

Greener Home Reward

Terms and Conditions

About this Greener Home Reward

Barclays Greener Home Reward offers a cash reward (the "Reward") to our residential mortgage customers for making eligible home improvements. You can qualify for the Reward provided that you are eligible and comply with the Reward Rules set out below.

Registering your interest in and claiming the Reward

Subject to your compliance with the Rules below, you can register interest for the Reward between 25 October 2022 and 31 January 2024 and claim for the Reward by 31 July 2024 and providing the necessary proof required under the Rules by 31 August 2024.

Limited time offer

This offer opened on 25 October 2022. The offer of the Reward is a limited time offer and can be withdrawn at any time without notice. If we withdraw the offer, the withdrawal will not affect your ability to receive the Reward where you have already registered your interest in the Reward, are eligible to receive it and comply with the Rules. If you haven't registered your interest in the Reward by the date on which we withdraw the offer, you will be unable to register for a Reward.

We can also change, suspend or end the offer if we can't run it for any reason outside our reasonable control, or if we think continuing the offer will cause us to break a law or duty that applies to us or might expose us (or another Barclays company) to action or censure from any government, regulator or law enforcement agency.

Reward Rules

1. To be eligible for the Reward, you must
 - a. Have a residential (owner occupier and not buy to let) mortgage with Barclays Bank UK PLC over property in the UK which is your primary residence and which is not:
 - i. A foreign currency mortgage,
 - ii. A staff mortgage acquired before 2003,
 - iii. A Shared Appreciation Mortgage; or
 - iv. A Protected Appreciation Mortgage
 - b. Pay your mortgage via Direct Debit (we will pay the Reward into this account)
 - c. not be in arrears on your mortgage at the time of registering for the Reward.
2. To be paid the Reward you must
 - a. Be eligible for the Reward under Rule 1 above
 - b. Register for the Reward directly via the Barclays website between 25 October 2022 and 31 January 2024
 - c. Use a TrustMark Registered Business or Tradesperson to undertake the home improvement work. You can find a list of these businesses at trustmark.org.uk/tradespeople
 - d. Have the TrustMark Registered Business or Tradesperson complete one of the home improvements works listed below between 25 October 2022 and 31 July 2024
 - e. Have the home improvements made to the residential property where you permanently reside and which is security for your mortgage. You cannot claim for improvements made to any additional properties, such as holiday homes or a buy-to-let property

- f. Once work has been completed, submit a completed claim form to us by 31 July 2024
 - g. Once your claim has been submitted, provide proof of the work completed and the amount which you paid by 31 August 2024
 - h. Have made a mortgage payment by Direct Debit at least once prior to the Reward being paid
3. You can only receive one Reward. If you are a customer on a joint mortgage, then you can only receive one Reward as joint customers. If you are making more than one home improvement, we will only pay one Reward.
 4. No Reward will be paid if the cost to you of the home improvements work is not equal to or above the value of the Reward for the type of improvement work carried out.
 5. The amount rewarded is dependent on the type of work completed. A full list of the eligible home improvements for which a Reward can be paid is set out in the table below:

Home improvement method	Type of improvement	Reward
Low carbon heating	<ul style="list-style-type: none"> • Air source heat pump • Ground source heat pump • Biomass pellet Boiler 	£2,000
Solar energy	<ul style="list-style-type: none"> • Solar thermal (solar hot water heating) • Solar electricity panels (photovoltaics) • Solar battery storage 	£1,000
Insulation	<ul style="list-style-type: none"> • Solid wall insulation 	£1,000
	<ul style="list-style-type: none"> • Loft and pitch roof insulation • Flat Roof insulation • Cavity wall insulation • Room in roof insulation • Underfloor insulation • Suspended wooden floor insulation 	£500
Doors and windows	<ul style="list-style-type: none"> • New insulated external doors (replacing single glazed or solid doors installed before 2002) • A-Rated Double/Triple glazing (where replacing single glazing) • Secondary glazing 	£500

6. In order to receive the Reward, you must provide proof of the home improvements and the amount paid. This can be an invoice, which must include all the following information
 - a. Your full name
 - b. The invoice date
 - c. Your address. This must be for the property that is security for your mortgage, and which is the property in which you permanently reside
 - d. The type of home improvements made – for example, where replacing single glazing, this must be itemised on your invoice. You may need to ask your supplier to note the detail of what has been improved on the invoice
 - e. The name of the TrustMark Registered Business or Tradesperson which has carried out or installed the home improvements
 - f. The price you have paid for the home improvements made
 - g. Confirmation of payment of the invoice and that the home improvements have been completed – if this is not evident from the invoice then we will accept a separate receipt, proof of payment and/or confirmation of completion

7. We won't pay a Reward where

- a. You are not eligible or do not otherwise comply with the Rules or these Terms and Conditions
 - b. In our reasonable opinion, you have insufficient proof of a TrustMark Registered Business or Tradesperson carrying out eligible home improvements
 - c. You attempt to submit invalid documents in order to receive the Reward. Barclays reserves the right to challenge and not pay a Reward where a document or proof appears invalid on its face and insufficient information is provided to allow us to verify its validity
 - d. Your circumstances change after registration such that you subsequently do not comply with the Rules
 - e. The home improvements for which you are claiming the Reward were completed prior to 25 October 2022
 - f. For Barclays to pay the Reward would mean Barclays would be or would in its reasonable opinion potentially be breaking any laws or regulations
8. You can't transfer the offer or your ability to receive a Reward to someone else or use it in conjunction with another offer or promotion.

When is the Reward paid?

If you have submitted your claim form by 31 July 2024 and provided proof of work completed and price you've paid by 31 August 2024, we will email you to let you know if your claim has been accepted. If your claim has been accepted, we will pay the Reward into the bank account from which your mortgage Direct Debit is paid within 30 days unless you have not yet made a payment by Direct Debit on your mortgage, in which case, the Reward will be paid within 30 days of that Direct Debit payment date.

Other important information

Barclays will send you relevant service communications about your Reward. Further information about how your personal data is used by Barclays is available in our privacy notice at barclays.co.uk/important-information/control-your-data/

Barclays isn't responsible for any work that's carried out under the Greener Home Reward, your choice of product, any claims made by the TrustMark Registered Business or Tradesperson you use, or whether your home improvements result in cost or energy savings.

There is no guarantee that a home improvement you make under the Greener Home Reward will improve your property's EPC rating.

Claiming the Greener Home Reward and making home improvements does not mean you will be able to qualify for a Barclays Green Home Mortgage now or in the future.

Barclays cannot provide advice on making home improvements. However, if you are not sure what home improvements to make, you can read the information available on our Greener Homes webpages, which are provided for educational purposes, and which may provide you with information and links to further information that could be of assistance to you. It may be advisable to speak to a range of TrustMark Registered Businesses or Tradespeople to find out more about the products they offer, where they come from, what the work involves, and what cost and energy savings you might expect. They may be able to help you choose the right home improvement(s) for you. Make sure you do your own research and are happy with your decision before you agree to go ahead with any home improvements.

Charges

Barclays does not charge for participating in the Reward.

Tax

Barclays cannot provide tax advice and your tax obligations are your responsibility to manage. The Reward will not be subject to UK income tax where personal customers make the claim on home improvements made to their primary residential property, but if you operate a business using this property there could be tax implications and you may wish to seek independent tax advice. The Reward amount is inclusive of VAT. The applicable VAT rate is correct as the time of printing and may be subject to change in case of any alteration in VAT rules by HMRC.

Fraud prevention

In order to process your claim for the Reward we may need to verify the information that you have provided to us. If false or inaccurate information is provided to us and fraud is identified, details may be passed on to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity. For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to barclays.co.uk/important-information/control-your-data/ or you can request a copy from us.

Keeping you updated

We will send you an email receipt for your registration form. This will include instructions on how to submit your claim. It is your responsibility to complete your claim and submit the required proofs ahead of the deadline dates (31 July 2024 and 31 August 2024 as set out in the Rules). We will notify you by email to let you know if your claim has been accepted.

Other things you need to know

These terms and conditions are governed by English law.

These terms and conditions are available on our website, but we would suggest you download a copy to retain for your records.

Make money work for you