

NCB Mortgage Incentive Programme

FREQUENTLY ASKED QUESTIONS

1. What is the NCB Mortgage Incentive Programme?

NCB's Mortgage Incentive Programme is a special promotion established to reward sales persons working with property developers for referring approved mortgage business to the bank.

2. Who is eligible to participate in the Mortgage Incentive Programme?

The Programme is open to sales agents employed to development firms who accept the Terms and Conditions of the Programme.

3. How do participants refer mortgage applicants to NCB?

To refer mortgage loan applicants, visit the NCB Mortgage Website <https://www.jncb.com/mortgageincentiveprogramme> and complete the Referral Entry Form.

4. What is the reward to be earned for referring approved mortgage applicants to NCB?

A 1.00% incentive will be paid for each mortgage loan referred and booked by NCB during the promotional period. The 1% incentive is calculated on the portion of the loan that is funded by NCB and will not include any part of the loan funded by other lenders such as the National Housing Trust. During the programme NCB may offer additional prizes to participants based on criteria determined by NCB.

5. How long will this Programme last?

The Programme runs from November 1, 2018, to September 30, 2019.

6. How will participants be paid when they earn rewards?

Incentive payments will be made to participants via bank transfer to an account specified by them and held at NCB in the name of the sales agent.

7. When will the incentive payments be made?

Incentive payments will be made on or before the 15th working day from the end of the month during which the mortgage loan in respect of which the payment is being made is disbursed. For example, incentives earned for the month of November 2018, will be paid on or before December 15, 2018.

For further queries regarding the Mortgage Incentive Programme, you may email us at ncbmortgages@jncb.com.