No Deposit scheme Terms & Conditions

The No Deposit Mortgage is subject to the lender's prevailing interest rate at the time of application. As interest rates can change, your mortgage adviser will provide a personalised mortgage illustration showing the latest rate and monthly payment before you proceed.

The No Deposit scheme is available on selected Persimmon developments and plots in England and Wales.

Eligibility is at Persimmon's discretion, is subject to receiving regulated advice from an approved Own New mortgage broker and is ultimately subject to lender terms and conditions.

Purchase schemes cannot be used in conjunction with any other scheme.

Additional offer: SDLT contribution

1. In this Offer SDLT means Stamp Duty Land Tax and includes regional equivalents being LTT in Wales. The term "**Price**" means the purchase price for the Persimmon home as will be stated in the transfer deed or lease (or in either case regional equivalent).

2. This Offer is available on selected Persimmon developments and plots in England and Wales only, subject to customer status and availability. In these terms "**You**" means the customer(s) and applies if the relevant Persimmon home is being acquired by one or more persons. "**Us**" and "**Our**" are references to Persimmon. "**The Offer**" means the offer detailed in paragraph 4 below. The provision of the Offer is strictly subject to these terms and conditions. "**We**" means Us and You. For the avoidance of any doubt if You comprise more than one person and either or any of You withdraw from the purchase of the Persimmon home, the person(s) so withdrawing shall not be entitled to the Offer.

3. Our sales representative will let You know in writing, prior to or on reservation of a Persimmon home whether or not You qualify for this Offer. To qualify for this offer You need to have entered into a reservation agreement with Us (which includes the payment of the required reservation fee) for the specific Persimmon home to which Our Offer relates no later than 15th November (time being of the essence).

4. The Offer comprises a financial incentive that:

   4.1 equates to the SDLT that You will be legally obliged to pay in respect of the Price (and for the purposes of this Offer Price excludes any additional fixtures that necessitate the payment of SDLT and which You agree to purchase from Us); and
   4.2 is a sum that, regardless of the Price, shall not exceed £5,000; and

4.3 will be shown on the completion statement as a "deduction" from the completion balance when you complete (the Offer will not be given or paid to You by any other means)

Additional offer: Upgrades contribution

1. This offer is available on selected Persimmon developments and plots only, subject to customer status and availability. "**The Offer**" means the offer detailed in paragraph 4 below. The provision of the Offer is strictly subject to these terms and conditions. "**We**" means Us and You. For the avoidance of any doubt if You comprise more than one person and either or any of You withdraw from the purchase of the Persimmon home, the person(s) so withdrawing shall not be entitled to the Offer.

2. The term "Upgrades" means upgrades to a Persimmon new home comprising flooring and freestanding household appliances shown as being available in Persimmon's Finishing Touches brochure as at the date of reservation (subject to the availability of such fixtures and fittings). The list price of the Upgrades will not exceed £5000 in aggregate.

3. The Offer comprises the provision and fitting (where appropriate) of the selected Upgrades to the new home reserved and purchased by You.

4. If You qualify for the Offer You accept and acknowledge that in certain circumstances the fitting of the Upgrades may not be finished by the completion date of the sale and purchase of the new home. If this should apply then You will give Us reasonable access to the new home after completion to manage the fitting and delivery of the Upgrades (which We shall endeavour to achieve as soon as reasonable practicable). You shall not be entitled to any compensation or alternative product for any late fitting of the Upgrades.

Persimmon shall have sole discretion to decide whether You are entitled to the Offers provided by this scheme. Persimmon reserves the right to suspend cancel or amend this Offer at any time without notice (Provided always that the terms of an Offer to an individual may not be amended where the availability of the Offer and eligibility for the Offer have been communicated in writing to that individual on or before reservation of a specific Persimmon home, without prejudice though to these terms and conditions). Any suspension, cancellation or amendment will be published on Persimmon's website.