You accept that providing inaccurate or incomplete information may result in:

- Referencing failure
- Insurance rejection, cancellation, or voidance
- Inability to validate identity or affordability
- Disclosure to fraud prevention agencies, where legally permitted

3.5 LegalforLandlords reserves the right to terminate or close your account if we believe these Terms have been breached. Where possible, we will provide you with notice.

4. Intellectual Property Rights

4.1 All content on this website, including text, software, graphics, data, trademarks, and design is owned by us or licensed to us and is protected under UK copyright and intellectual property law.

4.2 You may access and print content for personal or internal business use only.

4.3 You must not:

- Copy or reproduce website content beyond fair personal use
- Modify, distribute, or commercially exploit any content
- Use our trademarks, branding, or proprietary materials without written permission
- Reverse-engineer or attempt to extract underlying software code

All rights not expressly granted are reserved.

5. Our Role in the Referencing Process

5.1 We provide referencing and risk-assessment services to assist letting agents, landlords, tenants, and guarantors.

5.2 We do not:

- Make tenancy decisions
- Act as a party to tenancy agreements
- Determine rent levels or contract terms
- Guarantee the conduct or suitability of applicants
- Manage tenancy disputes

5.3 Any referencing decision or report is advisory and based solely on the information provided and available at the time.

5.4 The final decision to grant, refuse, or amend a tenancy rests entirely with the landlord or letting agent.

6. FCA-Regulated Insurance Services

6.1 Where we provide or distribute insurance products, such activity is regulated by the FCA.

6.2 We comply with all relevant FCA requirements, including but not limited to:

- Treating Customers Fairly (TCF)
- Product disclosure obligations (ICOBS)
- Complaints handling (DISP)
- Conduct rules applicable under SMCR (if relevant)

6.3 Insurance eligibility, terms, and outcomes are subject to:

- Underwriting criteria
- Fraud and risk checks
- Accurate information from users

6.4 We are not liable for any loss or dispute arising from:

- Tenancy decisions
- Rent arrears
- Evictions
- Contract negotiations
- Actions of landlords, agents, tenants, or guarantors

7. Limitation of Liability

To the fullest extent permitted under UK law:

7.1 We are not responsible for:

- Tenancy outcomes or disputes
- Decisions made by letting agents or landlords
- Loss of rent, deposits, or property
- Behaviour or actions of any user of the site
- Losses resulting from inaccuracies in information provided by users

7.2 We do not guarantee:

- Approval for referencing
- Eligibility for insurance products
- Accuracy or completeness of information from third-party sources

7.3 We do not exclude liability for:

- Fraud or fraudulent misrepresentation
- Any liabilities that cannot legally be excluded under UK law

8. Accounts and Security

8.1 You must keep login credentials secure and confidential.

8.2 You accept responsibility for all activity under your account.

8.3 You must notify us immediately if you suspect unauthorised access.

9. Data Protection

9.1 We process personal data in accordance with:

- UK General Data Protection Regulation (UK GDPR)
- Data Protection Act 2018

9.2 For more detail, please refer to our Privacy Policy, which forms part of these Terms.

10. Amendments to These Terms

10.1 We may update these Terms from time to time.

10.2 Updated Terms will be posted on this page, with the revised date. Continued use of the website constitutes acceptance of the changes.

11. Governing Law

These Terms are governed by the laws of England and Wales.
Any dispute will be subject to the exclusive jurisdiction of the courts of England and Wales.

12. Contact Us

For questions about these Terms, please contact us:
Email: help@legalforlandlords.co.uk
Complete this form
Or write to us: LegalforLandlords
5B Olympic Way
Birchwood
Warrington
WA2 0YL