

Tembo Mortgages Refer A Friend Offer - Terms & Conditions

If you're looking for the terms and conditions for Tembo Savings' Refer a Friend scheme, you can find them separately.

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 established the Tembo Refer a Friend promotion to thank our happy customers and employees who refer friends and family members to use our mortgage advice services.

1. What is the Refer a Friend Promotion?

1.1 General

Tembo offers customers and employees (each a "Referrer") the opportunity to receive referral rewards when a friend or family member (a "Referee") is referred to Tembo's mortgage advice services.

1.2 Eligibility

Referrers must be one of the following:

1. A registered Tembo mortgage user who has created an online mortgage recommendation and has an ongoing mortgage application, or who has successfully completed a mortgage through Tembo; or
2. A customer of Tembo Savings Limited with an active Tembo Cash ISA - Easy Access, Lifetime ISA, Cash ISA - Fixed Rate, or HomeSaver account that is outside of any applicable cancellation period; or
3. A current employee of Tembo Money Limited or Tembo Savings Limited.

1.3 Primary mortgage applicants

Only the primary mortgage applicant is eligible to participate as a Referrer under clause 1.2. The primary mortgage applicant is defined as the creator of the Tembo mortgage account. Where there is more than one applicant on a mortgage application, any reward will be paid only to the primary applicant.

Tembo Money Limited is authorised and regulated by the Financial Conduct Authority in relation to mortgages and insurance advice (reference number 952652). Tembo Savings Limited provides individual savings accounts and is authorised and regulated by the Financial Conduct Authority (reference number 928010) and a HMRC-approved ISA Manager (reference number Z2046). We are private limited companies registered at 18 Crucifix Lane, London, SE1 3JW.

1.4 Eligibility of referees

To qualify for the Refer a Friend promotion, a Referee must be a new customer of Tembo's mortgage advice service.

A Referee will not be eligible where they have, before the referral is made:

- a) Previously created a Tembo mortgage account;
- b) Previously completed a mortgage recommendation through Tembo;
- c) Previously booked, attended or requested a mortgage appointment with Tembo;
- d) Previously submitted an enquiry for Tembo's mortgage advice services; or
- e) Otherwise already been identified by Tembo as an existing mortgage lead or customer.

For the avoidance of doubt, no referral reward will be payable where the Referee was already known to Tembo before the referral was made.

Tembo reserves the right to determine, at its sole discretion, whether a Referee qualifies as a new customer for the purposes of this promotion.

1.5 Referees

A Referee is defined as the primary applicant on a mortgage application with Tembo. Where there is more than one applicant on a mortgage application, any reward will be paid only to the primary applicant.

1.6 Marketing communications

By participating in this Refer a Friend promotion, you agree to receive communications relating to referrals you have made and rewards you may be entitled to receive.

2. What is the reward and how is it delivered?

2.1 Referral rewards

The Refer a Friend promotion consists of two stages:

Stage 1 – Qualified broker appointment

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Where a Referee attends and completes a Qualified Broker Appointment with Tembo, both the Referrer and Referee will each receive **£50**.

Stage 2 – Mortgage completion

Where the Referee subsequently completes on a mortgage arranged through Tembo, the Referrer will receive an additional **£100**.

The Referee is not eligible for the Stage 2 reward.

2.2 How a referral must be made

To qualify for either reward, the Referee must:

- a) Register with Tembo using the Referrer's unique referral link; or
- b) Provide the Referrer's full name and the email address associated with their Tembo account before or during their first appointment with Tembo.

Tembo may refuse a referral where the Referrer cannot be accurately identified.

2.3 Qualified broker appointment

A **"Qualified broker appointment"** means an appointment with a Tembo mortgage adviser that:

- a) Is attended by the Referee;
- b) Is completed in full; and
- c) Following the appointment, is determined by Tembo, acting reasonably, to be a genuine mortgage enquiry suitable to continue through Tembo's mortgage advice process.

Tembo's determination of whether an appointment is qualified shall be final.

2.4 Mortgage completion

A **"mortgage completion"** occurs when the Referee completes the purchase, remortgage or other mortgage transaction for which mortgage advice was provided by Tembo.

2.5 Payment of rewards

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Rewards will be paid within 30 days of the relevant qualifying event.

Tembo will contact eligible Referrers and Referees using the email address associated with their Tembo account to arrange payment.

2.6 Reward limits

For each Referee:

- The Referrer may receive a maximum of **£150** (£50 for Stage 1 and £100 for Stage 2); and
- The Referee may receive a maximum of **£50**.

Only one reward payment will be made in respect of any individual Referee, regardless of the number of mortgage appointments, applications, products or transactions undertaken.

2.7 Multiple referrals

There is no limit to the number of Referees a Referrer may refer. Subject to these Terms and Conditions, a Referrer will receive the applicable rewards for each successful referral.

2.8 Other offers

A Referee may still qualify as a referral where they receive another Tembo promotion, discount or fee reduction, unless expressly stated otherwise by Tembo.

2.9 Changes to rewards

Tembo reserves the right to amend, suspend or withdraw this promotion, including the reward values and eligibility criteria, at any time. Any referral that has already met the applicable qualifying criteria before such amendment or withdrawal will remain eligible for the applicable reward.

3. Prohibited Uses

3.1 Good faith

You may only use the Refer a Friend promotion in good faith and for lawful purposes.

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3.2 Prohibited uses

You may not:

- a) Refer yourself;
- b) Create duplicate accounts;
- c) Refer existing Tembo mortgage customers or leads;
- d) Use the promotion in any unlawful, fraudulent or misleading manner;
- e) Send unsolicited advertising, promotional communications (spam) or share on public forums;
- f) Use the promotion in any way that breaches applicable law or regulation.

3.3 Tembo's rights

Tembo reserves the right to withdraw this offer where, in its opinion, the promotion is being abused or used other than in good faith.

3.4 Existing leads and self-referrals

Referrals may only be made to genuine friends, family members or personal contacts who have not previously engaged with Tembo's mortgage advice service.

Self-referrals, referrals between duplicate accounts, referrals of existing Tembo mortgage leads or customers, and any attempt to circumvent these Terms and Conditions are prohibited and will not qualify for any reward.

3.5 Abuse of the promotion

Tembo reserves the right, at its sole discretion, to withhold, refuse, cancel or recover any referral reward where it reasonably suspects misuse, abuse, fraudulent activity, or any breach of these Terms and Conditions.

Where Tembo reasonably believes that a Referrer or Referee is attempting to manipulate, exploit or otherwise gain an unfair advantage from the promotion, Tembo may:

- a) Disqualify the individual from participation in the promotion;
- b) Refuse payment of any pending rewards;
- c) Recover any rewards already paid where permitted by law;

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- d) Block the individual from participating in future referral promotions offered by Tembo.

Tembo's decision regarding eligibility, qualification of referrals, and suspected abuse of the promotion shall be final.

4. Limitation of liability

4.1 Tembo's liabilities

Tembo accepts no liability for any use of the Refer a Friend promotion that breaches these Terms and Conditions or Tembo's Terms of Business.

5. Applicable law

5.1 Term's jurisdiction

These Terms and Conditions and any dispute or claim arising from them shall be governed by the laws of England and Wales. The courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising from these Terms and Conditions.

6. Changes to these terms

6.1 Tembo's amendment rights

Tembo may amend these Terms and Conditions at any time by updating this page.

6.2 Current terms and conditions

These Terms and Conditions apply to referrals made on or after 24th June 2026. These new terms replace Tembo Mortgage's Refer a Friend campaign running up till 24th June.

7. Data protection

7.1 Privacy policy

Please refer to Tembo's Privacy Policy for details of how personal data will be processed.

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7.2 Data protection

Tembo will not provide Referrers with any information regarding a Referee's mortgage application or personal data.

8. General conditions

Where a referral is invalid for any reason, including incorrect or incomplete referral information, no reward will be payable. Tembo reserves the right to refuse rewards or take further action where misuse, abuse, fraud, or breach of these Terms and Conditions is suspected. Tembo reserves the right to modify or withdraw this promotion at any time. Any customer who has already satisfied all qualifying conditions before withdrawal will remain eligible for the applicable reward.

This promotion is offered by **Tembo Money Limited** (Company Number 12631312), whose registered office is 18 Crucifix Lane, London, SE1 3JW, and which is authorised and regulated by the Financial Conduct Authority.

9. Contact us

For questions relating to the Tembo Mortgage Refer a Friend promotion, please email hello@tembomoney.com. For questions relating to Tembo Savings products, please email savings@tembomoney.com.

Complaints will be handled in accordance with Tembo's complaints procedure. If you wish to make a complaint, you may contact us via:

Email: complaints@tembomoney.com

Phone: 020 4540 5933

Post: 18 Crucifix Lane, London, SE1 3JW

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