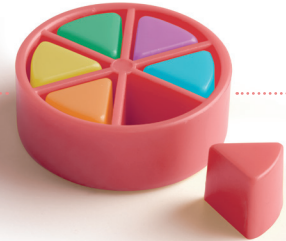


**JUST FOR YOU LIFETIME MORTGAGE**

# ENERGY PERFORMANCE CERTIFICATES FAQ



**We've teamed up with Countrywide and Vibrant to provide select Lifetime Mortgage customers with a free Energy Performance Certificate (EPC)\***

**Q. What is an Energy Performance Certificate (EPC)?**

An EPC is a rating scheme that gives a property an energy efficiency rating, ranging from A to G (with A being the most energy efficient). The report will consider things such as how much your energy bills might cost, what you can do to reduce your energy bills, and how well insulated the property is.

**Q. Why should I have one?**

When putting your home up for sale, it's a legal requirement to have a valid EPC. Even if you're not thinking about selling just yet, having an up to date EPC can still help you to identify ways that you could:

- reduce your environmental footprint, and
- help save money by reducing your monthly energy bills.

What's also worth considering is that we offer a discount on our standard interest rate for properties rated A, B or C.

**Q. What if I don't want a free EPC?**

If you don't want one, then you're not obliged to have one as part of your Lifetime Mortgage application with us. You may also have already had one completed within the last 10 years, so don't feel like you need another one. Either way, the choice is yours.

**Q. Who is eligible?**

At the moment, we're offering a free EPC to new Lifetime Mortgage customers only.

We're currently working towards making these available for existing customers looking to release more equity with a further advance, so watch this space.

Please note, a free EPC is not available for new customers looking to buy a new property, or existing customers looking to move home or release more equity either using an existing unused facility, or by applying for a new further advance. The seller of the property you're looking to buy is required to provide an EPC. A free EPC will not be completed for any property with a current valid rating of A, B or C, as the property already qualifies for the discounted rate.

**Q. Why are you offering them free?**

We know that the rising cost of living and energy bills are causing a pinch on finances, and we wanted to be able to help our customers get a better understanding of the current energy efficiency of their homes.

**Q. Who will carry out the EPC?**

The EPC inspection will be carried out by a qualified EPC assessor from either Countrywide or Vibrant. This may mean you may require a separate visit to your property in addition to the mortgage valuation.

\*Please note that free Energy Performance Certificates are not currently available when you're purchasing a new property, moving home or an existing customer borrowing more. A free EPC will not be completed for any property with a current valid rating of A, B or C, as the property already qualifies for the discounted rate.

### Q. Do I need to take any action when I get my report?

Absolutely not. The EPC will include a range of options that you may wish to consider to help make your home more energy efficient and reduce your monthly energy bills, but you don't need to do anything. We want our customers to better understand their homes and their options, no strings attached.

### Q. How will I receive my report?

Following completion of your EPC, the report will be available on the Government's public EPC register [www.gov.uk/find-energy-certificate](http://www.gov.uk/find-energy-certificate) (England, Wales & Northern Ireland) or [www.scottishepcregister.org.uk/](http://www.scottishepcregister.org.uk/) (Scotland).

You will be sent a link to your report by email. If you don't have an email address, please let us know and we can discuss other available options.

### Q. Who are Countrywide?

Countrywide Surveying Services (CCS) is an award-winning, leading supplier of valuation panel management services, residential valuations and surveys in the UK. CSS provide us with our Lifetime Mortgage valuation service.

### Q. Who are Vibrant?

Vibrant is the UK's leading provider of EPCs and related energy services to the commercial and residential market.

For more information on Vibrant, visit [www.vibrantenergymatters.co.uk/](http://www.vibrantenergymatters.co.uk/)

### Q. Where can I get more information?

- For more information on EPCs in England and Wales, visit the EPC pages on the gov.uk website [www.gov.uk/buy-sell-your-home/energy-performance-certificates](http://www.gov.uk/buy-sell-your-home/energy-performance-certificates)
- For more information on EPCs in Northern Ireland, visit NI Direct [www.nidirect.gov.uk/articles/energy-performance-certificates](http://www.nidirect.gov.uk/articles/energy-performance-certificates) and see the Department of Finance's information on EPCs [www.finance-ni.gov.uk/articles/energy-performance-certificates](http://www.finance-ni.gov.uk/articles/energy-performance-certificates)
- For more information on home reports in Scotland, including EPCs, please visit the Scottish Government's Home Report pages [www.gov.scot/policies/homeowners/home-reports/](http://www.gov.scot/policies/homeowners/home-reports/)

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## FOR MORE INFORMATION

Call: 01737 233 297 Email: [support@wearejust.co.uk](mailto:support@wearejust.co.uk)  
Or visit: [wearejust.co.uk](http://wearejust.co.uk)

Lines are open Monday to Friday, 8.30am to 5.30pm  
Calls may be monitored and recorded and call charges may apply.

**FT** ADVISER

