

# Your Protection People Refer a Friend Terms & Conditions

1. Your Mortgage People Ltd t/a Your Protection People (YPP) will give the person who recommends someone they know (the referrer) a £100 Love2Shop voucher (there is no cash alternative) per mortgage recommendation and a £50 Love2Shop voucher per life insurance recommendation, subject to a maximum of 25 recommendations.

2. The referrer will only be eligible to receive vouchers for recommendations if they have entered into an agreement with Your Mortgage People Ltd or any of their associated trading styles.

3. In the case of mortgage recommendations, the referrer is only entitled to a voucher if the referred enters into an agreement with Your Mortgage People (YMP) for YMP to act on their behalf, and successfully completes the application process. Voucher will be issued within one month of the referrer completing this process.

4. In the case of life insurance recommendations, the referrer is only entitled to a voucher if the referred enters into a term life insurance policy agreement with YPP for YPP to act on their behalf and goes on to take out a policy through YPP. Voucher will be issued on policy start date. This scheme excludes Over 50s plans, Accident and health plans, General Insurance plans and Funeral plans.

5. If the referrer recommends someone for both mortgage and life insurance services they will be issued only one voucher for the value of whichever is due first.

6. If the referrer recommends someone who is already an active customer with Your Mortgage People Ltd they will not be issued a voucher.

7. The company providing the voucher may impose their own terms and conditions as to the voucher and YPP have no liability as to how those terms and conditions operate.

8. As an alternative to sending the referrer a voucher YPP will be happy to pay an equivalent amount to a nominated registered charity if requested to do so by the referrer.

9. The referrer will only be eligible to receive a voucher when they recommend someone who has given permission for their details to be passed to YPP.

10. Where someone is recommended who is not known to the referrer or is known by them but has not given permission to be contacted, YPP will not pay the referrer for the recommendation.

11. If the referrer recommends more than one person who is not known to them or has not given permission to be contacted, YPP will withdraw the recommend a friend scheme for the referrer immediately and they will not be eligible to receive any further vouchers. In such circumstances YPP may also choose not to honour the existing recommendations made by the referrer.

12. Where the referrer has recommended someone, who is not known to them or who hasn't given permission to be contacted, they may be considered to be operating an unauthorised business which is an offence under the



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Financial Services and Markets Act 2000.

13. YPP reserves the right to withhold payment of the vouchers for a recommendation where the referrer is outside of payment terms.

14. YPP will not accept recommendations through this scheme if the referrer is a business. Recommendations are only accepted from individuals who are not in business. However, if you are operating a business, please contact us as we may be able to enter a different agreement with you.

15. In the event that a recommendation is duplicated by two referrers, YPP will pay vouchers to the referrer who made the recommendation first. In the event that this is impossible to verify, the vouchers will be split equally between the referrers.

16. YPP reserves the right to withdraw the recommend a friend scheme at any time and without notice. In such circumstances, all recommendations notified to YPP at the point of withdrawal of the scheme would be honoured but the referrer would not be entitled to receive a voucher for any recommendations after that point.

17. Your Mortgage People Ltd customers are to be aware that the payment of vouchers may indicate to the introducer that you have taken out, or continue to hold, a relevant product. We will not discuss further personal information with the introducer unless you have given us express permission to do so.

18. Our referral scheme works to a maximum of 25 recommendations per customer. Though you are more than welcome to continue to recommend us to your friends, you will not be eligible to receive vouchers for referrals beyond this point.