



Larkbridge

Important Information About Our Services



Welcome to:

**Larkbridge Mortgages Ltd
Mortgage & Insurance Brokers**

Telephone: 01284 729250

Email: advice@larkbridge.co.uk

Website: www.larkbridge.com

Address: The Stables, Flempton House, Bury Road, Flempton,
Bury St Edmunds, Suffolk IP28 6EG



TENETLIME

Larkbridge Mortgages Ltd, Mortgage & Insurance Brokers

The Stables, Flempton House, Bury Road, Flempton, Bury St Edmunds, Suffolk IP28 6EG

Telephone: 01284 729250 Email: admin@larkbridge.co.uk Website: www.larkbridge.com

Who are we and what do we do?

We are a firm of Specialist Independent Mortgage and Insurance advisers and our sole aim is to help our clients with their mortgage and insurance needs.

We are 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) under reference 311266

Who is TenetLime Limited?

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%), Aviva Life Holdings Limited (24%) and Standard Life Aberdeen PLC (25%). Aviva Life & Pensions UK Limited and Aviva Life Holdings 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.

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:

- **Personal & Family Protection, for example a Life Assurance or Critical Illness Plan;**
- **Business Protection, for example Key Person, Shareholder or Relevant Life Insurance**
- **Mortgages, for example Residential Purchase and Re-mortgages. Also Buy-to Let, Bridging Loans and Secured Loans**
- **Releasing equity from your home (Equity Release);**
- **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 to determine if these services are suitable for you. We will then undertake research in order to provide a personal recommendation and related information relevant to your individual circumstances. If after due consideration you would like to accept any or all of our recommendations, we will then implement them and arrange any products and/or related services on your behalf.

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

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 while 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

INFORMATION ABOUT OUR MORTGAGE SERVICES

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 those 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). For those seeking a 'Retirement Interest Only Mortgage', a 'Lifetime Mortgage' may be available and more appropriate for your needs.

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

Re-mortgage – If you are not moving home and therefore need a re-mortgage, will recommend your new provision and arrange this for you. Our typical advice and arrangement fee for this service is £250 payable on production of your mortgage offer. If we recommend and arrange a deal with your existing mortgage provider, our typical fee is £199 payable on completion.

Purchase & Home Mover – Your initial Fact-finding meeting and discussion is at our expense. Our advice and arrangement fee is typically £469 in total. This comprises of £199 payable at application stage and £270 on production of your mortgage offer.

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

The amount of commission we receive varies from lender to lender. Information about the range of commissions available to us from the mortgage products we recommend is available on request.

If you apply for a mortgage that does not go ahead, you will receive no refund.

You will receive a personalised illustration when considering a mortgage. This will highlight the key facts about the mortgage product, including any fees relating to it and the amount of any commission due to us from the mortgage lender.

INFORMATION ABOUT OUR INSURANCE SERVICES

Personal and Family Protection

We are insurance intermediaries who offer products from a range of insurers based on a fair and personal analysis of the market for Life Assurance, Critical Illness Cover and Income Protection Insurance.

General Insurance

We are insurance intermediaries who offer products from a range of insurers based on a fair and personal analysis of the market for Buildings & Contents, Accident Sickness & Unemployment and Private Medical Insurance.

How much do we charge for our insurance services?

We do not 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 insurance policy we arrange for you.

We are not otherwise permitted to receive or retain any financial inducements, significant gifts or hospitality from insurance providers, for arranging insurance contracts on your behalf.

INFORMATION ABOUT OUR EQUITY RELEASE SERVICES

Whose products do we offer?

Equity release products are either lifetime mortgage or home reversion plans. We offer a comprehensive range of lifetime mortgage products only. We do not offer lifetime mortgage deals that you can only obtain by going direct to a product provider.

How much will you have to pay for our equity release services?

For establishing your needs, undertaking research and making a recommendation, we charge a fee of £750. Our fee becomes payable when we provide you with our recommendation.

If you choose to proceed with our recommendation and your lifetime mortgage goes ahead, we will also be paid commission from the company that lends you money.

If you apply for a lifetime mortgage that does not go ahead, you will not receive a refund.

You will receive a personalised illustration when considering a particular equity release product. This will highlight the key facts about the lifetime mortgage plan including any fees relating to it.

INFORMATION ABOUT OUR OTHER RELATED SERVICES

Non-Advised Services

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

Credit Broking

We are also credit brokers. This means that if you require a loan other than a mortgage (for example, a personal loan), we can refer you to a specialist third party who can discuss your specific needs with you. We will not advise you on this type of borrowing and you will need to make up your own mind whether to go ahead or not.

Other Specialist Services

As part of the TenetLime Limited Network of Financial Advisers we have access to support services and specialist expertise you would normally expect from a large organisation. Where it is in your best interest we may offer to refer you to another firm within the same Network.

With your permission, the other firm may carry out research on our behalf or alternatively advise you directly. The total cost of this service, including our fees for any preparatory work the other firm relies on, will be no higher than our standard tariff of fees and charges stated above.

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?

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; 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

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

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 & Equity Release Products:

Arranging and advising on mortgages and equity release products 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