

## Documents for the tenancy

- **Tenant self-disclosure**

Must be completed by all contracting parties

- **Copy of identity card on both sides**

Alternatively, passport, if applicable with residence permit

- **Proof of salary/income**

Copy of the last 3 salary statements or e.g. pension statements or the cost transfer from the job centre / the city.

For students the certificate of enrolment / for trainees the training contract.

- **Declaration of freedom from rent debts/landlord's certificate**

which please be issued by the current landlord

- **Consent to Schufa information** or own current Schufa information

The Schufa information was given to the prospective tenant with this documents.

In the case of a guarantee, the guarantor must provide a copy of his or her identity card, the last 3 salary and income statements, consent to a credit report and a declaration of acceptance of the guarantee.

In individual cases, further documents may be required.

# Tenant self-disclosure

Object: \_\_\_\_\_ Floor \_\_\_\_\_

Desired start of the rental period: \_\_\_\_\_ Viewed on: \_\_\_\_\_

I'm /We are aware that we cannot ask for a self-assessment, but that the landlord bases his/her decision for a possible rental on the complete and truthful information from this information and makes this a prerequisite.

As part of the **voluntary self-disclosure**, I/we provide the landlord with the following information regarding a possible rental of the above-mentioned rental property:

	Prospective tenant	Co-tenant
<b>Name, First Name</b>		
<b>Birth date</b>		
Current address Street   ZIP   City		
<b>Phone</b>		
<b>E-mail</b>		
Monthly <b>Net income</b> in €		
Income from <b>social service providers</b> in €		
<b>Employer</b> Name   Employed since when		
<b>current landlord:</b> Name   Address   Telephone		
<b>Animal husbandry / pets</b> If yes, which?	<input type="checkbox"/> Yes <input type="checkbox"/> no	<input type="checkbox"/> Yes <input type="checkbox"/> no
Do you play <b>musical instruments?</b> If yes, which?	<input type="checkbox"/> Yes <input type="checkbox"/> no	<input type="checkbox"/> Yes <input type="checkbox"/> no

Besides me/us, other people would like to move into the apartment:

Name, First Name	Birth date	family relationship

	Prospective tenant		Co-tenant	
Do you have <b>debts</b> ? If yes, how much?	<input type="checkbox"/> Yes	<input type="checkbox"/> no	<input type="checkbox"/> Yes	<input type="checkbox"/> no
Do you have <b>rent debts</b> ? If yes, hoch much?	<input type="checkbox"/> Yes	<input type="checkbox"/> no	<input type="checkbox"/> Yes	<input type="checkbox"/> no
Has a <b>foreclosure</b> been initiated against you in the last 5 years? If yes, when?	<input type="checkbox"/> Yes	<input type="checkbox"/> no	<input type="checkbox"/> Yes	<input type="checkbox"/> no
Has an <b>eviction notice</b> been filed against you in the last 5 years? If yes, when?	<input type="checkbox"/> Yes	<input type="checkbox"/> no	<input type="checkbox"/> Yes	<input type="checkbox"/> no
Have <b>bankruptcy proceedings</b> been opened against you in the last 5 years? If yes, when?	<input type="checkbox"/> Yes	<input type="checkbox"/> no	<input type="checkbox"/> Yes	<input type="checkbox"/> no

I/We declare that the above information has been provided completely and truthfully. The conclusion of a rental agreement takes place exclusively on the basis of the above Declarations. Incorrect information entitles the landlord to terminate the tenancy without notice even after the fact.

**Data protection consent:**

I/we hereby consent to the collection and processing of my personal data for the initiation and, if necessary, also for the conclusion and implementation of a rental relationship, including ancillary purposes. I/we have taken note of the data protection information of Argo Residential GmbH. This consent can be revoked at any time. Processing that is not necessary and legally required in connection with the implementation of the contract, including ancillary purposes, will be restricted or discontinued. With my/our signature, I/we confirm that we have received the Schufa information.

\_\_\_\_\_

Place

\_\_\_\_\_

Date

\_\_\_\_\_

Signature applicant 1

\_\_\_\_\_

Signature applicant 2

## Assumption of a directly enforceable rent guarantee

I/we hereby accept

Firstname, Name \_\_\_\_\_

Birth date \_\_\_\_\_

Adress \_\_\_\_\_

Telephone \_\_\_\_\_

E-mail \_\_\_\_\_

the guarantee for all claims by the apartment owner

\_\_\_\_\_ (*name of the owner*)

against Mrs/Mr \_\_\_\_\_ birth date \_\_\_\_\_

as a tenant of the apartment \_\_\_\_\_  
(*street, floor, location, place*)

I agree to guarantee all obligations arising from the lease without time limit and upon request.

I will pay from this guarantee immediate on first written demand if I am informed by the landlord that the tenant has not fulfilled his contractual obligations.

The guarantee expires automatically upon termination of the lease.

Place, date \_\_\_\_\_ Signature of guarantor \_\_\_\_\_

**SCHUFA note on rental applications**

For the purpose of checking the creditworthiness of the prospective tenant prior to the conclusion of the tenancy agreement, the Landlord\* shall transmit to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden, Germany, personal data collected in connection with the application for this tenancy agreement as well as data on non-contractual or fraudulent conduct.

The legal basis for these transfers is Article 6(1)(b) and Article 6(1)(f) of the General Data Protection Regulation (DS-GVO). Transfers based on Article 6(1)(f) DS-GVO may only be made if this is necessary to protect the legitimate interests of the landlord\* or third parties and does not override the interests or fundamental rights and freedoms of the data subject that require the protection of personal data.

SCHUFA processes data and also uses it for the purpose of profiling (scoring) in order to provide its contractual partners in the European Economic Area and in Switzerland and, where applicable, other third countries (insofar as there is an adequacy decision on these by the European Commission) with information on, among other things, the assessment of the creditworthiness of natural persons. More detailed information on SCHUFA's activities can be found in the SCHUFA information sheet or viewed online at [www.schufa.de/datenschutz](http://www.schufa.de/datenschutz)."

\* to individualize

Name and address of the prospective tenant and, if applicable, potential co-tenant / spouse.

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.....

**With my signature, I confirm that I have taken note of the SCHUFA notice and that I have been given the SCHUFA information sheet.**

Signature of prospective tenant

Signature of potential co-tenant / spouse

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In order to fulfill the accountability resulting from Art. 5 (2) DS-GVO regarding the provision of information and to prove the legitimate interest to SCHUFA, **the lessor shall keep this document for a period of 12 months in the event that an inquiry is made to SCHUFA.** In the event of the conclusion of the contract, this document will be included in the contractual documents and is then subject to the corresponding legal storage obligations.

## SCHUFA-information

### 1. Name and contact details of the responsible position and the company data protection officer

SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden, Germany, Tel.: +49 (0) 6 11-92 78 0  
The SCHUFA Data Protection Officer can be contacted at the above address, at the address of the Data Protection Department or by e-mail at [datenschutz@schufa.de](mailto:datenschutz@schufa.de).

### 2. Data processing by SCHUFA

#### 2.1 Purposes of data processing and legitimate interests pursued by SCHUFA or a third party

SCHUFA processes personal data in order to provide authorized recipients with information for assessing the creditworthiness of natural persons and legal entities. For this purpose, it also calculates and transmits score values. It only provides the information if a legitimate interest in this has been credibly demonstrated in the individual case and processing is permissible after weighing up all interests. The legitimate interest is given in particular before entering into transactions with a financial default risk. The creditworthiness check serves to protect recipients from losses in the credit business and at the same time opens up the possibility of protecting borrowers from excessive indebtedness by providing advice. The data is also processed for the purposes of fraud prevention, creditworthiness checks, money laundering prevention, identity and age checks, address determination, customer care or risk management, and pricing or conditioning. SCHUFA will inform about any changes in the purposes of data processing in accordance with Art.14 (4) DS-GVO.

#### 2.2 Legal basis for data processing

SCHUFA processes personal data on the basis of the provisions of the General Data Protection Regulation. Processing is carried out on the basis of consents as well as on the basis of Art. 6 (1) (f) DS-GVO, insofar as the processing is necessary to protect the legitimate interests of the controller or a third party and the interests or fundamental rights and freedoms of the data subject, which require the protection of personal data, are not overridden. Consents may be revoked at any time vis-à-vis the contractual partner concerned. This also applies to consents already granted before the entry into force of the GDPR. The revocation of consent does not affect the lawfulness of the personal data processed until the revocation.

#### 2.3 Origin of the data

SCHUFA receives its data from its contractual partners. These are institutions, financial companies and payment service providers located in the European Economic Area and in Switzerland as well as, if applicable, in other third countries (provided that a corresponding adequacy decision of the European Commission exists for these), which bear a financial default risk (e.g. banks, savings banks, cooperative banks, credit card, factoring and leasing companies) as well as other contractual partners who use SCHUFA products for the purposes stated in section 2.1, in particular from the (mail-order) trade, e-commerce, service, rental, energy supply, telecommunications, insurance or collection sectors. In addition, SCHUFA processes information from generally accessible sources such as public directories and official announcements (debtor directories, insolvency announcements).

#### 2.4 Categories of personal data processed (personal data, payment behavior and contract compliance)

- Personal data, e.g. surname (if applicable, also previous names that are provided with information upon separate request), first name, date of birth, place of birth, address, previous addresses
- Information on the commencement and contractual execution of a transaction (e.g. current accounts, installment credits, credit cards, garnishment protection accounts, basic accounts)
- Information on undisputed, due and repeatedly reminded or titled claims as well as their settlement
- Information on abusive or other fraudulent behavior such as identity or credit rating deception
- Information from public directories and official notices
- score values

#### 2.5 Categories of recipients of personal data

Recipients are contractual partners located in the European Economic Area, in Switzerland and, if applicable, in other third countries (provided that a corresponding adequacy decision of the European Commission exists for these) in accordance with section 2.3. Other recipients may be external contractors of SCHUFA in accordance with Art. 28 DS-GVO as well as external and internal SCHUFA offices. SCHUFA is also subject to the statutory powers of intervention of state authorities.

#### 2.6 Duration of data storage

SCHUFA stores information about individuals only for a certain period of time.

The decisive criterion for determining this period is necessity. SCHUFA has established standard periods for reviewing the necessity of further storage or deletion of personal data. Accordingly, the basic storage period for personal data is three years to the day after the data has been processed. Deviating from this, e.g. deleted:

- Information on inquiries after twelve months to the day
- Information on trouble-free contract data on accounts that are documented without the claim they are based on (e.g. current accounts, credit cards, telecommunications accounts or energy accounts), information on contracts for which the evidence check is provided for by law (e.g. garnishment protection accounts, basic accounts) as well as guarantees and trading accounts that are kept on the credit side, immediately after notification of termination.
- Data from the debtor lists of the central enforcement courts after three years to the day, but
- earlier, if SCHUFA is provided with evidence of a deletion by the central enforcement court
- Information on consumer/insolvency proceedings or residual debt discharge proceedings to the day three years after termination of the insolvency proceedings or granting of residual debt discharge. In special individual cases, an earlier deletion may also be made.
- Information on the rejection of an insolvency petition for lack of assets, the cancellation of protective measures or the refusal of residual debt discharge shall be deleted on a daily basis after three years.
- Personal prior addresses shall be stored for three years, with exact dates; thereafter, the necessity of continued storage shall be reviewed for a further three years. After that, they are deleted on a daily basis, unless longer storage is required for identification purposes.

### **3. Data subject rights**

Every data subject has the right to information from SCHUFA pursuant to Art. 15 DS-GVO, the right to rectification pursuant to Art. 16 DS-GVO, the right to deletion pursuant to Art. 17 DS-GVO and the right to restriction of processing pursuant to Art. 18 DS-GVO. SCHUFA has established a Private Client ServiceCenter for concerns of data subjects, which can be reached in writing at SCHUFA Holding AG, Privatkunden ServiceCenter, Postfach 10 34 41, 50474 Cologne, by telephone at +49 (0) 6 11-92 78 0 and via an Internet form at [www.schufa.de](http://www.schufa.de). In addition, it is possible to contact the supervisory authority responsible for SCHUFA, the Hessian Data Protection Commissioner. Consent may be revoked at any time vis-à-vis the contractual partner concerned.

**According to Art. 21 (1) DS-GVO, data processing may be objected to for reasons, which arise from the particular situation of the data subject. The objection can be made without any formalities and should be addressed to SCHUFA Holding AG, Privatkunden ServiceCenter, Postfach 10 34 41, 50474 Cologne.**

### **4. Profiling (Scoring)**

The SCHUFA information can be supplemented with so-called score values. Scoring involves using information collected and experience gained in the past to make a forecast of future events. The SCHUFA calculates all score values on the basis of the information stored by the SCHUFA about a data subject, which is also shown in the information according to Art. 15 DS-GVO. In addition, SCHUFA takes into account the provisions of Section 31 BDSG when scoring. Based on the entries stored for a person, an assignment is made to statistical groups of persons who had similar entries in the past. The method used is known as "logistic regression" and is a well-founded mathematical-statistical method for forecasting risk probabilities that has been tried and tested in practice for a long time.

The following types of data are used by SCHUFA for score calculation, although not every type of data is also included in every individual score calculation: General data (e.g. date of birth, gender or number of addresses used in business transactions), previous payment problems, credit activity last year, credit utilization, length of credit history, and address data (only if little personal credit-related information is available). Certain information is neither stored nor taken into account in the calculation of score values, e.g.: Information on nationality or special categories of personal data such as ethnic origin or information on political or religious attitudes in accordance with Art. 9 DS-GVO. The assertion of rights according to the DS-GVO, e.g. the inspection of the information stored at SCHUFA according to Art. 15 DS-GVO, also has no influence on the score calculation.

The transmitted score values support the contractual partners in decision-making and are incorporated into risk management there. The risk assessment and evaluation of creditworthiness is carried out solely by the direct business partner, as only the latter has a great deal of additional information - for example, from a credit application. This is true even if he relies solely on the information and score values provided by SCHUFA. In any case, a SCHUFA score alone is not a sufficient reason to reject the conclusion of a contract.

Further information on credit scoring or the identification of conspicuous circumstances is available at [www.scoring-wissen.de](http://www.scoring-wissen.de).