

TERMS AND CONDITIONS

The title of the competition is the Mortgage Club Awards (the “**Awards**”) and the Awards shall be governed by the following terms and conditions (the “**Terms and Conditions**”) by Legal & General (the “**Organiser**”):

- **How to enter: Stage 1 – Self-Nominations**

- .1 The Awards entry process is divided into 4 distinct stages.
- .2 The first section of the process (the “**Self-Nomination Stage**”) will run from 9.00am on 12 January 2026 (the “**Self-Nomination Opening Date**”) to 5.00pm on 30 January 2026 inclusive (the “**Self-Nomination Closing Date**”)
- .3 During the Self-Nomination Stage, brokers and lenders are invited to self-nominate themselves for those categories they wish to enter, and which are relevant to their business.
- .4 All Entrants must provide a short profile to accompany their self-nomination(s) (no more than 200 words per category).
- .5 All broker Entrants must declare their eligibility to enter the awards by checking the declarations shown to confirm they are:
 - a) a member of the Legal & General Mortgage Club, and
 - b) that they have put through £20 million in mortgage lending via L&G Mortgage Club during 2025.
- .6 All lender Entrants must check the declaration shown to confirm they are a member of the L&G Mortgage Club lender panel.
- .7 All lender Entrants who enter either the Best Smaller, Medium or Larger Lender categories must enter the correct category based on the volume of lending they have put through the Legal & General Mortgage Club in 2025, **NOT** their total lending volume across the whole market.
- .8 All self-nominations must be submitted by no later than 5.00pm on the Self-Nomination Closing Date. After this time, the automated link to submit a self-nomination will expire.

- **How to enter: Stage 2 – Verification**

- .1 The second section of the entry process (the “**Verification Stage**”) will run from 02 February 2026 to 5.00pm on 06 February 2026 inclusive.
- .2 During the Verification Stage, the Organiser will check the eligibility of the Entrants who have self-nominated. The Organiser reserves the right to remove any firms from the entry process who we believe do not meet the mandatory criteria outlined in the Self-Nomination Stage.
- .3 All Entrants who fail to meet the eligibility criteria will be removed from the entry process and informed of the decision by the Organiser.
- .4 The entrants in question will have a short window to appeal their ineligibility to proceed further in the entry process.

- **How to enter: Stage 3 – Voting**

- .1 The third section of the process (the “**Voting Stage**”) will run from 9.00am on 09 February 2026 to 5.00pm on 27 February 2026 inclusive (the “**Voting Closing Date**”)
- .2 During the Voting Stage, all lenders and brokers who are members of the Legal & General Mortgage Club will be invited to vote for those Entrants who have self-nominated in each category and who have been confirmed as eligible to enter. Lenders are invited to vote for brokers, and brokers for lenders.
- .3 The rules for casting a vote are as follows:

- a) Brokers and lenders are permitted to vote as an individual, not as a firm (i.e. multiple employees at a lender or broker firm can each vote separately);
 - b) Brokers are voting for lenders and lenders for brokers. Any votes received from any other individuals or firms (e.g. friends, family, customers, surveyors, introducers, protection providers) will be discounted;
 - c) The Organiser will only accept the **FIRST** vote submitted by an individual. If an individual submits a 2nd vote, then it will be discounted;
 - d) Lenders must vote for brokers using a work-based email address for their firm only. Any votes submitted by lenders using a personal email address will not be accepted and will be discounted;
 - e) Brokers may vote using a personal email address if that is what they use for their day-to-day business operations;
 - f) If the Organiser identifies any instances of lenders or brokers trying to vote for themselves, then these votes will not be accepted and will be discounted.
- .4 At 5.00pm on the Voting Closing Date, the voting surveys will automatically expire, and no more votes can be cast.
 - .5 The votes will be counted and verified by the Organiser and any unqualified votes removed (i.e. those votes that go against the rules outlined above).
 - .6 A minimum of three Entrants in each category with the highest tally of eligible votes will be announced as finalists (the “**Finalists**”).
 - .7 In the event that there is a tie between two or more category Entrants in terms of the number of votes received, then the number of finalists for said category will expand (but only if the tie occurs in the top three highest number of votes received).
 - .8 The Finalists will be announced to the industry via the Mortgage Solutions website on 20 March 2026.
- **How to enter: Stage 4 – Finalist Entries & Judging**
- .1 All the Finalists across both the broker and lender categories will be invited to provide a more detailed submission on why they believe they should win the award. Specific guidance for the submissions will be provided to the Finalists following the announcement.
 - .2 The deadline for submissions to be received is 5.00pm on 10 April 2026 (the “**Finalist Closing Date**”).

- .3 There will be three judging panels used to select the winners (the “**Awards Judging Panels**”). The Broker awards panel will consist of representatives from the Legal & General Mortgage Club, invited senior figures from lender partners and the Conduct Risk team. The Lender awards panel will consist of representatives from the Legal & General Mortgage Club, invited senior figures from broker partners and the Conduct Risk team. A third judging panel consisting of a variety of specialists in the Diversity & Inclusion space, will be selected to judge the ‘The Diversity & Inclusion Champion Award’ which is open across brokers and lenders.
- .4 All submissions received will be reviewed, scored and then debated by the appropriate Awards Judging Panel.
- .5 Each Awards Judging Panel will select one winner from each category they have oversight of, who will each receive an award (the “**Winners**”).
- .6 The decision of the Awards Judging Panels (acting reasonably) will be final.
- .7 The Finalists are expected to attend the awards ceremony on 05 June 2026 (the “**Awards Ceremony**”), where the Winners will be announced and presented with their awards.

- **How to enter: General**

- .1 The Organiser reserves the right to change any of the stipulated Closing or Announcement Dates at its discretion.
- .2 The Organiser will not accept:
 - a) responsibility or liability for Awards self-nominations, votes and finalist submissions that are late, lost, mislaid, damaged or delayed in transit, regardless of cause, including, for example, as a result of any postal failure, equipment failure, technical malfunction, systems, satellite, network, server, computer hardware or software failure of any kind, theft, destruction, alteration of or unauthorised access to entries as a result of any cause outside the Organiser’s control; or
 - b) proof of posting or transmission as proof of receipt of entry to the Awards.
- .3 By submitting a self-nomination, vote or entry to the Awards, you agree that you have read, understood and are bound by these Terms and Conditions.

- **Eligibility**

- .1 The Awards are open to entries from brokers and lenders based within the UK and who are a member of the Legal & General Mortgage Club.

- .2 Entries must relate to activity on the previous twelve months business performance from entry i.e. 1 January 2025 to 31 December 2025.
- .3 In entering the Awards, you confirm that you are eligible to do so. The Organiser may require you to provide proof that you are eligible to enter the Awards.
- .4 The Organiser will not accept Awards entries that are:
 - (a) automatically generated by computer;
 - (b) completed by third parties or in bulk;
 - (c) illegible, have been altered, reconstructed, forged or tampered with; or
 - (d) incomplete.
- .5 The Organiser reserves all rights to disqualify any Entrant where their conduct is contrary to the spirit or intention of the Awards, or where the Organiser has reasonable grounds to believe that such Entrant has breached any of these Terms and Conditions.
- .6 Should any Entrant be disqualified, the Organiser may, at its sole discretion, select a replacement Entrant which will be subject to these Terms and Conditions.
- .7 The Organisers reserve the right to amend category selections where appropriate.
- .8 The Organiser's event partner (Ae3 Media) will contact the Finalists as soon as practicable once the finalist announcement has been broadcast using the contact details provided with the entry submission.
- .9 The Finalists are expected to attend the Awards Ceremony on Friday 05 June 2026, where the Winners will be announced and presented with their awards.
- .10 The decision of the Awards Judging Panel shall be deemed final and no correspondence or discussion will be entered into.

- **Limitation of liability**

- .1 The Organiser reserves the right to cancel the Awards at any stage. In the event of such cancellation, the Organiser shall not be liable to Entrants in respect of any additional costs or consequential losses incurred by the Entrants as a result of any such cancellation.
- .2 To the fullest extent permitted by law, the Organiser shall not in any circumstances be responsible or liable to compensate the Entrants and/or Winners or accept any liability for any loss, damage, proceedings, claim or costs, howsoever incurred by the Entrants and/or Winners (including any damage to computer equipment, data stored thereon or to personal, professional or commercial activities), arising from the Awards or caused by the

failure of the Entrants to comply with the entry requirements or these Terms and Conditions.

- .3 The Organisers are not liable for any costs incurred by Entrants in the evaluation and judging process.

- **Ownership of Awards entries and intellectual property rights**

- .1 All entries to the Awards and any accompanying material submitted to the Organiser will become the property of the Organiser on receipt and will not be returned.

- .2 By submitting your Awards entry and any accompanying material, you agree to:

- (a) assign to the Organiser all intellectual property rights with full title guarantee; and
 - (b) waive all moral rights,

in and to your Awards entry and otherwise arising in connection with your entry to which you may now or at any time in the future be entitled under the Copyright, Designs and Patents Act 1988 as amended from time to time and under all similar legislation from time to time in force anywhere in the world.

- **Data protection and publicity**

- .1 All material submitted will remain strictly confidential to the Awards Judging Panel. Entries will be stored, processed and deleted in accordance with the Organiser's compliance with GDPR and the Data Protection Act 2018.

- .2 By submitting your entry, you consent to the publication, in connection with the Awards, of descriptions of submissions from the Entrants that are selected as Finalists.

- **General**

- .1 The Organiser reserves the right to hold void, suspend, cancel, or amend the Awards where it becomes necessary to do so.

- .2 The Organiser reserves the right to amend or supplement these Terms and Conditions at any time. Any such amendment or any additional rules, terms or conditions imposed from time to time by the Organiser shall be incorporated by reference into these Terms and Conditions upon written notice of such amendment or addition to the Entrants.

- .3 In the event of any dispute regarding these Terms and Conditions and all other matters relating to the Awards, the decision of the Organiser shall be deemed final and no correspondence or discussion shall be entered into.

- .4 These terms and conditions shall be governed by English law, and the parties submit to the non-exclusive jurisdiction of the courts of England and Wales.