

Tembo: Fee-Free Mortgage Advice - Terms and Conditions:**1. Overview:**

Tembo Money Limited provides regulated mortgage advice to UK customers. Customers accessing this service usually pay a mortgage advice fee ranging from £299 to £749. Tembo Money is offering Tembo Savings' ISA or Lifetime ISA customers access to its mortgage advice service without paying this fee, provided they meet the eligibility criteria set out below.

2. Fee-Free Mortgage Advice

Eligible customers can receive mortgage advice from Tembo Money Limited without incurring the standard mortgage advice fee (£299-£749).

Important Note: Other fees and charges may still apply when obtaining a mortgage.

3. Eligibility criteria:

To qualify for fee-free mortgage advice, you must:

- Hold an active ISA or Lifetime ISA with Tembo Savings and either:
 - Have maintained an active Tembo Savings ISA and/or Lifetime ISA for at least three (3) consecutive months before engaging in Tembo Money's mortgage advice service; or
 - Have a balance of £1,000 or more in your Tembo Savings ISA and/or Lifetime ISA at the time of requesting advice.
- Not be in the process of cancelling, closing, transferring or withdrawing all the funds from your Tembo Savings ISA and/or Lifetime ISA before the time a valid mortgage offer is received as a result of Tembo Money's advice. However, this restriction does not apply to 'eligible' withdrawals from a Lifetime ISA used towards purchasing a home following the mortgage advice provided.

4. Claiming the Fee-free mortgage advice

To claim fee-free mortgage advice:

- Engage with Tembo Money's mortgage advice service and request fee-free advice as a Tembo Savings customer.
- Provide personal details as required to verify eligibility.
- If eligibility is confirmed, Tembo Money will waive the standard mortgage advice fee.

5. Limitations:

Tembo Savings Limited is authorised and regulated by the Financial Conduct Authority (FRN: 928010). Tembo Money Limited is authorised and regulated by the Financial Conduct Authority (FRN: 952652).

- Fee-free mortgage advice is available only to the ISA or Lifetime ISA account holder and not to any other individual.
- If you receive fee-free mortgage advice but do not proceed with the recommended mortgage, you will not be eligible for fee-free mortgage advice again for 12 months from the date of the initial advice.

7. General Conditions

- Tembo reserves the right to modify or withdraw this offer at any time at its sole discretion.
- The bonus is non-transferable, non-exchangeable, and may not be substituted for any other benefit.
- Tembo is not liable for any inability to provide you with fee-free mortgage advice, whether the result of our errors or otherwise.
- Tembo reserves the right to refuse to provide fee-free mortgage advice at our sole discretion, including, but not limited to, where we suspect abuse, fraud, or breach of these terms or any other applicable terms.
- Tembo Money Limited and Tembo Savings Limited's standard Terms & Conditions remain in effect and are not superseded by this offer.

By participating in this offer, you agree to these terms and conditions.