

Terms and conditions

Date: September 2026

Charles Church Essex “Move NOW. Be home for Christmas Offer”

1. This Offer is being run by Charles Church Essex’s regional operating company.
2. The Offer relates only to plots 117, 109, 10 & 115 at De Lucy Place, Ongar - Charles Church Essex estate.
3. The definitions in Clause 11 apply to these Terms and Conditions.
4. This Offer is available between 9.00 GMT on 25th September 2026 and 5.00 pm GMT on 19th October 2026 (both dates inclusive) (“**the Offer Period**”), subject to customer status (as set out in these terms and conditions) and the Offer is and shall remain strictly subject to these terms and conditions. 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 New Home, the person(s) so withdrawing shall not be entitled to the Offer.
5. Our sales representative will let You know in writing, during the Offer Period whether or not You potentially qualify for this Offer (qualification would ultimately remain subject to these terms and conditions). 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 New Home to which Our Offer relates no later than 5pm GMT 18th November 2026 (time being of the essence).
6. The Offer comprises:
 - 6.1 A financial incentive of £25,000 **or** that equates to 5% of the Price (Provided always that this shall under no circumstances be a sum that exceeds £25,000) which You can “spend your way” depending on Your individual circumstances and requirements (for example, as a contribution to a deposit, as a contribution to legal fees, as a contribution to SDLT or for buying fixtures and fittings for Your New Home). It is recommended that You 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.
 - 6.2 An Offer (or part of an Offer) described as a financial incentive will be shown on the completion statement as a “deduction” from the completion balance when you complete your purchase of the New Home (the Offer will not be given or paid to You by any other means).
 - 6.3 Any Offer or part of an Offer that does not comprise a financial incentive may not be exchanged or substituted for anything else (including a monetary sum).
7. 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:
 - 7.1 using a buy to let mortgage product; or
 - 7.2 are not intending to reside in the property; or
 - 7.3 using the First Homes Scheme (other than the Scottish First Homes Scheme) or other Discount from Market Value scheme; or
 - 7.4 using any of Charles Church part exchange or home change scheme; or
 - 7.5 using any Government Help to Buy or similar scheme; or
 - 7.6 using any shared ownership or shared equity scheme; or
 - 7.7 where one or more of the purchasers is a corporate entity, LLP or partnership; or

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- 7.8 if for any reason You are or become entitled to any relief or exemption from the requirement to pay SDLT
8. 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.
9. 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
10. The Offer cannot be used in conjunction with any other offer made available by Us.

11. Definitions

In these terms the following definitions shall apply (note not all of them may be mentioned in the specific terms and conditions):

Term	Meaning
You	means the customer intending to buy the New Home (and if more than one person means both of them together)
"Us" and "Our" and "We"	Are references to Charles Church
"Offer"	Means the offer described at Clause 6 above
"New Home"	Means the relevant Charles Church home that You reserve and purchase
Price	Means the purchase price that You and Us agree for the New Home and which You are contractually due to pay (disregarding (i) this Offer (ii) any other financial incentive(s) offered by Us and (iii) the cost of any extras or finishing touches You may order from Us
Finishing Touches	means fixtures fittings and enhancements that You order from Us at or subsequent to Your formal reservation of the New Home
SDLT	Means stamp duty land tax