

ONLY FOR USE BY MORTGAGE INTERMEDIARIES

FAQ'S – Green Mortgages

- **Q. What type of mortgage applications are available for a Green Mortgage?**
- Green Mortgages are available on a selected range of residential purchase products only. The Green mortgage will be available for customer who purchase a residential property that has an Energy Performance Certificate with an energy efficiency rating of A or B.

- **Q. Who is responsible for ensuring my customers Energy Performance Certificate (EPC) is listed on the acceptable Government registers and rated A or B prior to application submission?**
 - A. It is the brokers responsibility, by checking the relevant Government registers, prior to submission.
- **Acceptable EPC registers:**
- New Government England, Wales & Northern Ireland Register: <https://find-energy-certificate.digital.communities.gov.uk/>
- Scotland Register: <https://www.scottishepcregister.org.uk/>
- England & Wales Register Pre September 2020: <https://www.epcregister.com/>
- Northern Ireland Register Pre September 2020: <https://www.epbniregister.com/>

- **Q - I have checked the appropriate acceptable EPC register and the property does not have an EPC rating confirmed.**
- A - If the property does not have an EPC rating confirmed on the correct register then unfortunately we are unable to offer the customer a green mortgage
- ****IMPORTANT- Please check you have accessed the correct country data register ****

- **Q – My customer disputes the EPC rating or has an EPC that differs from the appropriate acceptable register?**
- A - If your customer disputes the EPC please explain that we only use the government register as our source of information and if the details they have differ from the government website please inform them that they will need to ask the assessor who carried out their EPC to update the Government website – the seller or their estate agent maybe able to help with this.

- **Q – I have submitted an application for my customer prior to the launch of your Green Mortgage Proposition, can I switch the application to a Green Mortgage Product**
- A – If your customers application qualifies for a Green Mortgage please contact us to discuss. Our new broker line number is: 0345 600 0205

- **Q - Are there any additional packaging requirements for a Green Mortgage**
- A – No, however please ensure you have checked the appropriate acceptable register to confirm that the EPC is A or B rated. In addition you will be required to tick a box on the mortgage application form confirming applying for a Green Mortgage