



about our services and costs



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1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for Life Assurance, Critical Illness Cover, and Income Protection Insurance
- We only offer products from a limited number of insurers for Building & Contents, Accident Sickness and Unemployment, and Private Medical Insurance. Ask us for a list of the insurers we offer insurance from.
- We only offer products from

Mortgages

We offer a comprehensive range of mortgage products from across the market but not deals that you can only obtain by going direct to a lender.

3. Which Service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Critical Illness cover, Income Protection Insurance, Building & Contents, Accident Sickness and Unemployment, and Private Medical Insurance.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed

4. What will you have to pay us for our services?

Insurance

- A fee
- No fee. We will be paid by commission from the insurer.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

Mortgages

- No fee. We will be paid commission by the lender.
- A fee of £495 is payable. We will also be paid commission from the lender. The first £ 150 is payable on submission of the application and the remaining £345 is payable on completion.
- A fee equivalent to 1% of the loan amount is payable when you apply for a mortgage. For example if the loan amount is £100,000 the fee would be £1,000. We will refund any commission received from the lender.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund if the lender rejects your application
- A refund
- No refund

5. Loans and ownership

TenetLime Limited is wholly owned by Tenet Limited, which is a wholly owned subsidiary of Tenet Group Limited, a leading distributor of financial products and services in the UK. Tenet Group Limited is majority owned by the following institutions; AEGON UK Distribution Holdings Ltd (22%), AVIVA Life & Pensions UK Limited (23%), Friends Provident Life & Pensions Ltd (24%) and Standard Life Plc (25%).