



Customer Guidance – Shared Ownership Sales Incentives

October 2026

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Our Commitment

At SNG, we are committed to providing a fair and transparent home buying experience. From time to time, we may offer sales incentives to support customers purchasing a Shared Ownership home.

This policy explains how sales incentives are applied and what customers can expect when purchasing a Shared Ownership property.

What is a Sales Incentive?

A sales incentive is a benefit offered to help customers purchase a Shared Ownership home. Incentives may vary depending on the development, property, or promotional campaign.

Examples of incentives may include:

- Financial Incentives linked to exchange/completion within a certain timeframe
- Flooring
- White goods
- Retail Vouchers (such as Love2Shop)
- Other approved promotional offers

Any available incentives will always be clearly communicated to customers and will be noted on their Memorandum of Sale (MOS).

Availability of Incentives

Sales incentives are not available on every property, or development and are not guaranteed as part of every purchase.

The availability of incentives may be influenced by a range of factors, including:

- The development or property being purchased.
- Current sales and marketing campaigns.
- Market conditions.
- The stage of construction or sales programme.
- Other business and commercial considerations.

SNG reserves the right to offer, amend, withdraw, or refuse incentives at any time and at its discretion. Any incentive offered will always be confirmed in writing and be subject to the terms applicable at the time of reservation.

Incentives Offered at Reservation

Where an incentive is agreed as part of a reservation, the details will be:

- Discussed with the customer by the Sales Consultant before a reservation is complete
- Confirmed in writing on the Memorandum of Sale.
- Shared with the relevant parties involved in the purchase where required.

We encourage all customers to review the details of any incentive carefully and raise any questions with their Sales Consultant.

Refer a Friend Scheme

SNG may operate a Refer a Friend Scheme on selected developments. Where the scheme is available, customers can refer a friend who is interested in purchasing an eligible Shared Ownership home. If the referred purchaser successfully completes on their new home, the referrer will receive a £250 payment by BACS.

The Refer a Friend Scheme is separate from any sales incentive that may be offered on a property purchase. Availability is subject to the terms of the promotion in place at the time and may not be available on all developments or properties.

Advertised Incentives

Some incentives may form part of a wider promotional campaign. Where this is the case, details of the incentive and any applicable terms and conditions will be available on the SNG website and through our Sales Team.

Incentive Limits

In mortgage-funded purchases, the total value of any incentives offered will not exceed 5% of the value of the share being purchased.

How Incentives Are Applied

Where an incentive has a financial value, it will be applied through your completion statement (excluding vouchers) and reflected as part of your purchase transaction. Financial incentives are not paid to customers after completion of their purchase and instead will be deducted from the completion statement as mentioned above.

Further Information

If you have any questions about an incentive that has been offered, please speak to your Sales Consultant, who will be happy to explain the details and any terms that may apply.

Contact us

0300 330 0718

newbuildso@sovereign.org.uk

sales.sng.org.uk

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Sovereign Network Group is charitable.