

Mortgage Assist Scheme: Up to £25k contribution Offer

1. This offer is available on selected Charles Church developments and plots only, subject to customer status and availability. In these terms “You” means the customer(s) and applies if the relevant Charles Church home is being acquired by one or more persons. “Us” and “Our” are references to Charles Church. “The Offer” means the offer detailed in paragraph 3 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. Our sales representative will let You know in writing, prior to or on reservation of a Charles Church home whether or not You qualify for this Offer.

3. The Offer comprises a financial incentive and will be calculated on the basis of the actual mortgage offer that You intend accepting (We will need to see evidence of the projected payments from your financial advisor or lending institution prior to legal completion). The Offer is that We shall “contribute” to Your mortgage (by way of an allowance on the Price (see Clause 3.3 below) and this “contribution” shall be equal to the first twelve average monthly mortgage payments you will be due to make.

The offer comprises a financial incentive that:

3.1 Shall not in aggregate exceed 5% of the Price; and

3.2 is a sum that, regardless of the Price, shall not under any circumstances exceed £25,000; and

3.3 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)

3.4 The maximum £25,000 incentive is based on a Price of £400,000 or more.

4. Regardless of the Offer that We say You are entitled to receive on or prior to reservation of the Charles Church home, You will not be eligible to receive and take advantage of the Offer if You purchase the Charles Church home where any one or more of the following apply:

4.1 using a buy to let mortgage product; or

4.2 using the First Homes Scheme or other Discount from Market Value scheme; or

4.3 using any Government Help to Buy or similar scheme; or

4.4 using any Charles Church part exchange or home change scheme; or

4.5 using any shared ownership or shared equity scheme; or

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4.6 where one or more of the purchasers is a corporate entity, LLP or partnership.

5. Charles Church shall have sole discretion to decide whether You are entitled to the Offer provided by this scheme. Charles Church 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 Charles Church home, without prejudice though to these terms and conditions). Any suspension, cancellation or amendment will be published on Charles Church's website.

6. Notwithstanding Your potential entitlement to receive the Offer, these terms and conditions (and anything else communicated to You by Charles Church) do not give to You any period of exclusivity to purchase a particular plot and (unless a valid reservation agreement has been entered into between ourselves and remains in force and effect) We shall be entitled to enter into a reservation agreement with any third party at any time.

7. A professional legal adviser is required to carry out the legal formalities of buying the home and to represent your interests. Charles Church can provide you with a list of recommended solicitors and/or financial advisers as necessary. Charles Church cannot advise you on a mortgage. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE, YOUR EQUITY LOAN OR OTHER DEBT SECURED ON IT.