Handelsbanken

Sustainable Home Reward

Our commitment to sustainability extends to supporting our customers who want to make more sustainable choices. Choosing an energy efficient home can make a difference when it comes to the climate challenge, and we believe you should be rewarded when you do.

We'll pay you a Sustainable Home Reward if:

- the residential mortgage is an eligible product;
- you give us the most recent Energy Performance Certificate (EPC) for your home which confirms an energy efficiency rating of A or B and the EPC is valid when we provide a new mortgage or apply a new product to an existing mortgage;
- we've not paid a Sustainable Home Reward for the same home in the previous 3 years; and
- there are no missed payments on any mortgage that's connected to your home.

My home's not an A or B rated property, how can I improve it?

You can find help on how to view your home's current EPC rating and start a free personalised plan to reduce your bills and improve the rating at **handelsbanken.co.uk/homereward**

How much is a Sustainable Home Reward?

It depends on the total outstanding amount of the mortgages we provide in connection with your home at the time a Sustainable Home Reward is payable:

Total outstanding amount	Sustainable Home Reward
£250,000 or more	£1,000
Less than £250,000	£500

What mortgage products are eligible?

Our Sustainable Home Reward is available on new, single part residential mortgages that are either fixed rate or track the Bank of England base rate.

It isn't available with our Current Account, Offset or Development (self-build) mortgages. This may also be the case for some other mortgages, such as those with more than one part; a mortgage that has both repayment and interest only parts.

To understand more about these terms, please visit **handelsbanken.co.uk/jargonbuster.**

We'll tell you if the product you're applying for is eligible for the Sustainable Home Reward, either before we provide a new mortgage or before you select a new product for an existing mortgage.

Please speak to your branch if you're unsure if you'll qualify for the Sustainable Home Reward.

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When and how often is a Sustainable Home Reward payable?

If our requirements are met, a Sustainable Home Reward is payable when:

- a new mortgage is provided (including when an additional mortgage is provided for the same home as an existing mortgage), and/or
- the current mortgage product ends and we provide a new one

The Sustainable Home Reward isn't payable at any other time. It also isn't payable if it was paid within the previous 3 years on the same mortgage or another mortgage in connection with the same home.

Example

We provide Jane with a new mortgage and pay her a Sustainable Home Reward. Two years after that, the original product ends and she chooses a new one. In that case, we won't pay her a Sustainable Home Reward, but a further two years after that she chooses another new product when the previous one ends. Because it's now four years since her last Sustainable Home Reward (assuming all other requirements are met), she'll be eligible for another one.

What if there's more than one mortgage in connection with the same home?

The amount of the Sustainable Home Reward will be based on the total outstanding amount of all mortgages you have with us on the same home.

What if I have more than one home?

A Sustainable Home Reward may be payable for each home.

What if my mortgage is moved to a new home?

Moving the mortgage to a new home isn't a trigger for payment of a Sustainable Home Reward.

However, when this product ends and a new product is then applied (or when we provide a new mortgage in connection with your new home) a Sustainable Home Reward may be payable in respect of your new home.

If a Sustainable Home Reward is payable, who is it paid to?

The Sustainable Home Reward will be paid to the borrower. If there's more than one borrower, we'll only pay it once.

We'll pay the Sustainable Home Reward within 30 days after the start of a new mortgage (or after a new product is applied to an existing mortgage). It will be paid into the account where we take the mortgage payment from.

	New mortgage	Existing mortgage
When to give the EPC	No later than the day before the mortgage completes	No later than the day before the end of the product that applies to the mortgage
When the EPC must be valid	On the day the mortgage completes	On the first day a new product is applied to the mortgage

We may make changes in respect of the Sustainable Home Reward at any time, including to change the requirements for when it's payable or to change the amount. We'll let you know the current details at the time a new mortgage is provided or a new product is applied to an existing mortgage.

If we're giving you mortgage advice, the Sustainable Home Reward won't be a primary consideration when we consider your overall, long term financial needs.

We have the right to withdraw the Sustainable Home Reward at any time. Information correct as at July 2026.
If you have any questions, please contact your account manager.

Your home may be repossessed if you do not keep up repayments on your mortgage.

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