

# Share The Love – Terms & Conditions

## Definitions

### **Referrer/Sharer Of The Love**

A person who completes the Share The Love online form or who sends or directs a friend, relative or colleague to Buckingham James Financial Services Ltd for mortgage or protection advice.

### **Referred friend, relative or colleague**

A person whose contact details are passed to Buckingham James Financial Services Ltd by the Referrer/Sharer Of The Love.

### **Mortgage/protection completion**

The point when the mortgage lender appointed via Buckingham James Financial Services Ltd provides the mortgage funds and the mortgage transaction is completed, or the protection policy is started.

## Reward

Only the Referrer/Sharer Of The Love and the referred friend, relative or colleague is entitled to a £50 Amazon Gift Card each 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, relatives or colleagues to Buckingham James Financial Services Ltd for mortgage or protection advice.
2. The Referrer must:
  - Have obtained explicit consent from the referred friend, relative or colleague for their details to the referral and the passing of their contact details to Buckingham James Financial Services Ltd.
  - Have obtained explicit consent for Buckingham James Financial Services Ltd to contact the referred friend, relative or colleague on the contact details provided.
  - Not refer themselves.
  - Meet all of the qualifying criteria and other clauses in this Share The Love Terms and Conditions.
3. The Referred Friend must:
  - Have completed a fact find with a member of the Buckingham James Financial Services Ltd advice team.
  - Have a mortgage or insurance completion with Buckingham James Financial Services Ltd.
  - Meet all of the qualifying criteria and other clauses in this Share The Love Terms and Conditions.

## Qualifying criteria

4. Rereferrals are only valid if the referred friend, relative or colleague isn't an existing client or prospect – i.e. someone already known to Buckingham James Financial Services Ltd.

5. Only available for mortgage completions of £50,000 or greater and insurance policies of £20 per month or greater.
6. A joint application is considered to be one referred friend, relative or colleague.

## Non qualifying criteria

7. Referrers/Shares Of The Love that reside outside of the United Kingdom.
8. Referred friends, relatives or colleagues that reside outside of the United Kingdom.
9. Employees of Buckingham James Financial Services Ltd are not eligible to receive the vouchers outlined in these terms.

## Gift cards

10. If all the conditions above are met, then the Referrer/Sharer Of The Love Friend will receive a £50 Amazon Gift Card.
11. Gift cards will be issued within 30 days of Buckingham James Financial Services Ltd being formally notified of the mortgage completion from the mortgage lender or an 'on risk' date from the insurance company.
12. The Referrer/Sharer Of The Love will be notified using the registered email held by Buckingham James Financial Services Ltd.
13. Use of the Amazon Gift Card is subject to Amazon's own terms and conditions.
14. Gift Cards must be kept safely and securely. Buckingham James Financial Services Ltd cannot accept responsibility for any loss incurred as a result of theft, impersonation or identity fraud.
15. The gift card is non-exchangeable, non-transferable, and is not redeemable for cash or other prizes.

## Other conditions

16. There is no limit to the number of referred friends, relatives or colleagues a Referrer/Sharer Of The Love can refer.
17. Buckingham James Financial Services Ltd accepts no responsibility for being unable to offer a service to the referred friend, relative or colleague.
18. In the event of any disputes regarding the Share The Love scheme, the decision of Buckingham James Financial Services Ltd is final.
19. Buckingham James Financial Services Ltd 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.