Terms and Conditions for the Landbay John Lewis Voucher Promotion

- 1. The Landbay £100 John Lewis Voucher Promotion is valid for new customers who open a Landbay online account and deposit a minimum of £2,000 in said account. Customers who adhere to the terms and conditions stated below will be eligible for receipt of a John Lewis Partnership Gift Card preloaded with a value of £50.
- 2. The Landbay £100 John Lewis Voucher Promotion is valid from 1st September 2015 until 31st October 2015.
- 3. To be eligible, customers must commit funds to a minimum term of 12 months by 09:00 on 31/10/2015.
- 4. Existing customers are not eligible for this Promotion.
- 5. Landbay reserves the right to offer a cash alternative of £100 or another gift valued at up to £100 in case of stock limitations.
- 6. Landbay reserves the right to refuse awards if it determines that the customer is acting in the course of business or as part of an organised marketing campaign.
- 7. Customers will only be eligible for the Voucher if they click through from a link provided or published by MoneySupermarket.com. Customers who open Landbay online accounts and deposit funds as a result of another medium, such as word of mouth, will not be eligible for a Voucher.
- 8. The Voucher will be delivered to customers within 28 working days of the date they commit a minimum deposit of £2,000 into their Landbay online account. The Voucher will be delivered to the address provided by the customer in their Landbay online account settings.
- 9. Landbay holds no responsibility for delays, damages or losses associated with the delivery of rewards.
- 10. Landbay holds no responsibility for loss or disruption of Promotion-related communication to new or existing customers. If, for example, emails generated by the Landbay Voucher Promotion are redirected to customers' spam mailboxes and are therefore not received by the customer, Landbay is under no obligation to grant the reward to customer. Landbay also accepts no responsibility for mistyped email addresses of customers.
- 11. There is only one reward per customer introduced via the Promotion.

- 12. If a customer opens a Landbay online account as a result of the Promotion but deposits a sum of less than £2,000, the customer will not be eligible for any reward.
- 13. Please note that any Landbay customer, new or existing, cannot expect to earn interest on their Landbay funds unless they have elected to lend out these funds within a specific Landbay Lending Product (we currently offer Fixed or Tracker Lending Products). More detail around the lending process is set out in the <u>Landbay Lender Terms and Conditions</u>, which will apply to all loans made through the Landbay Platform. Prospective lenders should read these in full before applying to make a loan.
- 14. Customers must keep their £2,000 in their Landbay online account for a minimum of 12 months from deposit date. If customers wish to withdraw their funds prior to this date, up to £100 from the customer's Landbay online account balance will become due and payable to Landbay for its own account, and you expressly authorise Landbay to deduct this amount prior to withdrawal. Please note that Landbay cannot guarantee withdrawal of any lent funds prior to the completion of the loan parts in which these funds are lent out.
- 15. The availability of any rewards will be subject to Landbay accepting the customer as a Landbay lender. As set out in the <u>Landbay Lender Terms and Conditions</u>, Landbay may accept applications to open a Landbay online account at its sole discretion (including, but not limited to, providing sufficient identification in order for Landbay to meet its client due diligence and anti-money laundering obligations).
- 16. Customers must deposit funds into their Landbay online account from a bank account in their own name and from an acceptable institution. Customers must pass Landbay's standard AML & KYC checks.
- 17. Landbay reserves the right to remove access to the Promotion if we suspect any suspicious behaviour (for example, accounts set up by fictitious customers or existing Landbay customers under a different identity).
- 18. Landbay reserves the right to modify the Promotion at any time without prior notice.
- 19. In the event of any disputes regarding the Promotion, Landbay retains the right to a final and absolute decision.
- 20. Landbay reserves the right to withdraw this offer at any time without prior notice to both new and existing customers.

- 21. In participating in this Promotion, you are consenting to the Terms of said Promotion. You are also consenting to the collection, retention, usage and distribution of your personal information in order to process and contact you about your entry.
- 22. Landbay Partners Limited is incorporated in England with company registration number 08668507, with its registered office at Third Floor, 9-11 Grosvenor Gardens, London SW1W 0BD.

If you have any questions about the Promotion then you can contact us by phone on: 020 3817 7700, by post at: Landbay Partners Limited, 9-11 Grosvenor Gardens, London SW1W 0BD or by email at: info@landbay.co.uk.

Promotion supported by Money Supermarket