



PD

FINANCE  
MORTGAGES  
PROTECTION | ADVICE

**PD FINANCE**

MORTGAGE & PROTECTION INSURANCE



[www.pdfinance.co.uk](http://www.pdfinance.co.uk)



[paul@pdfinance.co.uk](mailto:paul@pdfinance.co.uk)



07826 848 247

## Terms & Conditions

This is our Terms & Conditions Policy from PD Finance.

### Terms & Conditions for £199 Cashback

As you may have seen advertised on our website, we offer up to £199 cash back on completion to our clients when you need it most.

To qualify for up to £199 cash back the following terms and conditions apply.

- 1) You must be a client of PD Finance, instructing us pursuant to our terms, privacy disclosure and marketing consent.
- 2) The cashback is only available where we are acting as your mortgage and protection advisor on purchase mortgages, the cashback is not available for re-mortgages for example.
- 3) You must agree to pay our broker fee of £399 and this must be paid in full before we submit a mortgage application for you.
- 4) The cashback is only payable at our sole discretion and can be withdrawn at any time by us.
- 5) Agreement for us to pay cashback of up to £199 must be sent from us directly by the business owner, from the email address Paul@pdfinance.co.uk.
- 6) The cashback where we agree to pay this will be paid on or before the 15th working day following the completion of your mortgage.
- 7) PD Finance will contact you once completion has taken place and request your written confirmation of the bank account you would like this paid to, in usual circumstances this information will be available to us from your fact find.
- 8) In cases of joint mortgages, the cashback will be paid to the first applicant named on the fact find.

#### FEE STATEMENT:

We do not charge clients when they stay with their current lender (Product Transfer). However, we do typically charge a fee of up to £199 for remortgage and up to £399 for a mortgage when purchasing a property. This will be confirmed in your initial consultation which is free of charge.