

Terms & Conditions Tembo Mortgage Service Referral Scheme

Last Updated 14 November 2025

If you're looking for the terms and conditions for our savings Refer a friend scheme, [you can find them here.](#)

In these Terms and Conditions “we”, “us”, and “our” refers to Tembo Money Ltd (“Tembo”) and “you” and “your” refers to our customers.

We have set up the Tembo Refer-a-Friend promotion to say thank you to our happy customers who refer their friends and family to use our services.

Therefore recommending Tembo to a friend will mean you both receive £100 in cash, subject to the terms and conditions below.

What is the refer a friend promotion?

1.1 Tembo is offering to give customers and employees (each a “Referrer”) the ability to receive a referral fee when a friend or family member (a “Referee”) is recommended to use Tembo

1.2 Referrers must be registered users of Tembo who have created an online mortgage recommendation and have an ongoing mortgage application, or have completed on a mortgage, or are current employees.

1.3 Only the primary mortgage applicant is eligible for the Tembo refer a friend promotion. A primary mortgage applicant is defined as the creator of the Tembo plan. In the case that there is more than 1 applicant on a mortgage application, the payment will be made to the primary applicant only and will not be paid to each individual applicant. The maximum that is paid per Referrer is £100.

1.3. A Referee is defined as the primary applicant on a mortgage application with Tembo. In the case that there is more than 1 applicant on a mortgage application, the payment will be made to the primary applicant only and will not be paid to each individual applicant. The maximum that is paid per Referee is £100.

1.5 By participating in the programme you are agreeing to receive emails relating to specific referrals you have made.

What is the reward and how is it delivered?

2.1 Tembo users and employees are eligible for £100 in cash for each successful referral that is made to Tembo. In order for both Referrer and Referee to be eligible for the £100 promotion, the referee will need to sign up to Tembo by following the custom

link provided to them by the referrer, OR by providing the name of the referrer and the email linked to their Tembo account during their first Tembo call. A Referrer will find their custom referral link in their Tembo account navigation.

2.2 A successful referral is defined as a referral that successfully completes on a mortgage with Tembo.

2.3 The rewards will be delivered to both parties within 30 days of the successful referral. We will send the Referrer and their Referee an email upon qualifying for your rewards to let you know how to claim.

2.4 The Refer a Friend payment will be paid once to the Referee and Referrer per each Referee that the Referrer introduces to Tembo, no matter how many mortgage applications reach completed stage.

2.5 There are no limits on the number of individual Referees you can make as a Referrer, and subject to prohibited uses listed in Section 3 (below), you will receive £100 for each successful individual referral.

2.6 If the Referee has received another offer or discount on the Tembo service (for example fee-free mortgage advice), the referral fee remains £100 in cash to each party.

2.6 Tembo has the right to change the value and structure of these rewards at any time.

Prohibited uses

3.1 You may only use our Refer A Friend promotion in good faith for lawful purposes

3.2 You may not: invite yourself to participate in the promotion; invite already registered Tembo users or users who create duplicate accounts (including yourself) in order to benefit from the promotion; use the Refer A Friend promotion in any way that breaks any applicable local, national, or international law or regulation, or that's unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect; use the Refer A Friend promotion to send any unwanted or unauthorised advertising or promotional material or any other form of similar solicitation (ie. spam).

3.3 Tembo reserves the right to withdraw this offer if, in our judgement, the offer is being abused or not used in good faith. Tembo also reserves the right to change or amend the reward and the structure of the offer at any time. Any decision made by Tembo with regards to this offer is final.

Limitation of legal liability

4.1 Tembo accepts no legal responsibility for any use of the Refer A Friend promotion which breaches these terms or Tembo's Terms of Business

Applicable law

5.1 These terms and any dispute (including any non-contractual dispute) or claim coming out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

5.2. Each party forever agrees that the courts of England and Wales shall have exclusive authority to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation (including non-contractual disputes or claims).

Changes to this agreement

6.1 We may change this agreement at any time by changing this page. We may or may not make you aware of any changes made. Continued use of the Refer A Friend promotion means you accept the agreement in force at that time.

6.2 These terms apply to any referrals place on or after 28th April 2023

Data protection

7.1 You can refer to the Tembo Privacy Policy for further information on how we will use your data through the course of your application.

7.2 At no point will we give you access to any data or any information regarding your referral's mortgage application.

Contact us

8.1 If you need to contact us at any point in relation to our Refer A Friend promotion for mortgages, please email hello@tembomoney.com. If you need to contact us in relation to our Refer A Friend scheme for savings, please email savings@tembomoney.com

8.2 If you wish to make a complaint or are dissatisfied with our service at any point you can raise it via:

Email: complaints@tembomoney.com

Phone: 020 4540 5933

Writing: 18 Crucifix Lane, London, SE1 3JW

This will be handled in line with Tembo's complaints process.

8.3 Tembo Money Limited (952652) is authorised and regulated by the Financial Conduct Authority. Tembo Money Limited (12631312) is registered in England and Wales at the registered address 18 Crucifix Lane, London, SE1 3JW.