RNS Number : 6061U
RentGuarantor Holdings PLC
27 February 2026

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(the "Company" or "RentGuarantor")

RentGuarantor Develops AI Infrastructure to Support Long-Term Growth Plans

RentGuarantor (AIM: RGG), a provider of rent guarantee services to prospective tenants across the socio-economic spectrum wishing to rent property in the UK[1] private rental sector, is pleased to provide an update on the bespoke artificial intelligence ("**AI**") infrastructure that the Company is developing. The Board considers that AI will significantly support the Company's ability to scale its operations to enable it to achieve its long-term growth plans.

Using its AI tools, the Board believes that RentGuarantor would illustratively have the potential to increase its capacity for processing tenant documents to approximately 100,000 contracts per year by 2029, a 30-fold increase over the number of tenant contracts completed via its platform in FY25, while also delivering significant efficiency gains.

Highlights

- RentGuarantor has developed AI-powered tools capable of automatically reading and analysing tenant documents.
- The initial application of this technology is an Automated Document Reader for Universal Credit ("**ADR-UC**"). After analysing the documents, ADR-UC will provide a clear explanation that the operational team can review before making a decision on application approvals, allowing for less time being spent on manual document checking and more time available for complex cases. The Company expects to commence the use of ADR-UC within its platform later this year.
- The Board anticipates that by expanding the use of the AI tools it has developed to other document types, the Company will ultimately be able to process applications for its guarantor service to an 'accept' or 'refer' decision point in approximately one minute, which would be a significant reduction from the time currently taken to process an application.
- The expected deployment of AI infrastructure throughout the business is ultimately expected to help increase capacity by delivering a significantly scaled processing volume, without the need for the operational headcount to grow proportionally.
- Applicants are also expected to benefit from an improved digital experience via a faster progression of their application. Human oversight over applications will remain, with experienced staff on hand to support throughout the process.
- The Company's AI strategy is led by Professor David Cliff, Non-Executive Director, who has oversight of RentGuarantor's Research and Innovation initiatives and is a Professor of Computer Science at the University of

Bristol. He previously worked at the Massachusetts Institute of Technology in the Artificial Intelligence Laboratory, and as an Industrial Researcher for Hewlett-Packard and Deutsche Bank.

Paul Foy, CEO of RentGuarantor, said: *"I am excited by the impact that we expect our bespoke AI technology to be able to deliver to RentGuarantor. We believe that our initial application in ADR-UC will ultimately significantly streamline one of the most time-intensive aspects of our operations and will act as a catalyst for further technological progress across the business. Over time, we can see bespoke AI technology applications creating meaningful value for investors by dramatically increasing our application throughput and operational capacity should the volume of applications increase substantially.*

"Our broader technology strategy is focused on driving efficiency without compromising our award-winning customer service, and we are confident that our AI roadmap can help us to deliver on that ambition."

David Cliff, Non-Executive Director of RentGuarantor, said: *"We have an exciting pipeline of new AI technologies in development that we believe have the ability to position RentGuarantor at the forefront of the property technology industry. These innovations will not only have the potential to drive significant operational efficiencies but also to transform the customer experience, with the goal of creating a first-in-class user interface. Our automated reader for universal credit documents is just the beginning, and we look forward to further integrating these innovations into our products."*

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About RentGuarantor

RentGuarantor provides a rent guarantee service to tenants wishing to rent property in the UK[1] (currently excluding Northern Ireland) from the Private Rental Sector ("PRS"). It is an online service where applications are managed on a secure and bespoke digital platform designed and built by the Company. The goal is to make the process as simple as possible, with applications only taking a few minutes and RentGuarantor seeking to complete the application on the same day.

[1] *Currently excluding Northern Ireland.*



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