



# Energy Saver Cashback

We recognise the impact UK housing has on climate change. That's why we've introduced our Energy Saver Cashback offer to reward eligible customers who are releasing money from their mortgage to make energy efficient home improvements. This leaflet explains how Energy Saver Cashback works and the terms and conditions that apply.

## How much cashback could you receive?

If you're using money from your Legal & General Mortgage to make energy efficient home improvements that qualify under our scheme, you could receive 10% cashback of the total cost of qualifying works, up to a maximum of £1,000. This cashback will be paid on completion of the qualifying works.

You'll need to complete all works and claim your cashback within 12 months of completion of your mortgage and you'll only be able to claim cashback once for your mortgage. If you choose not to take this offer with your initial loan you may be able to take a similar offer on up to three drawdowns that you later make.

## What energy efficient improvements qualify under our scheme?

Improving the efficiency of your home is one way you can make a positive impact on the environment, but it can also help to cut the cost of your fuel bills and help make your home feel warmer and more comfortable.

You'll need to ensure improvements are supplied and fitted by a professional and approved installer. Some may require specific certifications and registrations in order to qualify under our scheme. A 'Useful Contacts' section has been provided overleaf to help you source a tradesperson.

### Double or Triple Glazing:

Including installation of external energy efficient doors. You'll need a certificate from either a local building control or a FENSA registered company to confirm that works meet regulations. **We'll need a copy of this certificate before we can pay your cashback**

### Solar/Thermal Heating Systems:

You'll need to make sure that any installer you use meets the Micro Generation Certification Scheme (MSC) standards. Planning permission may also be required.

### Draught Stripping:

Our 'Useful Contacts' section may help you to source a tradesperson for this type of work.

### Standard Insulation:

- Flat Roof
- Loft
- Floor

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### Wall Insulation:

- **Cavity Wall Insulation:** before we can pay your cashback, we'll need to see a guarantee from the installer once this type of work has been carried out.
- **Solid Wall Insulation:** check with your local authority whether the work will need to comply with building regulations as you may need planning permission.

### Heating Controls:

- Appliance thermostats
- Hot water tank thermostats
- Hot water tank insulation
- Smart heating or Zone controls
- Delayed start thermostat
- Thermostatic radiator valves
- Biomass pellets boiler (new installation only)

\*installation of new gas boilers is excluded from this offer

### Ground or Air Source Heat Pumps:

You'll need to make sure that any installer you use meets the Micro Generation Certification Scheme (MSC) standards.

### Wood-Fuelled Boiler (Biomass Systems):

You should obtain advice from an MSC certified installer to find out whether this improvement is right for your home. Planning permission may also be required.

You'll be unable to claim cashback for any structural works, (including removal and/or replacement of some of the existing structure of your home) to allow installation of the works set out above. If you're considering making these, or any other improvements to your home, you should consider taking specialist advice from someone who has the appropriate certification for the home improvements you're looking to make. This will ensure any improvements are right for your home depending on its structure and build. A 'Useful Contacts' section has been provided overleaf which may help you to source this type of advice.

You'll also be able to claim cashback on **labour costs, cost of materials** and **VAT**, if they are necessary for the installation of the works set out above.



# How do I apply for the cashback?

## Step 1 - Instruct the works on your property

If you're planning to make any qualifying works to your home, you'll need to find and instruct an approved installer to start works on your property. Planning permission may be required for certain improvements, so it's important to obtain this before works are carried out. You'll have 12 months from the date your mortgage completed, to finish the works and request your cashback.

## Step 2 - Acquire your paperwork

Once the work has been completed, you'll need to provide us with an invoice setting out the works completed, the date of completion and the total cost. This must be written on the letterheaded paper of the tradesperson who carried out the work, along with the name and contact information of the individual or company.

## Step 3 - Provide us with documentation

Send your documentation to Customer Services, Legal & General Home Finance, PO Box 17225, Solihull, B91 9US or email [customerservices@landghomefinance.com](mailto:customerservices@landghomefinance.com).

Once we've reviewed your documents, we'll let you know if we need any further information. If everything is acceptable, we'll process your cashback payment. This will be paid within 30 days from the date we receive the correct documentation and will be paid into the same account as your initial loan amount.

If you're contacting us by email please remember not to send any personal, financial or banking information because email is not a secure method of communication.

## Useful contacts

In this section we've provided a list of useful contacts to help you find out more about sourcing a tradesperson and the benefits of improving the energy efficiency of your home:

It is important you are wary of traders who knock on your front door unexpectedly looking to get work - don't feel pressured to hire them. If in doubt, always say no, close the door, and if necessary, contact the police.



### Trustmark:

A government endorsed scheme for all trades in and around the home. It allows you to search for reputable organisations and reliable tradespeople using your postcode.

Website: [trustmark.org.uk](http://trustmark.org.uk)

### Government Services

Local council websites can help you source approved tradespeople. Try searching 'Trading Standards' which is a council department that makes sure companies don't break the law when selling to customers. Approved traders may be listed here along with links to other websites.

Website: [www.gov.uk](http://www.gov.uk)

### Simple Energy Advice:

A government endorsed advice service designed to provide impartial and independent advice on energy efficient home improvements. They can also help you find out if you're eligible for any grants to help pay for things like loft or cavity wall insulation.

Website:

[simpleenegeryadvice.org.uk](http://simpleenegeryadvice.org.uk)

Call: **0800 444 202**

### Your local Home Improvement Agency & Home Energy Scotland:

May be able to advise on making energy efficient improvements to your home or offer a handyman service to make small improvements.

Website:

[energysavingtrust.org.uk](http://energysavingtrust.org.uk)

### Age UK

Provide tips on things you can do to reduce your energy bills such as water or heating.

Call: **0800 055 6112**



# Terms and Conditions

The following terms and conditions apply to our Energy Saver Cashback offer. For the purposes of these terms and conditions, 'Legal & General' shall mean Legal & General Home Finance Limited. Energy Saver Cashback is available to customers who have received their Offer of Loan on or after 1 November 2020.

Please make sure that you read these and you can call us if you have any questions on **03330 048 444**. Lines open between 8.30am and 5.30pm Monday to Friday. Call charges will vary. Calls may be monitored and recorded.

- 01.** Energy Saver Cashback is available to customers who have received their Mortgage Offer of Loan on or after 1 November 2020.
- 02.** To qualify, you must follow the process outlined in this document and the works must meet the criteria outlined in this document.
- 03.** If works are not completed within 12 months of the completion of your mortgage, we reserve the right to not pay the cashback amount.
- 04.** If the work that is carried out doesn't meet the published criteria as set out in this leaflet, Legal & General reserve the right to not pay the cashback amount.
- 05.** We may conduct a revaluation of the property once works have completed. We will tell you before if we need to conduct a revaluation. This valuation is for our information only and will not change the amount that you have borrowed from us. This valuation is for the purposes of these terms and conditions only and does not impact any rights we may have under the standard Terms and Conditions of your Legal & General Mortgage to conduct a revaluation of the property and to change the amount that you have borrowed from us.
- 06.** You will only be able to claim cashback once for your mortgage when you take it with the initial loan and it is limited to one payment per account.
- 07.** The Energy Saver Cashback offer can't be used in conjunction with any other Legal & General offer.
- 08.** If you repay your mortgage before work is completed and a claim on this Energy Saver Cashback offer is made, Legal & General won't pay the cashback payment.
- 09.** Legal & General reserve the right to withdraw the Energy Saver Cashback offer at any point but will make payment to any customers whose mortgages completes prior to the date on which Legal & General withdraws the offer and subsequently complete qualifying works within 12 months of the completion of the mortgage.
- 10.** Any decision of Legal & General as to eligibility to take part in the Energy Saver Cashback offer or the result of the Energy Saver Cashback offer will be final and no correspondence will be entered into.
- 11.** Legal & General reserves the right to delay the Energy Saver Cashback offer in the event of circumstances outside its reasonable control, which it considers make it necessary for it to do so.
- 12.** Legal & General reserves the right to not pay the cashback payment should Legal & General discover or have a reasonable suspicion that you are abusing the terms of this offer.
- 13.** Legal & General accepts no responsibility for claims that are incomplete, delayed, lost, damaged or unreadable, submission of incomplete information or any other reason other than those listed here will result in us not paying the cashback.
- 14.** You may be asked to take part in non-paid publicity or advertising relating to the Energy Saver Cashback offer, which may include having your photograph taken for promotional and press purposes.
- 15.** Please see Legal & General's privacy policy for how Legal & General will use your personal data at [legalandgeneral.com/privacy-policy/](https://legalandgeneral.com/privacy-policy/).
- 16.** The Energy Saver Cashback offer and these terms and conditions are subject to English law. Any disputes must be referred to the English courts.

These terms and conditions apply to our Energy Saver Cashback offer only and do not impact on the standard Terms and Conditions of your Legal & General Mortgage.