



### 2% Cashback Product, Gifts, HSE Salary Certificate, 3rd party documents

## 2% Cashback Product – Reminder of terms

We would like to remind you that the full amount of the loan referred to on your customer's Loan Offer must be drawn down within **18 months of the first drawdown** to obtain 2% Cashback.

If the mortgage is coming up to 18 months since the first drawdown and still hasn't fully drawn down, you should advise your customer that unless they drawdown the last stage payment within the 18-month period, that cashback won't be paid.

This condition of the 2% cashback product is fully outlined in the terms and conditions of the Loan Offer.

Please refer to your Relationship Manager if you have any queries on the above.

## Gift Condition

Where a gift applies, the following key pieces of information **must** be provided **up front** in all Applications and Change in Proposal requests;

1. Gift amount
2. Giftor name
3. Giftor relationship to applicants
4. Source of funds – Where will the funds come from

We cannot proceed to Credit for full assessment without the above information.

## HSE Salary Certificate - updated

The HSE have updated their Salary Certificate to include an extra year's earnings track record. We have attached a sample copy here for information.

We will continue to accept both versions of the HSE salary certificate whilst the old version is phased out of circulation.

## 3rd party documentation

Any documents uploaded to ROME that aren't in the names of the case applicants is considered a Data Breach for you the broker.

Please review all documents prior to upload to ensure no 3rd party documents are included.