

Habito mortgages introductory offer terms and conditions

Terms and conditions for Habito's buy-to-let mortgage introductory cashback offer

Terms and Conditions

Promoter and Offer

1. These terms and conditions ("**T&Cs**") govern the following Habito introductory cashback offers (the "**Introductory Offer**") which are available to you if you are eligible in accordance with these T&Cs:
 - a. £500 cashback offer on all Habito buy-to-let mortgage products arranged by a Habito mortgage broker on a property registered in England or Wales; or/and
 - b. £750 cashback offer on all Habito buy-to-let fee assisted mortgage products
2. The promoter of the Introductory Offer is Hey Habito Ltd ("**Habito**", "**We**", "**Our**", "**Us**"), a company registered under the laws of England & Wales, with company registration number 09384953 and whose registered office is at Throgmorton Uk Ltd Reading 4th Floor, Reading Bridge House, George Street, Reading, Berkshire, England, RG1 8LS.
3. Habito is regulated by the Financial Conduct Authority under registration number 714187.

Eligibility Criteria

4. You are eligible to take part in Habito's Introductory Offer if you:
 - a. are a resident of the UK aged 18 or over;
 - b. complete a Habito buy-to-let mortgage on a property registered in England or Wales;
 - c. agree to these T&Cs; and
 - d. are not ineligible to take part in the Introductory Offer under clause 5 below.
5. You won't be eligible if you are a current employee or contractor of Habito, a relative of an employee or contractor of Habito or any employee or contractor of agents or suppliers of Habito who are professionally connected with the Introductory Offer.
6. If you meet the Introductory Offer eligibility criteria we will refer to you as an "**Eligible Customer**".

The Introductory Offer and How to Enter

7. The Introductory Offer opens on Monday 9 November 2020 at 12:01 am (00:01) and will close on 28 February 2021 at 12:00am (the "**Offer Window**"). Entries received outside of the Offer Window will not be accepted.
8. The Introductory Offer opens to Eligible Customers who submit and complete a buy-to-let mortgage application during the Offer Window (the "**Offer Recipients**").
9. Entries are processed in the order of their submission, on a first-come, first-served basis.
10. If you are completing your buy-to-let mortgage application during the Offer Window, you will be prompted/asked whether you are interested in this Introductory Offer. You do not have to enter this Introductory Offer.

11. By entering the Introductory Offer, as an entrant you are indicating your agreement to these T&Cs.
12. Habito reserves the right to require entrants to produce proof of their eligibility.
13. Please note that where you are an Eligible Customer and are making a Habito buy-to-let mortgage application jointly with one or more other people, Habito will only pay the cashback to the person named as the primary applicant on that joint mortgage application.

How Cashback is Paid

14. Habito will contact the Offer Recipients by phone or email using the contact details provided in their entry as soon as possible after their mortgage completes.
15. Offer Recipients will have 30 days from the date we contact them to claim their cashback. If we don't hear from them and they do not claim their cashback by this date, they will no longer be entitled to the cashback.
16. We will make all reasonable efforts to contact Offer Recipients. If the Offer Recipient cannot be contacted (for instance because their email address is not accurate), or they have not claimed their cashback offer within 30 days of Habito contacting them, we reserve the right to offer the cashback to the next Eligible Customer selected from the entries that were received before the Introductory Offer closing date.
17. We do not accept any responsibility if Offer Recipients are unable to take up the cashback offer.
18. Provided the Introductory Offer has been accepted by an Offer Recipient, the cashback payable to the Offer Recipient under the Introductory Offer will be paid directly into the bank account nominated by an Offer Recipient and held in the name of the Offer Recipient within 30 days of completion of Offer Recipient's mortgage .

Personal Data

19. We may use your name and the personal information which you provide to us in entering the Introductory Offer for the purposes of the Introductory Offer and as described in these T&Cs. We will process and store your information in accordance with our [privacy policy](#).

Publicity and Advertising

20. Habito may choose to publicise or make available information that indicates that this Introductory Offer was made and validly accepted, resulting in cashback awards. If you object to any or all of your surname, country and amount of cashback received being published or made available, please contact Habito at hey@habito.com. In such circumstances, Habito must still provide certain information about successful entries to the Advertising Standards Authority on request.

Other Legal Stuff

21. Habito reserves the right to refuse to pay cashback to Offer Recipients who are in breach of these T&Cs.
22. If we can't carry out the Introductory Offer on the scheduled date and time, and it isn't cancelled under these terms and conditions, it will take place as soon as reasonably possible afterwards.
23. We won't be responsible to any Eligible Customer if the Introductory Offer can't go ahead or is delayed or cancelled for any reason.
24. Our decision with regard to the process of administering the Introductory Offer cashback, and selection of Offer Recipients, is final and absolute.
25. We can cancel, amend or suspend the Introductory Offer without telling you beforehand where it becomes necessary to do so, such as through reasons outside its reasonable control and we accept no responsibility if this happens.
26. Habito accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a direct or indirect result of entering or accepting the Introductory Offer.

27. If there's a disagreement about these terms and conditions, let us know so that we can try and resolve the issue. These T&Cs are based on the laws of England and Wales, and only the courts in England and Wales can resolve any legal claims.