

## HSBC Channel Islands and Isle of Man

## Energy Efficiency Loans Offer General Terms and Conditions

## These terms apply in conjunction with our Personal Loan Terms and Conditions.

- 1. Energy Efficiency Loan means a loan satisfying the conditions of these terms provided by HSBC Bank plc acting through its branches in the Channel Islands and the Isle of Man.
- 2. We will pay you £50 if you take out a new loan for an energy efficiency purpose. An energy efficiency purpose includes any of the following:
  - a) Insulation: Loft and roof insulation, wall insulation, floor insulation, multiple glazing windows
  - b) Heating: Air source heat pumps, ground source heat pumps, heating controls
  - c) Purchase of electric car
  - d) Home EV charger
  - e) Solar PV, solar thermal and home batteries
  - f) Electric appliance: Refrigerator, water heater and cooking devices with the highest rated EE labels
  - g) Any other purpose for which we have agreed in advance in writing may be treated as a green purpose
- 3. We will make payment within 60 days after you provide evidence that we are content with that the purpose for which the loan was used falls under any of the categories listed above. We will make the payment to your bank account held with us that your loan repayments are to be paid from. We will only make one £50 payment for each Energy Efficiency Loan. No additional payment will be made to joint account holders.

- 4. Evidence must be provided within three months of the loan account opening date and could include (but is not necessarily limited to) invoices and receipts issued by suppliers of the relevant goods/services. We may ask for any other documents or evidence which we think relevant.
- 5. For every Energy Efficiency Loan made by us we will make a contribution to a local green initiative. The cost and terms of the initiatives will be determined by the chosen green initiative and us and are subject to change at any time.
- 6. We reserve the right to withdraw this offer, at any time without notice. Any applications received after we have withdrawn the offer will not qualify for the offer set out in these terms.

## Further details can be found by contacting us:

Tel: +44 3456 006161

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