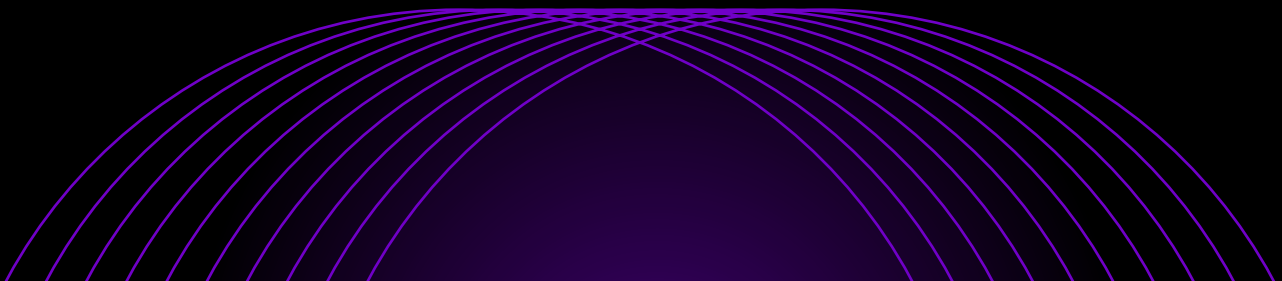


Perenna

JOIN THE RETROFIT REVOLUTION

Save on your mortgage, save on energy usage
and help the planet when you remortgage.



YOUR LOWER MORTGAGE RATE AWAITS

We're proud to offer a 'retrofit discount feature' on our remortgage range. By getting solar panels or a heat pump, you can enjoy a lower interest rate on your mortgage.

Lower monthly mortgage payments and lower carbon emissions. Win-win!

How do I qualify for the discount?

We will lower the interest rate on your mortgage by 0.20% if you install:

- Solar panels (with minimum installed capacity of 2kW), or
- A heat pump

To get the lower rate, you must:

- Remortgage to Perenna
- Have the work completed by an MCS certified installer after your loan completion date
- Provide us with the MCS certificate or certificate number within 2 years of the mortgage start date.

How much could I save?

This depends on the:

- Interest rate
- Amount you borrow
- Number of years you borrow over

To help you understand, we've shown an example below.

If you borrow £300,000 over 35 years at an interest rate of 6.00% and you install solar panels, we will lower your rate to 5.80% and you will save £40 per month on your mortgage payments. That's £480 per year - and that's before you factor in any savings from the solar panels!

	Before retrofit	After retrofit	Monthly savings	Annual savings	10yr savings
Mortgage payments	£1,711	£1,671	£40	£480	£4,800

The example above shows how the retrofit feature works. It is not a reflection of the product we have available. Please speak to your mortgage broker for details of our latest range.

WHAT DO I NEED TO DO?

01 When you're applying for a Perenna mortgage, simply let your broker know that you'd like to add the retrofit discount feature.

02 Get quotes from different installers (we'd suggest around 3) and decide which company you want to use. Don't forget, they must be MCS certified.

03 Sign the contract with the installer and agree a date for the work to be done. The work must be completed after your mortgage start date, but within 2 years of it.

04 Once the work is done and you have received an MCS certificate, simply let us know. We'll then lower your mortgage rate for you.

Don't forget, if you would like to benefit from the retrofit discount feature, you must opt in during the mortgage application process. The feature cannot be added to the mortgage at a later stage and is not available on our Retirement Interest Only range.

I've installed solar panels or a heat pump. What now?

Great news, you have taken a key step in tackling climate change. And now it's time to reward you for doing your bit.

Once you have received an MCS certificate, simply let us know by visiting our website at perenna.com/retrofit-complete. We will check that the work is complete and then reduce the interest rate on your loan within 1 month. We will also adjust your monthly payment and let you know the new amount and the date this takes effect.

You could lose your home if you don't keep up your mortgage repayments.