THE GINGERBREAD PROPERTYBUY TO LET CHALLENGE TERMS AND CONDITIONS

Promoted by Paratus AMC Limited trading as Foundation

Please read these terms carefully before entering. By submitting an entry, the entrant confirms that it agrees to be bound by these terms and conditions.

1. Promoter

The promoter is Paratus AMC Limited, a company incorporated in England and Wales with company number 03489004 and registered office at No. 3 Arlington Square, Downshire Way, Bracknell, Berkshire RG12 1WA, trading as Foundation (the "Promoter").

2. Eligibility

The competition is open to UK-based professional mortgage intermediaries and employees of intermediary firms, clubs, networks and other business partners of the Promoter who are aged 18 or over.

Entries must be made on behalf of a business team, meaning the individuals working for the same business who have collaborated on the entry (Entrant). Each business may submit one entry only.

The competition is not open to employees, officers or contractors of the Promoter or any company in its group, members of their immediate families, or anyone professionally connected with the administration or judging of the competition.

The Promoter may require evidence of eligibility and authority to enter on behalf of the relevant business or team. The Promoter may reject an entry where satisfactory evidence is not provided.

3. Competition period

The competition opens at 9:00 am on 2 November 2026 and closes at 5:00 pm on 4 December 2026 (the "Competition Period").

Entries received after the closing time will not be accepted. The time of receipt recorded by the Promoter will be final.

4. How to enter

To enter, a team must, during the Competition Period: (a) build and decorate a gingerbread property; (b) prepare property particulars, including a property name and address, EPC rating, Council Tax band, catchment area and key features for prospective elf tenants; and (c) share photographs on the Entrant's LinkedIn or Instagram, tagging @Foundation on LinkedIn or @foundationlending on Instagram.

The entry must include the Entrant's business name and the full name and contact email address of one nominated representative who is authorised to act for the team.

Sharing photographs on LinkedIn or Instagram, tagging @foundationlending and using #MakingMortgagesHappen, is encouraged but does not by itself constitute a valid entry unless the Promoter expressly confirms otherwise in writing.

Entry is free. No purchase is necessary. Any costs incurred in creating or submitting an entry are the Entrant's responsibility.

The Promoter may make gingerbread house kits available on a first come, first served basis while stocks last. Receiving a kit is not required to enter and does not improve an Entrant's prospects of winning. An Entrant may use its own materials.

5. Entry requirements

The gingerbread property must be substantially created and decorated by members of the entering team. Reasonable assistance may be obtained, but the entry must represent the team's own work.

An entry must not: (a) infringe any third-party intellectual property, privacy or other rights; (b) contain unlawful, defamatory, discriminatory, offensive, unsafe or inappropriate material; (c) feature third-party branding without permission; or (d) otherwise bring the Promoter or Foundation brand into disrepute.

Where any person is identifiable in a photograph, the Entrant must have obtained that person's informed permission to take, submit and publish the photograph for the purposes described in these terms. Images of children must not be submitted.

The Entrant confirms that it owns the submitted content or has all permissions necessary to submit it and grant the rights in clause 10.

The Promoter may disqualify an entry that is incomplete, illegible, technically corrupted, submitted by automated means, inconsistent with these terms, or otherwise reasonably considered inappropriate.

Photographs submitted as entry to the competition must not be created or manipulated using artificial intelligence or photo-editing software and must show the actual gingerbread property built and decorated by the Entrant. The Promoter may request original image files or other reasonable evidence of photographic authenticity, including the right to view the gingerbread property via a video call. The Promoter reserves the right to disqualify an entry where on the available evidence it determines that this requirement has been breached.

6. Judging

This is a skill-based competition and not a prize draw and all entries will be anonymised and numbered for independent judging. Eligible entries will be judged by a panel comprising children of the Promoter's staff, supervised by responsible adults.

The panel will select the entry it considers best based on creativity, design and festive appeal. The property particulars may also be considered as part of the overall creativity of the entry.

Judging is expected to take place on or around 5 December 2026. If required, the Promoter may change the judging date or appoint substitute or additional judges.

The judges' decision is final. No correspondence or discussion will be entered into concerning the result, except that the Promoter may provide winner information as required by law.

7. Prize

There will be only one winning Entrant. The prize comprises: (a) a £250 voucher for a meal for the Entrantl; and (b) a £250 donation made by the Promoter to an eligible charity nominated by the winning team.

The prize for the meal will be issued to the Entrant by the Promoter by email. No cash alternative is available.

The nominated charity must be a UK registered charity and must be acceptable to the Promoter following reasonable reputational, sanctions, fraud and compliance checks. The Promoter may reject a nominated charity and require the winning team to nominate an alternative. The donation will be paid directly to the approved charity and will not be paid to the winning team or its representative. If the charity nominated by the winning Entrant cannot accept the donation, or does not satisfy the

Promoter's checks, or the winning Entrant team does not nominate an acceptable alternative charity within 14 days of being asked, the Promoter may after notifying the winning Entrant select another eligible UK registered charity.

The donation will remain £250 and will be paid directly to the substitute charity in the winning Entrants company name.

The prize is non-transferable and non-negotiable. The Promoter may substitute an item with an alternative of equal or greater value where circumstances outside its reasonable control make this necessary.

8. Winner notification and claim

The Promoter intends to announce the winner during the week commencing 7 December 2026 and will contact the nominated representative using the email address provided with the entry.

The nominated representative must respond within 14 days of the notification and provide all information reasonably requested to verify eligibility and arrange the prize. If the representative does not respond in time, the team is ineligible, or the team declines the prize, the Promoter may treat the prize as forfeited and select a replacement winner by applying the same judging criteria to the remaining eligible entries.

The Promoter is not responsible if a notification is not received because contact details are incomplete or inaccurate, or because the message is filtered, blocked or otherwise not delivered.

9. Winner publicity

Subject to applicable law, the Promoter may publish the winning team's business or team name, the submitted property name and particulars, the winning photographs and the name of the nominated representative on Foundation's website, LinkedIn and other campaign materials.

The Promoter will make available the surname and county of the winner, and where applicable a copy of the winning entry, to anyone who submits a valid request to Marketing Manager, Foundation, No. 3 Arlington Square, Downshire Way, Bracknell, Berkshire RG12 1WA within one month after the closing date. The winner may object to some or all of this information being made available by contacting the Promoter, although the Promoter may still provide information to the Advertising Standards Authority if required.

10. Intellectual property and use of entries

Entrants retain ownership of their entries. Each Entrant grants the Promoter and its group companies a non-exclusive, worldwide, royalty-free licence to reproduce, edit, adapt, publish, display and communicate the entry, including photographs and property particulars, on Foundation's website, social media channels and other digital or printed marketing connected with the competition and the "Sweet Side of Specialist Lending" campaign.

The licence in this clause applies during the competition and related festive campaign and for a reasonable period afterwards for winner announcements, campaign reporting, archive and compliance purposes. The Promoter will not materially alter an entry in a way that misrepresents the Entrant.

To the extent permitted by law, the Entrant agrees not to assert moral rights in relation to the uses permitted by this clause and will obtain equivalent permissions from any other creator of the entry.

11. Personal data

The Promoter will process personal data provided in connection with the competition to administer entries, verify eligibility, conduct judging, contact the winner, arrange the prize, publish winner information and meet legal or regulatory obligations.

The Promoter may share relevant personal data with its group companies, website and marketing service providers, judges, prize suppliers, the nominated charity and professional advisers where reasonably necessary for those purposes.

Personal data will be retained only for as long as reasonably necessary for the competition, campaign, legal claims and compliance obligations. Further information about how the Promoter handles personal data and individual rights is available in Foundation's privacy notice on its website.

Competition entry details will not be used for direct marketing unless the individual has separately consented or the Promoter has another lawful basis to do so. Participation in the competition is not conditional on agreeing to receive marketing.

12. Limitation of liability

Nothing in these terms excludes or limits liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any other liability that cannot lawfully be excluded or limited.

Subject to the preceding paragraph, the Promoter is not responsible for: (a) entries that are lost, delayed, misdirected, incomplete, corrupted or not received because of technical, communications or other failures outside its reasonable control; (b) loss or damage arising from an Entrant's creation or submission of an entry; or (c) any indirect or consequential loss arising from participation in the competition or acceptance of the prize.

Proof of transmission or posting is not proof of receipt by the Promoter.

13. General

The Promoter may suspend, cancel, amend or extend the competition where necessary because of circumstances outside its reasonable control, fraud, technical failure, legal or regulatory requirements, or any event that materially affects the fair or proper operation of the competition. Where reasonably practicable, material changes will be publicised through the competition webpage.

The Promoter may refuse entry, disqualify an Entrant or withhold a prize where it reasonably believes there has been a breach of these terms, fraud, dishonesty, manipulation, misconduct or conduct likely to damage the Promoter's reputation.

If any provision of these terms is found invalid or unenforceable, the remaining provisions will continue in effect.

These terms and any dispute or claim arising from the competition are governed by the laws of England and Wales. The courts of England and Wales will have jurisdiction, subject to any mandatory rights an Entrant may have.