

**The London Mortgage Broker**  
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## **Who are we and what do we do?**

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The London Mortgage Broker is a small business run by Richard Bousfield. Richard has been in financial services since 1998 and after serving his apprenticeship in a high street bank went on to specialise as a mortgage broker. In 2003 he set up on his own under the name of RSB Mortgages. Later the company became a limited enterprise, RSB Money Limited. The London Mortgage Broker is a trading name of that company.

We are a trading style of RSB Money Limited, 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](http://www.fca.org.uk/register)) under reference 311266

## **Who is TenetLime Limited?**

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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](http://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:

- **Mortgages, including Buy-to Let;**
- **Personal & Family Protection, for example a Life Assurance or Critical Illness Plan**
- **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 personal 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 the typical cost and how you can pay us for them**

### **IMPORTANT INFORMATION**

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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. It will also confirm how we use and store personal information that we collect from

you in the course of providing our services. A copy of our standard Client Agreement is available on request.

From time to time it may be necessary for us to collect personal information from you, prior to concluding a written Client Agreement, to assess whether we are able to meet your needs. In this event we will clearly identify the data to be collected and will use it only for the purpose of assessing our ability to provide services to you

We will not advise you if you are experiencing difficulties managing debts. Free help and advice about managing your debts is available by contacting the Money Advice Service via its website:

[www.moneyadviceservice.org.uk/en/articles/where-to-go-to-get-free-debt-advice](http://www.moneyadviceservice.org.uk/en/articles/where-to-go-to-get-free-debt-advice)

## **INFORMATION ABOUT OUR MORTGAGE SERVICES**

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### **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 deal's 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).

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

For establishing your needs, undertaking research and making a recommendation, we usually charge a fee of £395. Our fee becomes payable once a mortgage application is underway.

If you choose to proceed with our recommendation and the mortgage goes ahead, we will also be paid commission from the lender for arranging the mortgage on your behalf.

If you apply for a mortgage that does not go ahead, you will not receive a refund of our fee

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.

## **INFORMATION ABOUT OUR INSURANCE SERVICES**

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### **Personal and Family Protection**

We offer products from a range of insurers for Life Assurance, Critical Illness Cover, and Income Protection Insurance.

### **General Insurance**

We offer products from a limited number of insurers for Buildings & Contents, Accident Sickness & Unemployment and Private Medical Insurance Ask us for a list of the insurer we offer insurance from.

### **How much do we charge for our insurance services?**

We do not usually 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.

## INFORMATION ABOUT OUR OTHER RELATED SERVICES

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### Non-Advised Services

We will tell you how we get paid and the amount before we carry out any business for you.

### Other benefits we may receive

Some of the firms whose products we recommend provide us with access to training and software which allows us to offer you a better service. Some of the costs of these benefits may be passed onto you as part of the total charges you pay, should you choose to purchase a product from one of these firms. Further information regarding these arrangements is available on request.

## WHAT HAPPENS IF YOU HAVE A COMPLAINT?

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If you are unhappy with the service you have received or a product we have arranged on your behalf, a copy of our complaints procedure, which sets out how we will handle your complaint, is available upon request.

If you would like to make a complaint please contact us either in writing to: **Complaints, TenetLime Limited, 5 Lister Hill, Horsforth, Leeds, LS18 5AZ**; or by e-mail: [complaints@tenetgroup.co.uk](mailto:complaints@tenetgroup.co.uk); or by telephone: **0113 2390011**.

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](http://www.financial-ombudsman.org.uk)

## ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

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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 policy, personal pension or annuity) 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 mortgages is covered up to a maximum limit of £50,000 per person per firm.

Further information about the FSCS is available from their website: [www.fscs.org.uk](http://www.fscs.org.uk)