Rental policy - Policy for rental of residential properties

Rikshem is one of Sweden's largest property owners and is owned by Fjärde AP-fonden and AMF Tjänstepension AB. Rikshem owns properties in large parts of Sweden.

Through various forms of housing, student apartments, youth apartments, rental apartments, senior housing and sheltered housing, Rikshem is able to offer safe and attractive housing for people of all ages.

Rikshem wants to contribute to long-term sustainable social development in the locations where we operate from a social, environmental and economic perspective.

1. Applying for an apartment

Rikshem's vacant apartments are advertised on the website www.rikshem.se, external marketplace or via the housing waiting lists of the external local or regional housing agencies with which Rikshem works. For more information, please refer to the section below entitled *Our search terms*.

Rikshem values long-term customer relationships and satisfied customers. Rikshem strives for a majority of our residential tenants to be gainfully employed and also strives to ensure variety in terms of the age and family arrangements of its tenants. Rikshem therefore reserves the right to freely choose among its applicants. Unlawful discrimination is not permitted when renting out our properties.

Rikshem wants to be able to meet its customers' changing housing needs over time. There is a loyalty scheme for customers who have lived for at least 4 years in their current Rikshem apartment.

Rikshem works with the municipalities in which we are established and provides apartments that the municipalities can in turn provide for social housing.

2. General requirements

To rent an apartment from Rikshem, you must meet certain requirements. The general requirements apply to all types of Rikshem accommodation.

Rikshem may deviate from these general requirements in certain cases or for certain areas.

You must:

- be 18 years or older.
- have a Swedish personal identity number or coordination number.
- be of good character and manage your commitments in your current home without issues and, on request, be able to show good references from current and previous landlords.
- have personally attended the viewing of the apartment if a viewing has taken place, or had a representative attend the viewing on your behalf.
- intend to use the apartment as a permanent residence and a permanent abode, and be listed in the Swedish Population Register as a resident in the apartment. Upon request, you must therefore be able to certify that any leases to another rental property or any ownership rights in another permanent residence, such as an apartment in a condominium or detached house, have ceased or will cease once you have gained access to your new home at Rikshem.

Rikshem reserves the right to conduct background checks on housing applicants.

You must have valid home insurance throughout your period of residence.

To prevent unhealthy living conditions in our properties, Rikshem applies the Swedish National Board of Housing, Building and Planning's general recommendations regarding the number of people that may live in an apartment. This means that:

1 room and kitchen	max. 2 persons
2 room and kitchen	max. 3 people
3 room and kitchen	max. 5 people
4 room and kitchen	max. 6 people
5 room and kitchen	max. 8 people

Other regulations may apply to individual apartments and certain properties, in exceptional cases. The rental contract will state how many people may live in the apartment.

3. Income requirements/credit rating

You must have an income that meets reasonable living standards for you and your family based on the rent for the apartment you are looking for. When the rent has been paid, you must have a certain amount left. We start from your taxed income according to the Swedish Tax Agency and the Swedish Enforcement Authority's normal amount.

If you are unable to present taxed income, Rikshem can approve other documentation in each individual case.

Support and compensation that are not taxable, such as housing allowances and housing subsidies, can in some cases be included, but income support is not accepted.

A shared income with another person can only be used if you have a spouse or partner and you intend to live together in a partner relationship and have a shared household in the apartment.

You may not have any records of non-payment or ongoing debt relief. Rikshem may deviate from these income requirements in certain cases or for certain areas.

4. Other requirements for different types of accommodation

Rikshem offers different types of apartments, such as student accommodation, youth apartments, sheltered housing and senior apartments. For these apartments, in addition to the general requirements above, you must also comply with the following:

- You must be at least 65 years of age to rent a sheltered home (age limit is regulated based on the respective municipality's regulations).
- In order to rent a senior apartment, you must be at least 55 years of age.
- To rent a youth apartment, you must be 18–25 years of age at the time of your search.
- To rent a student flat, you must be a full-time student at a university, college or equivalent. The studies must comprise at least 30 higher education credits per semester, of which you must gain at least 15 higher education credits per semester.

5. Our search criteria

To be able to apply for housing, you must register via Mina Sidor at www.rikshem.se and show that you are actively looking for housing by logging in at least once every 36 months (from the last login). The vacant apartments are mainly allocated according to the applicant's credits.

Other forms of renting may take place, for example, in the case of apartments that for various reasons require rapid occupancy or large numbers of new-build apartments or in other cases.

- You can register and save credits from the year you turn 16 years of age.
- You will receive 1 credit per day from the date on which you register.
- You will be barred from applying for accommodation for three months,
    - if you do not answer at all to an offer for an apartment 3 times during a three-month period, or
    - if you answer no to an offer for an apartment 6 times during a three-month period.

6. Incorrect details - customer is barred

It is important for Rikshem that the general public has confidence in Rikshem's letting work.

If the applicant has provided incorrect information when applying and/or relied on incorrect certificates, the applicant loses all their credits and is barred for 2 years from applying for an apartment at Rikshem. If the applicant has signed a rental agreement with Rikshem, the incorrect information may lead to Rikshem's termination of the rental agreement and the eviction of the tenant. Disclosure of incorrect information and certificates may also lead to the applicant being reported to the police.

Rikshem does not allow applicants to use web services or similar services that automatically activate housing applicants or otherwise usurp undue benefits in connection with the application. If this happens, the applicant will lose their credits and will be barred for 2 years from applying for an apartment at Rikshem.

7. Responsibility for the Policy

The policy has been adopted by Rikshem's Board of Directors.

If you have any questions about the interpretation of the Policy or need further guidance, please contact the Head of Housing.