

### Refer a Friend Terms and Conditions.

The referred client (“the Referred Client”) must be notified and have consented to their details being passed to Mortgage Hand for this offer before the date of the referral. This is the responsibility of the party referring the Referred Client (“the Referrer”) and is subject to the General Data Protection Regulation (GDPR). The Referrer will indemnify Mortgage Hand for any loss or claim arising from the Referrers failure to procure such consent.

A Referred Client can only be referred once. In the event that a Referred Client is referred to Mortgage Hand more than once, only the first Referrer will be eligible for a referral gift under this offer.

The Referrer will not be eligible to receive any referral gift in the event that the Referred Client has already instructed Mortgage Hand to arrange a mortgage and/or protection policy on their behalf.

If Mortgage Hand is (for whatever reason) unable to procure one of the stated referral gifts, the Referrer will receive a substitute gift of commensurate value subject to these terms and conditions.

Permanent employees, contract and temporary workers working directly for Mortgage Hand (or other companies in the mortgage hand Group) are not eligible to participate in the referral scheme.

Mortgage Hand has the right to withdraw this offer at any time.

The Referrer is eligible to receive £50 in Love2shop vouchers. The Referred Client then instructs Mortgage Hand to arrange a mortgage and/or protection policies\*. This instruction must be received by Mortgage Hand within (3) three months of the date on which the Referrer made the referral via one of our Mortgage Hand Advisers. Instructions received outside the 3 months (3) month period will not generate a £50 Love2shop voucher to the Referrer.

\*excluding standalone general insurance e.g., buildings and contents insurance or accident, sickness, and unemployment cover.

The Mortgage Hand Refer a Friend Offer is only available to UK residents aged 18 and over.

Mortgage Hand is authorised and regulated by the Financial Conduct Authority.