

1. What is the Green Reward scheme?

- The Green Reward scheme is a simple cashback reward scheme available to our existing Virgin Money mortgage customers.
- If you spend at least £2,500 on making green home improvements, from a list of eligible work, then we'll reward them with a one-off £250 cashback payment to say thanks for taking steps to improve the energy-efficiency or carbon footprint of their home.

2. Who can take up this scheme offer?

- The scheme is available to all existing Virgin Money mortgage customers who take additional mortgage borrowing, either as stand-alone borrowing or as part of a mortgage Product Transfer.
- The additional mortgage borrowing application must either be made directly with Virgin Money or through a mortgage broker from **20 October 2022 to and including 31 May 2025**.
- Customers who are moving home are unable to use this scheme.

3. How do I take up this scheme offer?

- Customers should apply for their additional mortgage borrowing, receive a mortgage offer and then complete the loan as detailed in the mortgage offer.
- Then customers should register for the Green Reward scheme online **here**, and they can do this as soon as they've applied for their additional borrowing.
- Customers must register for the Green Reward scheme by and including **30 June 2025**.
- Once we have reviewed the Green Reward scheme registration details, we will confirm via email whether or not they qualify for the reward scheme.
- If a customer does qualify for the scheme, they will have **until and including 31 December 2025** to complete the home improvements and make the cashback claim.
- Some, or all, of the additional borrowing should be used to pay for the green home improvements, with a minimum spend of £2,500.

4. What energy-efficient home improvements are covered by the scheme?

- Heating systems
 - Air source heat pump
 - Ground source heat pump
 - Biomass pellet boiler
 - Solar thermal hot water system
 - Fan coiled radiators
- Insulation
 - Loft and pitched roof insulation*
 - Cavity wall insulation
 - Solid wall insulation
 - Room in roof insulation*
 - Suspended floor insulation
 - Solid floor insulation
- Windows and doors
 - A-rated double or triple glazing
 - Secondary glazing
 - Windows and doors draught proofing
 - Insulated external doors
- Heating controls
 - Temperature controls (timers/zone heating)
 - Thermostatic radiator valves
- Solar energy
 - Solar panels (photovoltaic)
 - Solar battery storage

5. How do I make a Green Reward cashback claim?

- Customers can only make a claim for the Green Reward scheme cashback offer once the qualifying loan and green home improvements have been completed.
- To make a reward cashback claim, the online claim form **here** should be completed and **submitted by and including 31 December 2025**.
- Customers should provide detailed evidence of the home improvements carried out, such as an invoice or receipt, as part of the cashback claim.
- Once we have reviewed a claim, we will confirm via email that the claim is successful and that the £250 cashback will be paid into the same account used to make the monthly mortgage payments.
- If a cashback claim isn't possible within the eligibility period, it is possible to request an extension to the claim period by completing the online claim extension form **here**. We will contact customers via email to confirm whether or not an extension is possible.

6. What else do I need to know?

- We'll use customers' personal information to help us run the Green Reward scheme.
- We may contact customers via the contact details provided in relation to the Green Reward scheme registration or cashback claim.
- The mortgage account must still be in place at the time the £250 cashback is paid.
- We are not responsible for any home improvement quotes or works carried out by a customer's chosen supplier or installer, so customers should check out previous work and customer reviews before committing.
- Customers can take up the scheme offer more than once, as customers can register for the Green Reward scheme for each additional borrowing application and completion they make.
- Customers may be asked to get involved in customer research or unpaid publicity of the scheme – if you do, then it's completely your choice whether or not you say yes.
- The cashback reward is non-transferable.
- English law applies to the offer.
- If something goes wrong, we'll try to fix it. If we can't because it's something we can't control, or it's not our fault, then we may have to change the offer. This includes suspending the offer or ending it early. We can make such changes without giving you notice. However, we'll try our best to avoid making changes. And we'll try to minimise any disappointment to you when we make changes.

7. Who is the promoter?

- We are Clydesdale Bank PLC trading as Virgin Money.
- Our company number is SC001111.
- Our registered office is at 177 Bothwell Street, Glasgow G2 7ER.

*Excludes all sprayed polyurethane loft foam insulation, which is outside our lending policy.

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