

# Greener Home Reward

## Terms and Conditions

These terms and conditions explain how you may be able to qualify for a Greener Home Reward on Eligible Home Improvement works. Before you start your Eligible Home Improvement works, you should read this document so that you can understand if, when you make your claim, you will be eligible for the Reward.

## About Greener Home Reward

Barclays Greener Home Reward offers a cash reward (the **Reward**) to our residential mortgage customers for making any one of the eligible home improvements set out in Reward Rule 5 below (each an **Eligible Home Improvement**).

You can qualify for the Reward if you are eligible and comply with the Reward Rules set out below.

Just so you know, when we refer to “Barclays”, “us”, “we” and “our” in these terms and conditions, we mean Barclays Bank UK PLC.

## Claiming the Reward

Subject to your compliance with the Reward Rules, you can submit your claim for the Reward at any time while the offer of the Reward remains open.

After you submit your claim, you will be asked to submit the necessary proof of work required under the Reward Rules within one month from the date on which we request this proof of work.

## Limited time offer

This offer of the Reward (the “**Offer**”) opened on 25 October 2022. The Offer is a limited time offer and can be withdrawn at any time without notice. If we withdraw the Offer and you have already submitted a claim for the Reward and complied with the Reward Rules, the withdrawal shall not affect your ability to receive the Reward.

If we withdraw the Offer and you have not submitted a claim for the Reward by the date of withdrawal, you will not be able to make a claim for the Reward.

The Offer can be changed, suspended or withdrawn at our discretion. The Offer is non-transferable.

## Reward Rules

### 1. Eligibility

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. an Interest Free Assistance Loan,
  - iv. a Shared Appreciation Mortgage, or
  - v. 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 claiming for the Reward; and
- d. not be in breach of your residential mortgage terms and conditions. If you need to obtain consent to retrofitting works from either us or a Local Authority, you will need to obtain such consents prior to undertaking the retrofitting work.

### 2. To be paid the Reward, you must:

- a. be eligible for the Reward under Reward Rule 1 above;
- b. apply for the Reward directly via the Barclays website;
- c. use a TrustMark Registered Business or Tradesperson to undertake the Eligible Home Improvement. You can find a list of these businesses at [www.trustmark.org.uk/tradespeople](http://www.trustmark.org.uk/tradespeople);
- d. have the Eligible Home Improvement made to the residential property which is your primary residence and which is security for your mortgage. You cannot claim for improvements made to any other properties, such as holiday homes or a buy-to-let property or a property on which we have granted you permission to let;
- e. submit a completed claim form to us by the date which is no later than three months after the date on the invoice or proof of payment;
- f. once your claim has been submitted, provide proof of the work completed within one month from the date on which we request this proof of work;
- g. the proof of work must specify what works were completed, and include your name, the address of the mortgaged property where the works were completed, and the amount paid by you as set out in Reward Rule 6; and
- h. have made your most recent mortgage payment by direct debit.

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 Eligible Home Improvement, we will only pay one Reward. If you purchase a new property and it becomes your primary residence, and you have previously claimed a Reward, you are not able to claim a Reward for another Eligible Home Improvement on your new primary residence.

4. No Reward will be paid if the cost to you of the Eligible Home Improvement is less than the value of the Reward for that type of Eligible Home Improvement.

5. A full list of the Eligible Home Improvements is set out below. The Reward amount paid depends on the type of Eligible Home Improvement completed.

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

6. To receive the Reward, you must provide proof of the work completed and the amount paid. This must be provided to us within one month of the date in which we request this proof of work. This can be an invoice. The proof must include all of the following information:
- your full name;
  - the invoice date (which must be no earlier than 3 months before the claim was submitted);
  - your address which must be the residential property which is your primary residence and which is security for your mortgage;
  - the type of Eligible Home Improvement made – for example, where you have replaced single glazing this must be itemised on the invoice. You may also need to request your supplier note the detail of what has been improved on the invoice;
  - where you have installed insulation, the type of insulation must be specified on your invoice (or a separate note from the installer on the installer's letterhead). Note that spray foam insulation is not eligible for the Reward;
  - the name of the TrustMark Registered Business or Tradesperson which has carried out or installed the Eligible Home Improvement;
  - the price you paid for the Eligible Home Improvement which must be an amount greater than or equal to the eligible Reward amount; and
  - confirmation of payment of the invoice and that the Eligible Home Improvement has 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:
- you are not eligible or do not otherwise comply with the Reward Rules or these terms and conditions;
  - in our reasonable opinion, you have insufficient proof of a TrustMark Registered Business or Tradesperson carrying out the Eligible Home Improvement;
  - 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 validity;
  - you have applied for the reward before 01 July 2024 and your circumstances change after registration such that you subsequently do not comply with the Reward Rules;
  - the Eligible Home Improvement in respect of which you are claiming the Reward has not been completed; or
  - the payment of the Reward would, in our reasonable opinion, potentially be breaking any law, regulation or duty or constitute a waiver of a breach by you of your residential mortgage conditions

#### When is the Reward paid?

Once you have submitted your claim form and provided proof of the work completed and price you've paid, we will email you to let you know if your claim has been accepted. If your claim has been accepted, we will pay the applicable Reward into the bank account from which your mortgage direct debit is paid within 30 days. If you have not made at least one mortgage payment by direct debit by the time you provide proof of work, the Reward will be paid within 30 days of the first direct debit mortgage payment you make.

#### 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 [www.barclays.co.uk/importantinformation/control-your-data/](https://www.barclays.co.uk/importantinformation/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 the Eligible Home Improvement you make results in cost or energy savings. There is no guarantee that an Eligible Home Improvement you make under the Greener Home Reward will improve your property's EPC rating.

Claiming the Greener Home Reward and making an Eligible Home Improvement does not mean you will be able to qualify for a Barclays Green Home Mortgage or any other Barclays product or service 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, overall emissions involved in the supply chain for a particular product, 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.

#### No charges

Barclays does not charge you a fee for participating in this Offer.

#### Tax

Barclays cannot provide tax advice and your tax obligations are your responsibility to manage. As at 1 February 2024, the Reward will not be subject to UK income tax where personal customers make the claim on an Eligible Home Improvement made to their primary residential property. 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 at 1 February 2024 and, together with income tax provisions may be subject to change in case of any alteration in tax 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 us. For more detailed information on how and why we use your information please go to [www.barclays.co.uk/important-information/control-your-data/](https://www.barclays.co.uk/important-information/control-your-data/) or you can request a copy from us.

#### Keeping you updated

It is your responsibility to complete your claim and submit the required proofs within the time frames set out in the Reward 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.

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