



## Self-build applications & other applications that require stage payments

### Self-Build applications/other applications that require stage payments

#### Works that take longer than 18-month timeframe for 2% Cashback payment

A reminder that our Cashback mortgage offer requires your customers to close their mortgage within 18 months. The Mortgage Store recognises that in certain circumstances for self builds and other applications that require stage payments, there are legitimate reasons where your customers works/construction may take longer than the 18 months permitted from the first stage to final stage drawdown (as outlined in our Cashback T&Cs).

In recognition of this, we are providing you with details of exceptional scenarios where we may consider cashback beyond the 18-month timeframe. These scenarios will have set criteria, outlined below:

#### Exceptions will be considered for the following categories:

##### 1. Covid Delays

First stage payment drawn in 2019/2020/2021/2022 where covid delayed the build/works. The following will apply to this cohort of exceptions:

- Confirm in writing by case message on Rome to include written confirmation from the customer that Covid delayed the build and as a result they could not meet the cashback terms and conditions.
- Notify your Relationship Manager who will assist with an exception request for 2% cashback

##### 2. Supply chain issues, labour issues and utility issues where first stage payment drawn in 2023 – onwards:

- Letter to be provided from the Engineer/Architect/Assigned Certifier (on headed paper, signed and dated) outlining the reason(s) for the delay in the build, for example: supply chain issues, labour issues and utility issues. We cannot review your request without this confirmation.
- Notify your Relationship Manager who will assist with an exception request for 2% cashback

##### 3. Life events

- We are also conscious of life events such as serious illness or bereavement of close/immediate family members or third parties who are engaged in the self-build/works process i.e. supervising engineer/architect/surveyor, solicitor, building contractor etc.
- In these circumstances, The Mortgage Store will on a case-by-case basis review these exceptional requests. Please contact your Relationship Manager who will assist.

#### Note:

If your customer has an entitlement to cashback, the amount of cashback paid will be based on the amount of the loan completed. Cashback cannot be paid on an account that is not fully drawn or 'force closed'.

If your customer has decided not to draw down their full loan amount, it's important to notify your Relationship Manager so that an internal 'force closure' process can be carried out.



Reminder of Help to Buy condition requirements

Help to Buy Requirements

Reminder of documents required to satisfy condition

In order to satisfy the Help to Buy condition, there are 3 parts that must be provided:

- 1. Access Code page (see screenshot below)
- 2. Approval page with PPSN number, names, amounts and expiry date (see screenshot below)
- 3. Developer name & VAT number (to be sent by Case Message on ROME)

The developer’s VAT number can be obtained at the following link:

[List of qualifying contractors](#)

Access Code

Help To Buy Application

Your access code is [redacted] Access Code

Your mortgage provider and building contractor will require the access code and your application code to verify the amount of relief available to you (the group).

To view your application code, please access Help To Buy online, through ROS if you are registered for ROS or through myAccount if you are registered for myAccount.

Acknowledgement

We confirm that your tax affairs are in order and your application for the group with the below members was successful.

Group members

- 1. [redacted]
- 2. [redacted]

In order to make a claim you will need the application code outlined below. Your max relief amount and claim expiry date are also displayed below.

Application details

|                                   |            |
|-----------------------------------|------------|
| Application code:                 | [redacted] |
| Your max relief available:        | €11,121.36 |
| Application max relief available: | €24,350.87 |
| Expiry date:                      | 31/12/2020 |