

FREEDOM MORTGAGE & PROTECTION SERVICES LTD

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Who are we and what do we do?

We are a firm of independent mortgage and insurance advisers with over 20 years' experience in helping our clients with their mortgage and protection needs.

Freedom Mortgage & Protection Services Ltd 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) 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%), Friends Life Limited (24%) and Standard Life PLC (25%). Aviva Life & Pensions UK Limited and Friends Life 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:

- **Personal & Family Protection, for example a Life Insurance or Critical Illness;**
- **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. Following our research we will provide a recommendation(s) for you to consider. With your agreement we will then implement our recommendation(s) and arrange any products 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.

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. A copy of our standard Client Agreement is available on request.

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 and Pensions Service via its website; www.moneyandpensionservice.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). For those seeking a 'Retirement Interest Only Mortgage', a 'Lifetime Mortgage' may be available and more appropriate for your needs.

How much will you have to pay for our mortgage services?

For establishing your needs, undertaking research and making a recommendation, Freedom Mortgage & Protection Services Ltd will not charge you any fees.

If you choose to proceed with our recommendation and the mortgage goes ahead, we will 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.

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 the market for Life Assurance, 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 do we charge for our 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, please contact us at Freedom Mortgage & Protection Services Ltd and we will do our utmost to resolve any concerns as quickly and effectively as possible.

If you are not happy with our response and would like to make a complaint, please contact: **Complaints, TenetLime Limited, 5 Lister Hill, Horsforth, Leeds, LS18 5AZ**; or by e-mail: complaints@tenetgroup.co.uk; or by telephone: **0113 2390011**.

A copy of our complaints procedure, which sets out how we will handle your complaint, is available upon request.

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 (FSCS)?

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

Arranging and advising on mortgage products is covered up to a maximum limit of £85,000 per person per firm.

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