



Up to £200 cashback – For Legal & General Home Finance customers making qualifying energy efficient home improvements

This leaflet explains how the Energy Saver Cashback works
and the terms and conditions that apply.



Easier to read information

Please call us on **03330 048 444** if you are
visually impaired and would like this document
in Braille, large print, audio tape or CD.

What is Energy Saver Cashback?

Making home improvements may help to cut the costs of your energy bills. If you're using your Legal & General mortgage to do this, you could receive up to 10% of the total cost as cashback (up to a maximum of £200).

All works need to be carried out and your claim made within 12 months of your drawdown completing. Cashback can only be claimed on a maximum of three 'drawdowns'

Please note: The impact of energy efficient home improvements will vary for different properties. Ensure you've done your research and have fully discussed the impacts with an expert before construction.



What energy efficient improvements qualify under our scheme?

An approved installer should supply and fit any improvements. To qualify under the scheme, specific certifications or registrations may be needed. See the 'Useful Contacts' section overleaf for help finding a tradesperson or advice on works not listed below:

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 work meets regulations. **We'll need a copy of this certificate before we can pay your cashback.**

Solar/Thermal Heating Systems:

Any installer you use should meet the Micro Generation Certification Scheme (MSC) standards. Planning permission may also be required.

Draught Stripping:

The 'Useful Contacts' section may help you find a tradesperson for this type of work.

Standard Insulation:

- Flat Roof
 - Loft
 - Floor
- The 'Useful Contacts' section may help you to find a tradesperson for this type of work.

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:** Planning permission may be needed; check with your local authority whether the work will need to comply with building regulations.

Heating Controls (excluding new gas boilers):

- 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)

Ground or Air Source Heat Pumps:

Any installer you use must meet the Micro Generation Certification Scheme (MSC) standards.

Wood-Fuelled Boiler (Biomass Systems):

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 able to claim cashback on **labour costs**, **cost of materials** and **VAT**, if they're necessary for the installation of the works set out above. However, any structural works to allow installation (e.g. removal or replacement of your home's existing structure) won't be eligible.



How do I apply for the cashback?

1 Instruct the works on your property

Find and instruct an approved installer to start the work. Obtain planning permission before carrying out any work, if required.

All works need to be carried out and your cashback requested within 12 months of your drawdown completing.

2 Gather your paperwork

We'll need the invoice and proof of payment for the work completed on your tradesperson's letterheaded paper. This must include the following:

- Name and contact details of the company or tradesperson
- Certificate and details of work completed
- Date of completion
- Total cost of works

We also require details of the bank account you wish the cashback to be paid into, with a recent bank statement for verification.

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.

We'll review your documents and let you know if any further details are needed. Cashback will be paid into your account 30 days from the date we receive all documents.

We reserve the right to request further documents to satisfy ourselves that the works are eligible for the cashback.

If you're emailing us, remember not to send any financial or banking information as it's not a secure communication method.

Useful contacts

This section provides a list of useful contacts to help you find a tradesperson.

It's 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 that helps you search for reputable organisations and reliable tradespeople using your postcode.

Website:
trustmark.org.uk

Government Services:

Search 'Trading Standards'. This department ensures companies don't break the law when selling to customers. Approved traders may be listed here with links to other websites.

Website:
gov.uk/improve-energy-efficiency

Your local Home Improvement Agency & Home Energy Scotland:

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

Website:
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

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. 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 Additional Borrowing 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**.

1. Energy Saver Cashback is available to mortgage customers of Legal & General.
2. To qualify, you must follow the process outlined in this document and the works must meet the criteria outlined in this document.
3. Cashback will be calculated as 10% of the cost of qualifying works, up to a maximum cashback of £200.
4. Qualifying works must be carried out and completed and your cashback requested within 12 months of the drawdown being paid to you.
5. In order to be eligible to receive the cashback, the work carried out must meet the published criteria as set out in this leaflet.
6. We reserve the right to conduct an inspection of the property to confirm that the works have been completed as described. The inspection 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.
7. You will only be able to claim claimback on a maximum of three separate drawdowns and it is limited to three payments per account. You will be unable to claim cashback on any drawdowns if you have already claimed cashback on your initial advance.
8. The Energy Saver Cashback offer can't be used in conjunction with any other Legal & General offer.
9. 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.
10. 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 drawdown.
11. Legal & General take no responsibility for the standard of work carried out on your property or any subsequent issues with the work carried out.
12. Any decision of Legal & General as to eligibility of applicants or works for the Energy Saver Cashback offer and any requirements made by Legal & General to evidence such eligibility will be final. No correspondence or discussion will be entered into.
13. 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.
14. 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.
15. 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.
16. 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.
17. Please see Legal & General's privacy policy for how Legal & General will use your personal data at legallandgeneral.com/adviser/privacy-policy.
18. The Energy Saver Cashback offer and these terms and conditions are subject to English law. Any disputes must be referred to the English courts.

If you have any questions about this offer contact us via phone or email.

Call: **03330 048 444**

Lines are open 8.30am–5.30pm, Monday to Friday. Call charges will vary. Calls may be monitored and recorded.

Email: customerservices@landghomefinance.com

Legal & General Home Finance Limited is a wholly owned subsidiary of Legal & General Group plc. Registered in England and Wales number 04896447.

Registered office: One Coleman Street, London, EC2R 5AA. Legal & General Home Finance Limited is authorised and regulated by the Financial Conduct Authority.

DA449 06/24

