

## Property

42 Harbour View Rd, Auckland 1010

## Adult checked

Alex Sample (example)

## Check date

21 August 2026

## Credit report reference

SAMPLE-000000

## Outcomes at a glance

Composite signal (rule-based)

**Low risk***Not a tenancy decision — review references and income separately.*

Credit score

**Score 712 · Centrix**

Adverse items

**None listed**

Court fines

**Clear**

Tenancy Tribunal

**No matches**

NZTA licence

**Verified**

## Address history (Centrix file)

4.8 years on file, 2 prior addresses, no unexplained gaps noted

From the credit file — not independently verified.

## Applicant-declared affordability

Rent is 27.8% of applicant-declared income

Listed rent \$620/weekly vs stated income \$116,000/year.

Applicant-declared — not independently verified.

## TenancyIQ network history

1 prior tenancy recorded on TenancyIQ (matched on name and date of birth).

## Checks performed

- Tenancy credit report (adverse file)

- Ministry of Justice court fines search
- Tenancy Tribunal search
- NZTA driver licence verification

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## How to read this

### Composite risk badge

This is a quick summary generated from the checks above — it's not a tenancy decision. Always weigh it alongside references, income, and how the applicant presents.

### Address history

This comes from the credit file, not an independent check — treat it as context, not verification.

### Applicant-declared affordability

The applicant self-reported this income — it hasn't been verified. Use it as a starting point, and ask for payslips or bank statements if you want proof.

### TenancyIQ network history

Shows prior tenancies we have on record for this applicant across other landlords on the platform. No history isn't a red flag — it just means we haven't seen them before.

### No Tribunal matches on this search

That is one positive signal — still weigh income, references, and how they present in person.

### No defaults, judgments, or insolvencies listed

Useful context — combine with rent affordability, references, and your property standards.

### NZTA licence details matched

Name and date of birth matched NZTA records for the licence they provided.

### Score 712 · Centrix

Credit score returned by Centrix on this check. Not a TenancyIQ recommendation. Compare against other applicants rather than a fixed cutoff.

### You make the tenancy decision

TenancyIQ does not approve or decline tenants. Keep the PDF for your records and insurer vetting. Follow up with references and income proof before signing.

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## Landlord use

This TenancyIQ vetting summary confirms consent-gated screening was run for this rental decision. It is not legal or insurance advice and does not approve or decline the applicant.

Keep this document with the full credit report PDF downloaded from this application. Some insurers ask for proof of tenant vetting — check your policy wording.

TenancyIQ Private Limited acted as intermediary. The landlord is the credit bureau subscriber for this check.

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## Applicant rights

The applicant consented to this check and may request access to or correction of their credit report under the Privacy Act 2020.

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