

Terms and Conditions

“Up to £20,000 to Spend Your Way” Offer

1. In this Offer, “Contract” means the legal contract that You and We will exchange for the sale and purchase of a Charles Church home. The term includes regional equivalents (such as missive in Scotland). It does not include the reservation agreement that You and We enter into. In these terms, “Price” means the purchase price for the Charles Church home as will be stated in the transfer deed or lease (or in either case regional equivalent) and in any event does not include any additional sums payable for extras, fixtures and fittings, and enhancements and does not take account of the Offer.
2. This offer is available between 11am GMT on 09.06.26 and 6pm GMT on 01.07.26 (both dates inclusive) (“the **Offer Period**”) at selected Charles Church developments and plots only within the Charles Church North Midlands operating company area, 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 4 below. The provision of the Offer is strictly subject to these terms and conditions. “We” means Us and You. For the avoidance of doubt, if You comprise more than one person and either or any of You withdraw from the purchase of the Charles Church home, the person(s) so withdrawing shall not be entitled to the Offer.
3. Our sales representative will confirm in writing, during the Offer Period, whether You potentially qualify for this Offer (qualification would ultimately remain subject to these terms and conditions). To qualify, You must have entered into a reservation agreement with Us (including the payment of the required reservation fee) for the specific Charles Church home to which Our Offer relates no later than 6pm GMT on 01.08.26 (time being of the essence).
4. The Offer comprises a financial incentive (available on completion of Your purchase of the Charles Church new home) that:),
 - 4.1 equates to 5% of the Price (subject to clause 4.1); and
 - 4.2 is a sum that, regardless of the amount of the Price, shall not under any circumstances exceed £20,000; and
 - 4.3 will be applied on completion of Your purchase of the new home and will be reflected on the completion statement as a deduction from the completion balance (if you select a cashback then the amount of the cashback will not be shown as a deduction from the Price on the completion statement (this is the document that shows the balance due from You to Us on completion)). The Offer will not be paid or given to You by any other means other than as set out in Clause 5.

5. The financial incentive comprised in the Offer can be used by You in a number of ways, depending on Your individual circumstances and requirements (these exhaustively comprise, as a contribution to deposit, as a contribution to legal fees, as a contribution to stamp duty land tax or as a cashback). You shall speak to an independent financial advisor as early as possible to ensure that You are using the financial incentive in the best way for Your circumstances.
6. 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 under any of the following conditions:
 - Using a buy-to-let mortgage product;
 - Using the First Homes Scheme or other Discount from Market Value scheme;
 - Using any Government Help to Buy or similar scheme;
 - Using any Charles Church part exchange or home change scheme;
 - Using any shared ownership or shared equity scheme;
 - Where one or more of the purchasers is a corporate entity, LLP, or partnership;
 - Where You are, for any reason, exempt from any legal obligation to pay Stamp Duty Land Tax.
7. Charles Church shall have sole discretion to decide whether You are entitled to the Offer. 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 to these terms and conditions. Any suspension, cancellation, or amendment will be published on the Charles Church website.
8. 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