**Tembo: Fee-Free Mortgage Advice - Terms and Conditions:**

**1. Overview:**

Tembo Money Limited provides regulated mortgage advice to UK customers. Customers accessing this service usually pay a mortgage advice fee ranging from £299 to £749. Tembo Money is offering Tembo Savings' customers access to its mortgage advice service without paying this fee, provided they meet the eligibility criteria set out below.

**2. Fee-Free Mortgage Advice**

Eligible customers can receive mortgage advice from Tembo Money Limited without incurring the standard mortgage advice fee (normally between £299-£749).

**Important Note:** Other fees and charges may still apply when obtaining a mortgage.

**3. Eligibility criteria**:

To qualify for fee-free mortgage advice, you must:

- Hold one or more of the following accounts with Tembo Savings Limited (an 'Eligible Savings Account'):
    - Cash ISA - Easy Access;
    - Cash ISA - Fixed Rate;
    - Cash Lifetime ISA;
    - Stocks and Shares Lifetime ISA;
    - HomeSaver Account; or
    - HomeSaver Cash ISA Account
- For one or more of the Eligible Savings Accounts held with Tembo Savings Limited, either:
    - The account must have been active with Tembo Savings (having an account balance greater than £1) for at least three (3) consecutive months before engaging Tembo Money's mortgage advice service; or
    - The account must have a balance of £1,000 or more at the time of engaging Tembo Money's mortgage advice service.
- Not be in the process of cancelling, closing, transferring or withdrawing all the funds from your account(s) before the time a valid mortgage offer is received as a result of Tembo Money's advice. However, this restriction does not apply to 'eligible' withdrawals from a Lifetime ISA used towards purchasing a home following the mortgage advice provided.

**4. Claiming the Fee-free mortgage advice**

To claim fee-free mortgage advice:

- Engage with Tembo Money's mortgage advice service and request fee-free advice as a Tembo Savings customer.
- Provide personal details as required to verify eligibility.
- If eligibility is confirmed, Tembo Money will waive the standard mortgage advice fee.

**5. Limitations:**

- Fee-free mortgage advice is available only to the Tembo Savings account holder and not to any other individual.
- If you receive fee-free mortgage advice but do not proceed with the recommended mortgage, you will not be eligible for fee-free mortgage advice again for 12 months from the date of the initial advice.

**6. General Conditions**

- Tembo reserves the right to modify or withdraw this offer at any time at its sole discretion.
- The bonus is non-transferable, non-exchangeable, and may not be substituted for any other benefit.
- Tembo is not liable for any inability to provide you with fee-free mortgage advice, whether the result of our errors or otherwise.
- Tembo reserves the right to refuse to provide fee-free mortgage advice at our sole discretion, including, but not limited to, where we suspect abuse, fraud, or breach of these terms or any other applicable terms.
- Tembo Money Limited and Tembo Savings Limited's standard Terms & Conditions remain in effect and are not superseded by this offer.
- This offer is provided by Tembo Money Limited, a company whose registered address is 18 Crucifix Lane, London, SE1 3JW.

By participating in this offer, you agree to these terms and conditions.

*Tembo Savings Limited is authorised and regulated by the Financial Conduct Authority (FRN: 928010). Tembo Money Limited is authorised and regulated by the Financial Conduct Authority (FRN: 952652).*