

REFER A FRIEND

TERMS AND CONDITIONS

Definitions

Referrer

A person who completes the Refer-A-Friend online form or who sends or directs a Referred Friend to DH Mortgage Brokers for Mortgage/Protection advice.

Referred Friend

A person whose contact details are passed to DH Mortgage Brokers by the Referrer.

Mortgage Completion

The point when your mortgage lender appointed via DH Mortgage Brokers provides the mortgage funds and the mortgage transaction is completed.

Reward

The Referrer is entitled to a £25 Amazon or Tropic skincare voucher 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 or family (Referred Friend) to DH Mortgage Brokers for mortgage advice.
2. The Referrer must:
 - Have obtained explicit consent from the Referred Friend for their details to the referral and the passing of their contact details to DH Mortgage Brokers.
 - Have obtained explicit consent for DH Mortgage Brokers to contact the Referred Friend on the contact details provided.
 - not refer themselves.
 - Meet all of the qualifying criteria and other clauses in this Refer-A-Friend Terms and Conditions.
3. The Referred Friend must:
 - Have completed a fact find with a member of the DH Mortgage Brokers advice team.
 - Have a Mortgage Completion with DH Mortgage Brokers.
 - Meet all of the qualifying criteria and other clauses in this Refer-A-Friend Terms and Conditions.

Qualifying criteria

4. Rereferrals are only valid if the Referred Friend isn't an existing client or prospect – i.e. someone already known to DH Mortgage Brokers.
5. Only available for Mortgage Completion of £50,000 or greater.
6. A joint application is considered to be one Referred Friend.

Non qualifying criteria

7. Referrer(s) that reside outside of the United Kingdom.
8. Referred Friend(s) that reside outside of the United Kingdom.
9. Employees of DH Mortgage Brokers are not eligible to receive the vouchers outlined in these terms.

Vouchers

10. If all the conditions above are met, then the Referrer will receive a £25 Amazon or Tropic Skincare voucher.
11. Vouchers will be issued within 30 days of DH Mortgage Brokers being formally notified of the Mortgage Completion from the mortgage lender.
12. The Referrer will be notified using the registered email held by DH Mortgage Brokers.
13. Use of the Amazon or Tropic Skincare voucher is subject to Amazon and Tropic Skincare own gift voucher terms and conditions.
14. Vouchers must be kept safely and securely. DH Mortgage Brokers cannot accept responsibility for any loss incurred as a result of theft, impersonation or identity fraud.
15. The voucher is non-exchangeable, non-transferable, and is not redeemable for cash or other prizes.

Other conditions

16. There's no limit to the number of Referred Friends a Referrer can refer.
17. DH Mortgage Brokers accepts no responsibility for being unable to offer a service to the Referred Friend.
18. In the event of any disputes regarding the Refer-A-Friend scheme, the decision of DH Mortgage Brokers is final.
19. DH Mortgage Brokers 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.