

EPC prize draw rules

1. The Prize Draw Period is 1 March 2022 to 31 August 2023 inclusive.
2. The prize draw is open to any Pepper Money customer with a first charge Residential or Buy to Let mortgage issued by UK Mortgage Lending Ltd (“UKMLL”) or Pepper Money Limited trading as Pepper Money as well as any Second charge mortgage issued by UKMLL trading as Pepper Money (previously known as Optimum Credit Limited). First charge Limited Company Buy to Let mortgages are excluded from the prize draw.
3. To enter the prize draw, eligible Pepper Money customers must complete all of the following steps during the Prize Draw Period:
 - a. book, and have carried out, an Energy Performance Certificate (“EPC”) assessment by our third-party contractor, PURE (or by PURE’s sub-contractor), on their mortgaged property;
 - b. following receipt of their EPC and energy efficiency rating, make energy efficiency improvements to their mortgaged property;
 - c. have a second free PURE EPC assessment for the same mortgaged property, resulting in an improvement in the energy efficiency rating recorded on the EPC of at least one band (for example, from an energy efficiency rating of “D” in the first EPC to a rating of “C” in the second); and
 - d. complete and submit a prize draw entry by filling in the form available at the Pepper Money competition page at www.pepper.money/green-agenda.
4. To qualify for the prize draw, the customer’s mortgage must not have any sums owed (e.g. overdue payments or outstanding fees) as at 1st September 2023.
5. The first EPC assessment must be made within 6 months of the date shown on the EPC invitation letter, using the redemption code included in the letter. Entries are limited to customers who are normally resident in Great Britain.
6. Pepper Money customers may book PURE EPC assessments by visiting www.pepper.money/green-agenda. Customers should note that it can take up to 21 business days for an EPC assessment to be carried out and for an EPC to be provided by PURE. Pepper Money does not accept any responsibility for the time it takes for an EPC to be delivered to a customer or whether the late delivery of an EPC results in a customer failing to qualify for the prize draw.
7. The prize draw is free to enter.
8. The prize draw entry form must be completed in full. Pepper Money may reject any entry if the form has not been fully completed.
9. Only EPC ratings provided by PURE and its approved sub-contractors during the Prize Draw Period will be accepted as part of the prize draw entry process. Entries based on EPC ratings from other sources will be rejected.
10. Entry is limited to 1 per person and 1 per mortgaged property. If any 1 person makes more than 1 entry, or more than 1 person enters for the same property, only the first entry will be accepted in each case.
11. There will be 5 prizes of £10,000 each. Winners will be randomly selected via a computer generated system on 1 September 2023 from eligible entries. No entrant can win more than 1 prize.
12. Prize Draw winners will be notified in writing using the contact details provided on the entry form by 30 September 2023. They will have 14 days from the date of notification to confirm their UK bank account details for payment of the prize. If a winner does not confirm their bank details within this period, or if the bank details are invalid, their prize will be cancelled and Pepper Money will re-draw the prize from among the other entrants.
13. The competition prizes will be paid into the UK bank account specified by the prize winners within 14 days of receiving their valid bank details. Pepper Money is not responsible if a winner does not receive a payment because they provided inaccurate bank details.

14. Pepper Money's decision regarding any aspect of the prize draw is final and binding and Pepper Money will not enter into any correspondence about it.
15. Pepper Money must either publish or make available information that indicates that the prizes were properly awarded. To comply with this obligation, Pepper Money will send the surname and county of prize winners to anyone who emails marketing@pepper.money or writes to; EPC Prize Draw, Marketing Department, Pepper Money, 1 Harman House, George Street, Uxbridge, UB8 1QQ (enclosing a self-addressed envelope) within one month of the draw date. If you object to your surname or county being published or made available, please contact Pepper Money at marketing@pepper.money or EPC Prize Draw, Marketing Department, Pepper Money, 1 Harman House, George Street, Uxbridge, UB8 1QQ . In such circumstances, Pepper Money must still provide the information and winning entry to the Advertising Standards Authority on request. If you object to this, do not enter the prize draw.
16. Pepper Money is not responsible for entry forms not successfully completed or submitted, or for other failures in communication, due to technical faults outside of its reasonable control.
17. Pepper Money is not responsible, and accepts no liability, for anything as a result of performing or having performed any energy efficiency improvements to their mortgaged property.
18. Entrants are deemed to have accepted and agreed to be bound by these terms and conditions upon entry. Pepper Money reserves the right to cancel entries or to withhold and redraw prizes, if an entrant breaches these terms and conditions.
19. Personal data received by Pepper Money in the course of this prize draw will only be processed as set out in the Pepper Money privacy policy (see [Privacy Policy - Pepper Money UK](#)). See also term 13 with regard to the announcement of winners.
20. The prize draw and these terms are governed by English law and you can bring legal proceedings in respect of them in the English courts. If you live in Scotland you can bring legal proceedings in either the Scottish or the English courts.
21. The competition is operated by UK Mortgage Lending Ltd t/a Pepper Money, a private limited company registered in England and Wales under Company Number 08698121, with its registered office at 4 Capital Quarter, Tyndall Street, Cardiff CF10 4BZ.
22. A copy of the competition rules can be downloaded [here](#).