

Terms and Conditions for the Landbay John Lewis e-Gift Voucher Promotion - July 2017

1. The John Lewis e-Gift voucher promotion is valid for new and existing Landbay customers who invest a minimum of £5,000 additional funds in a Landbay Classic Account, or ISA Account before 20th August 2017.
2. Customers who adhere to the terms and conditions stated below will be eligible for a £50 John Lewis e-Gift voucher for every additional £5,000 invested, up to a maximum voucher limit of £200.

For Example:

Amount Invested	John Lewis Voucher Value
£5,000	£50
£10,000	£100
£15,000	£150
£20,000 or more	£200

3. Investments across our Fixed and Tracker rate products across both Classic and ISA accounts are valid for this promotion.
4. The Landbay John Lewis e-Gift voucher promotion is valid from 21st July 2017 until 20th August 2017.
5. To be eligible, customers must commit funds to a minimum term of 12 months by 11.59pm on 20th August 2017.
6. Landbay reserves the right to offer a cash alternative or another gift valued at £50 for every £5,000 invested in case of stock limitations.
7. Landbay reserves the right to refuse rewards if it determines that the customer is acting in the course of business or as part of an organised marketing campaign.
8. The e-Gift voucher(s) will be delivered to customers within 30 working days of the end of the promotion if a minimum deposit of £5,000 is invested in their Landbay Classic or ISA online account.
9. The John Lewis e-Gift voucher(s) will be sent via an eGift email to the email address provided by the customer in their Landbay online account settings. You will then have 90 days to activate your eGift by sending it to your email or mobile phone. After this time the gift will no longer be available. The John

Lewis e-Gift vouchers will be sent in values of £50. For example, if you have invested £10,000 you can expect to receive two emails with two £50 e-Gift vouchers.

10. e-Gift vouchers should be treated like cash and cannot be replaced if lost or stolen.
11. Landbay holds no responsibility for delays, damages or losses associated with the delivery of vouchers.
12. 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 the customer. Landbay also accepts no responsibility for mistyped email addresses of customers.
13. There is only one reward per customer, up to a maximum e-Gift voucher value of £200 for £20,000 investment or more.
14. If a customer deposits a sum of less than £5,000, the customer will not be eligible for any reward.
15. Please note that any Landbay customer cannot expect to earn interest on their Landbay investment unless they have elected to lend out these funds within a specific Landbay Lending Product (we currently offer Fixed and Tracker Lending Products). More detail around the lending process is set out in the [Landbay Lender Terms and Conditions](#), which will apply to all loans made through the Landbay Platform. Prospective investors should read these in full before applying to make a loan.
16. Customers must keep the entire value of their investment relating to this promotion, in their Landbay online account for a minimum of 12 months from the deposit date. If customers wish to withdraw their funds prior to this date, the value of John Lewis gift vouchers the customer received will become due and payable to Landbay from the customer's Landbay online account balance. In participating in this promotion you expressly authorise Landbay to deduct this amount prior to withdrawal of your funds. 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.
17. The availability of any rewards will be subject to Landbay accepting the customer as a Landbay lender. As set out in the [Landbay Lender Terms and Conditions](#), 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).

18. 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.
19. 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).
20. Landbay reserves the right to modify the promotion at any time without prior notice.
21. In the event of any disputes regarding the promotion, Landbay retains the right to a final and absolute decision.
22. Landbay reserves the right to withdraw this offer at any time without prior notice.
23. 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.
24. John Lewis e-Gift vouchers can only be exchanged for goods online at johnlewis.com. They cannot be used in John Lewis shops or by phone.
25. e-Gift vouchers may not be used for magazine subscriptions, photo printing or software downloads on johnlewis.com
26. e-Gift vouchers may not be exchanged for cash.
27. If the goods purchased online total less than the value of the gift voucher, any balance will be left as a credit for you with johnlewis.com, and will be redeemed against subsequent orders.
28. e-Gift vouchers may not be used to discharge indebtedness on any account or credit card issued by John Lewis PLC, Waitrose Ltd, or John Lewis Financial Services Ltd, nor may they be used for the purchase either directly or indirectly of any financial product or service, including John Lewis gift vouchers.

29. When redeeming e-Gift vouchers online for products available via johnlewis.com, you will be required to give the serial number of the voucher, and the online security code available on your e-Gift voucher.
30. If you have to return goods you have purchased online using e-Gift vouchers, then in most instances we will credit your online shopping account against further purchases. You may also return goods to any John Lewis shop. This does not affect your statutory rights.
31. 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: support@landbay.co.uk.