



**Up to £1000 cashback –If  
you're making energy efficient  
home improvements using  
your Legal & General Mortgage**

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

# What is Energy Saver Cashback?

If you're using your mortgage to make energy efficient home improvements, you could receive up to 10% of the total cost as cashback (maximum of £1000). All claims need to be made within 12 months of your mortgage completing.

You can only claim once for your initial loan, however, if you have a drawdown facility you could also take a similar offer on up to three drawdowns.

## What energy efficient improvements qualify under our scheme?

Improving your home's energy efficiency can help cut costs of fuel bills and have a positive environmental impact.

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 needs to comply with building regulations.

### 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:

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.

You'll have 12 months from the date your mortgage completed to finish the works and request your cashback.

## 2 Gather your paperwork

We'll need the invoice of the work completed on letterheaded paper of the tradesperson you chose. This must include the following:

- Name and contact details of the company or tradesperson
- 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](mailto: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.

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're 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](http://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](http://gov.uk)

### Simple Energy Advice:

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

Website: [simpleenergyadvice.org.uk](http://simpleenergyadvice.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**.

- 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.

If you have any questions about this offer contact us via phone or email. So we can point you in the right direction, use reference '**Energy Saver IA**'.

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](mailto:customerservices@landghomefinance.com)

When emailing remember not to send any personal, banking or financial information as email isn't a secure method of communication.