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## A smart alternative to a cash-deposit account

**D is a rental guarantee and a smart alternative to a cash-deposit when renting a home.**

**Same security, but much easier.**

Pay a one-time fee, based on a percentage of the deposit amount, and ensure that your savings are available at your disposal. D is regulated by the Norwegian Tenancy Act which ensures that the landlord has the same protection as with the traditional cash-deposit, and the tenant the same rights



### Flexibility

No need to spend unnecessary time and effort in the bank. The guarantee is established safe, quick and easy with your landlord.



### Freedom

Ensure that your savings are available at your disposal, and not locked away in a cash-deposit account.



### No expensive loans

No need for expensive loans to finance your cash-deposit. Pay a small one-time fee, based on a percentage of the deposit amount.



# How can I purchase a rental guarantee?



The landlord and the tenant agree that a rental guarantee can be used as security for the tenancy agreement



In order to qualify for a rental guarantee we conduct a credit check to ensure that you do not have any outstanding credit remarks



The guarantee is established before the rental agreement starts

## Why choose a rental guarantee?

- Your savings are available at your disposal
- D is regulated by the Norwegian Tenancy Act and provides the same protection as a cash-deposit
- No need for expensive loans to finance a cash-deposit

## What does a rental guarantee cost?

- Pay a small one-time fee based on a percentage of the deposit amount. The guarantee has a duration of three years
- The cost is based on a percentage of the deposit amount
- If the rental agreement is prolonged after the initial expiration date, the guarantee must be renewed

## Not an insurance

The rental guarantee is a surety bond which means that the tenant is responsible for any paid claim under the guarantee period. As the rental guarantee is regulated by the Norwegian Tenancy Act, every claim is handled on the same premise as for the traditional cash-deposit.