

# Your Mortgage People Refer a Friend

## Terms and Conditions

1. The Fair Trade Practice Ltd t/a Your Mortgage People (YMP) will give the person who recommends someone they know (the referrer) a £100 Love2Shop voucher (there is no cash alternative) per mortgage recommendation and a £50 Love2Shop per Life Insurance recommendation, subject to a maximum of 25 recommendations.

2. The referrer will only be eligible to receive vouchers for recommendations if they have entered into an agreement with The Fair Trade Practice Ltd, Your Mortgage People and Your Protection People, or any of their associated trading styles.

3. In the case of mortgage recommendations, the referrer is only entitled to a voucher if the referred enters into an agreement with YMP for YMP to act on their behalf, and successfully completes the Application Process. Voucher will be issued within one month of the referrer completing this process.

4. In the case of life insurance recommendations, the referrer is only entitled to a voucher if the referred enters into an agreement with YPP or YMP to act on their behalf and goes on to take out a policy through YMP. Voucher will be issued on policy start date.

5. If the referrer recommends someone for both a mortgage and life insurance they will be issued a voucher for whichever is due first.

6. If the referrer recommends someone who is already a customer, for an alternative product, they will not be issued a voucher.

7. The company providing the voucher may impose their own terms and conditions as to the voucher and YPP have no liability as to how those terms and conditions operate.

8. As an alternative to sending the referrer a voucher YPP will be happy to pay an equivalent amount to a nominated registered charity if requested to do so by the referrer.

9. The referrer will only be eligible to receive a voucher when they recommend someone who has given permission for their details to be passed to YPP.

10. Where someone is recommended who is not known to the referrer or is known by them but has not given permission to be contacted, YPP will not pay the referrer for the recommendation.



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PEOPLE

11. If the referrer recommends more than one person who is not known to them or has not given permission to be contacted, YPP will withdraw the recommend a friend scheme for the referrer immediately and they will not be eligible to receive any further vouchers. In such circumstances YPP may also choose not to honour the existing recommendations made by the referrer.

12. Where the referrer has recommended someone, who is not known to them or who hasn't given permission to be contacted, they may be considered to be operating an unauthorised business which is an offence under the Financial Services and Markets Act 2000.

13. YPP reserves the right to withhold payment of the vouchers for a recommendation where the referrer is outside of payment terms.

14. YPP will not accept recommendations through this scheme if the referrer is a business. Recommendations are only accepted from individuals who are not in business. However, if you are operating a business, please contact us as we may be able to enter a different agreement with you.

15. In the event that a recommendation is duplicated by two referrers, YPP will pay vouchers to the referrer who made the recommendation first. In the event that this is impossible to verify, the vouchers will be split equally between the referrers.

16. YPP reserves the right to withdraw the Recommend A Friend Scheme at any time and without notice. In such circumstances, all recommendations notified to YPP at the point of withdrawal of the scheme would be honoured but the referrer would not be entitled to receive a voucher for any recommendations after that point.