



## **Terms and Conditions**

### **Refer a Friend and Enjoy a £50 John Lewis Voucher Each!**

Effective Date: 18/09/2024

1. Incentive Payment: The "Refer a Friend" incentive is payable to both the referred client and the referrer upon the successful completion of the referred client's mortgage.
2. One Referral per Client: Only one referral incentive will be paid per referred client, regardless of how many individuals may refer them.
3. Payment Timeline: The incentive will be issued within 30 days of the referred client's mortgage completion.
4. Incentive Amount: The incentive consists of £50 Amazon vouchers for both the referrer and the referred client. No alternative reward or payment will be offered.
5. Identification: It must be clearly established at the start who the referrer and referred client are to qualify for the incentive.
6. Eligibility: The referred client must be a new customer of Later Life Property Finance Limited and must not have been in contact with the company prior to the referral.
7. Mortgage Completion: The referral incentive is only payable upon the successful completion of the referred client's mortgage. If the mortgage does not complete, no incentive will be paid.
8. Referral Process: Referrals must be made before the referred client engages in any formal discussions with Later Life Property Finance Limited. Referrals made after discussions or applications have already started will not qualify for the incentive.
9. Multiple Referrals: While a referrer may refer multiple clients, each referred client is only eligible for one incentive. However, the referrer may receive incentives for each successfully referred client.
10. Non-Transferable: The referral incentive is non-transferable and cannot be exchanged for cash or any other alternative.
11. Right to Withdraw: Later Life Property Finance Limited reserves the right to withdraw or modify the referral scheme at any time without prior notice.
12. Disputes: In case of any disputes regarding eligibility or terms, the decision of Later Life Property Finance Limited will be final.

13. Fraud or Abuse: Any fraudulent activity or abuse of the referral scheme will result in the disqualification of the referral and forfeiture of the incentive.

14. Compliance with Law: The referral scheme is subject to all applicable laws and regulations.

**Last updated: 18.09.2024**