



REFER A FRIEND

TERMS AND CONDITIONS

Definitions

Referrer

A person who completes the Refer-A-Friend online form or who sends or directs a Referred Friend to Endurance Mortgages Limited for Mortgage/Protection advice.

Referred Friend

A person whose contact details are passed to Endurance Mortgages by the Referrer.

Mortgage Completion

The point when your mortgage lender appointed via Endurance Mortgages Limited provides the mortgage funds and the mortgage transaction is completed

Insurance Completion

The point when your insurance provider appointed via Endurance Mortgages Limited provides a policy schedule to confirm the policy has started and is on risk.

Reward

The Referrer are entitled to £50 Amazon voucher as long as these terms and conditions have been followed.

Terms and conditions

1. This offer is open to everybody resident in the United Kingdom who refer friends or family (Referred Friend) to Endurance Mortgages Limited for mortgage advice.
2. The Referrer must:
 - Have obtained explicit consent from the Referred Friend for their details to the referral and the passing of their contact details to Endurance Mortgages Limited
 - Have obtained explicit consent for Endurance Mortgages Limited to contact the Referred Friend on the contact details provided.
 - not refer themselves.
 - Meet all of the qualifying criteria and other clauses in this Refer-A-Friend Terms and Conditions



3. The Referred Friend must:
 - Have completed a fact find with a member of Endurance Mortgages limited advice team
 - Have a Mortgage Completion with Endurance Mortgages
 - Meet all of the qualifying criteria and other clauses in this Refer-A-Friend Terms and Conditions

Qualifying criteria

4. Re-referrals are only valid if the Referred Friend isn't an existing client or prospect – i.e. someone already known to Endurance Mortgages Limited
5. Rewards for Mortgages will only be paid on mortgage completions with a borrowing amount over £250,000
6. To achieve the Insurance Policy Referral Reward, the 'referred' must apply and complete on an overall monthly premium of £35 or more.
7. The range of Insurance Policies that will qualify for the Insurance Referral Reward are:
 - Life Insurance
 - Critical Illness
 - Income Protection
8. House Insurance referrals do not qualify for a reward
9. Will referrals do not qualify for a reward
10. A joint application is considered to be one Referred Friend.

Non qualifying criteria

11. Referrer(s) that reside outside of the United Kingdom.
12. Referred Friend(s) that reside outside of the United Kingdom.
13. Employees of Endurance Mortgages are not eligible to receive the vouchers outlined in these terms.

Vouchers

14. If all the conditions above are met, then the Referrer will receive a £50 Amazon voucher each.
15. Vouchers will be issued within 30 days of Amazon being formally notified of the Mortgage Completion from the mortgage lender.
16. The Referrer will be notified using the registered email held by Endurance Mortgages Limited



17. Use of the Amazon voucher is subject to Amazon own gift voucher terms and conditions.
18. Vouchers must be kept safely and securely. Endurance Mortgages Limited cannot accept responsibility for any loss incurred as a result of theft, impersonation or identity fraud.
19. The voucher is non-exchangeable, non-transferable, and is not redeemable for cash or other prizes.

Other conditions

20. There's no limit to the number of Referred Friends a Referrer can refer.
21. Endurance Mortgages Limited accepts no responsibility for being unable to offer a service to the Referred Friend.
22. In the event of any disputes regarding the Refer-A-Friend scheme, the decision of (Endurance Mortgages Limited) is final.
23. Endurance Mortgages Limited reserves the right to change the terms and conditions of this offer by amending these terms and conditions or withdraw this offer at any time.