



## Important Information About Our Services

---



**t** 03333 204 121

**e** [enquiries@mymortgageexperts.co.uk](mailto:enquiries@mymortgageexperts.co.uk)

**w** [www.mymortgageexperts.co.uk](http://www.mymortgageexperts.co.uk)

**a** My Mortgage Experts, 100 St Leonards Road, Northampton, NN4 8DW

## Welcome to My Mortgage Experts

---

### Who are we and what do we do?

My Mortgage Experts are specialist mortgage and protection advisers, situated in Northampton. We are a thriving company that specialise in Mortgages, re-mortgages, buy to let's, life assurance, critical illness insurance, income protection and also General Insurance.

Our team consists of specialist Mortgage & Insurance advisers, who are supported by an experienced team of administrators. The team has many years of combined experience in the mortgage and protection market.

My Mortgage Experts is 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](http://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 & Pensions UK Limited (23%), Aviva Life Holdings UK Ltd (24%) and Standard Life Aberdeen PLC (25%). Aviva Life & Pensions UK Limited and Aviva Life Holdings UK Ltd 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, please visit [www.tenetgroup.co.uk/consumer](http://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:

- **Personal & Family Protection, for example a Life Assurance or Critical Illness Plan;**
- **Mortgages, including Buy-to Let;**
- **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.

**Further details about these and other related services we provide are contained in the pages below. This also confirms the typical cost of our services and how we get paid for them.**

### IMPORTANT INFORMATION

---

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 debts. Free help and advice about managing your debts is available by contacting the Money Advice Service via its website: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

---

## INFORMATION ABOUT OUR MORTGAGE SERVICES

---

### **Whose products do we offer?**

We offer a comprehensive range of mortgage products from across the market. We offer both first and second charge mortgages, but not deals that you can only obtain by going direct to a lender.

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, making a recommendation and gaining you a Mortgage Agreement in Principle, we do not charge a fee.

Our standard fee of 0.25% the loan amount is due upon application of a mortgage loan. We typically discount this fee to £295 for clients that participate in our Mortgage Protection Review, should you decide not to proceed with this service, then we reserve the right to charge our standard fee

Our fee will be clearly shown on the illustrations which we provide. The precise amount will depend on your circumstances and the complexity of the mortgage proposition.

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.

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.

---

## 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 the market for Life Assurance, Critical Illness Cover, and Income Protection Insurance.

## **General Insurance**

We are insurance intermediaries who only offer products from PaymentsShield for Home 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.

"Our advisers may also receive periodic bonus payments for achieving sales targets related to the volume of insurance contracts they arrange. This does not affect the amount of commission we receive from product providers for arranging an insurance contract on your behalf".

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**

### **Non-Advised Services**

We will tell you how we get paid and the amount before we carry out any business for you.

### **Credit Broking**

We are also Credit Brokers. This means that if you require a loan other than a mortgage, (whether secured or unsecured, 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.

### **Other Specialist Services**

We have access to support services and specialist expertise you would normally expect from a large organisation. Where it is in your best interest we may offer to refer you to another firm within our organisation for specialist services.

With your permission, the other firm may carry out research on our behalf or alternatively advise you directly. The total cost of this service, including our fees for any preparatory work the other firm relies on, will be no higher than our standard tariff of fees and charges stated above.

### **Other benefits we may receive**

Some of the firms whose products we recommend provide us with access to training and software which allows us to offer you a better service. Some of the costs of these benefits may be passed onto you as part of the total charges you pay, should you choose to purchase a product from one of these firms. Further information regarding these arrangements is available on request.

## 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](mailto:complaints@tenetgroup.co.uk); or by telephone: **0113 239 0011**.

If we are unable to settle your complaint or you are unhappy with our response, you may be able to refer it to the Financial Ombudsman Service (FOS).

Further information about the FOS is available from their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling them on 0800 0234567

## 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. a 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](http://www.fscs.org.uk)