



IMPORTANT INFORMATION ABOUT OUR SERVICES

simple

home loans ltd

Call 01964 545 965 Email info@simplehomeloans.org.uk Visit www.simplehomeloans.org.uk

12 The Orchard, Tickton, East Yorkshire, HU17 9JE

Welcome

WHO ARE WE AND WHAT DO WE DO?

Welcome and thank you for allowing Simple Home Loans to help you with your Mortgage and Insurance requirements.

We are Mortgage and Insurance advisors, we will listen to your needs, assess your situation and provide bespoke/tailored advice and recommendations on the most suitable mortgage and protection products.

We will provide advice on finance that is secured against your property whether it is the property you live in or indeed use as an investment. **Most forms of Buy to Let mortgages are not regulated by the Financial Conduct Authority.**

We will provide advice on insurances specific and generic to your finance needs such as term assurance, critical illness, income protection, payment protection, buildings and contents, landlord insurance.

We are an appointed representative of TenetLime Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. TenetLime Limited is entered on the Financial Services Register (www.fca.org.uk/register) under reference 311266

WHO IS TENETLIME LIMITED?

TenetLime Limited is wholly owned by Tenet Limited, which is a wholly owned subsidiary of Tenet Group Limited ('TGL'), a leading distributor of financial products and services in the UK. 'TGL' is majority owned by the following corporate shareholders; AEGON UK Distribution Holdings Ltd (22%), Aviva Life Holdings UK Limited (24%), Friends Life Limited (24%) and Standard Life Aberdeen PLC (25%). Aviva Life & Pensions UK Limited and Aviva Life Holdings UK Limited are both companies within the Aviva plc group.

Their address is: TenetLime Limited, 5 Lister Hill, Horsforth, Leeds, LS18 5AZ. Tel: 01132 390011.

To find out more about TenetLime Limited and the support and backing they provide us with, please visit their website www.tenetgroup.co.uk/consumer.

WHAT CAN WE DO FOR YOU?

Our mainstream service is to act on your behalf for the purpose of arranging and advising on the following:

- **Mortgages, including Buy-to Let.**
- **Personal & Family Protection, for example a Life Insurance or Critical Illness Plan.**
- **General Insurance, for example Buildings, Contents or Private Medical.**

For all the services described above we will complete a detailed fact find so we can understand your circumstances, specific needs and objectives to determine if these services are suitable for you. We will then undertake research in order to provide a personal recommendation (s) and related information relevant to your individual circumstances. If, after due consideration you would like to accept any or all of our recommendation (s), we will then implement them and arrange any products and/or related services on your behalf.

Ultimately, whichever type or level of service you require from us we will act in your best interests at all times.

Further details about these and other related services we provide are contained in the pages below. This also confirms their typical cost and how you can pay us for them.

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Before you consider our services in more detail we would like to draw your attention to the following important information:

When we have discussed and agreed with you the services that we are to provide we will confirm this to you in a Client Agreement. This will describe the scope and specific services to be provided, the cost and how it can be paid for. It will also confirm how we use and store personal information that we collect from you in the course of providing our services. A copy of our standard Client Agreement is available on request.

From time to time it may be necessary for us to collect personal information from you, prior to concluding a written Client Agreement, to assess whether we are able to meet your needs. In this event we will clearly identify the data to be collected and will use it only for the purpose of assessing our ability to provide services to you.

We will not advise you if you are experiencing difficulties managing debt. Free help and advice about managing your debts is available by contacting the Money Advice Service via its website;

www.moneyadviceservice.org.uk



Information about our mortgage services

WHOSE PRODUCTS DO WE OFFER?

We are not limited in the range of mortgages we will consider for you. We offer both first and second charge mortgages. For those seeking to increase their existing borrowing, alternative finance options may be available and more appropriate for your needs. For example, a further advance from your existing lender or an unsecured loan (e.g. a personal loan).

HOW MUCH WILL YOU HAVE TO PAY FOR OUR MORTGAGE SERVICES?

For establishing your needs, undertaking research and making a recommendation, we typically charge up to £499.

If you choose to proceed with our recommendation and the mortgage goes ahead, we will also be paid commission from the lender for arranging the mortgage on your behalf.

The amount of commission we receive varies from lender to lender. Information about the range of commissions available to us from the mortgage products we recommend is available on request.

If you apply for a mortgage that does not go ahead, you will not receive a refund however, the £150 initial fee is valid for one further application (note - which if again declined no refund is applicable). Information withheld or not disclosed honestly by you that causes the application to be declined will invalidate any entitlement to a refund or further gratis applications.

You will receive a personalised illustration when considering a particular mortgage. This will highlight the key facts about the mortgage product, including any fees relating to it and the amount of any commission due to us from the mortgage lender.

Information about our insurance services

PERSONAL AND FAMILY PROTECTION

We are insurance intermediaries who offer products from a range of insurers based on a fair and personal analysis of market for Life insurance, Critical Illness Cover and Income Protection Insurance.

GENERAL INSURANCE

We are insurance intermediaries who offer products from a range of insurers based on a fair and personal analysis of the market for Buildings & Contents, Accident Sickness & Unemployment and Private Medical Insurance.

HOW MUCH WILL YOU HAVE TO PAY FOR INSURANCE SERVICES?

We do not charge a fee for advice and arranging an insurance product. We will receive commission from the insurer and this is reflected in the premium amount you pay to them. The amount of commission we receive will vary depending on the type of contract, term of the cover and the premium amount.

We will tell you how much commission we expect to receive before we transact business for you. You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy we arrange for you.

We are not otherwise permitted to receive or retain any financial inducements, significant gifts or hospitality from insurance product providers, for arranging insurance contracts on your behalf.



Information about our other related services

CREDIT BROKING

We are also Credit Brokers. This means that if you require a loan other than a mortgage (e.g. a personal loan) we can refer you to a specialist third party who can discuss your specific needs with you. We will not advise you on this type of borrowing and you will need to make up your own mind whether to go ahead with it or not.

What happens if you have a complaint?

If you are unhappy with the service you have received or a product we have arranged on your behalf, a copy of our complaints procedure, which sets out how we will handle your complaint, is available upon request.

If you would like to make a complaint please contact us either in writing to:

**Complaints, TenetLime Limited,
5 Lister Hill, Horsforth, Leeds, LS18 5AZ;**
or by e-mail: **complaints@tenetgroup.co.uk;**
or by telephone: **0113 2390011.**

If we are unable to settle your complaint or you are unhappy with our response, the Financial Ombudsman Service may be able to help. We will explain how at that point.



If you require further information about the Financial Ombudsman Service you can contact them directly:
Tel: **0800 0234567**
Website: **www.financial-ombudsman.org.uk**



Are we covered by the financial services compensation scheme?



Yes, we are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This will depend on the type of business and the circumstances of the claim. The FSCS only pays compensation for financial loss and the limits are per person per firm, and per claim category, as listed below:

LONG TERM INSURANCE CONTRACTS

Arranging and advising on long term insurance contracts (e.g. life insurance or critical illness policy) is covered for 100% of the claim without upper limit.

GENERAL INSURANCE CONTRACTS:

Arranging and advising on compulsory classes of insurance (e.g. employers liability), professional indemnity insurance, and general insurance contracts that pay out on death or incapacity due to injury, sickness, or infirmity (e.g. an accident & sickness policy) is covered for 100% of the claim without upper limit.

Arranging and advising on other types of general insurance contracts (e.g. Building and Contents) is covered for 90% of the claim without upper limit.

MORTGAGES PRODUCTS:

Arranging and advising on mortgages is covered up to a maximum limit of £50,000 per person per firm.

Further information about the FSCS is available from their website: **www.fscs.org.uk**

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