



WELCOME
TO:

SQUARE FINANCIAL LTD

Important Information About Our Services

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Email: info@squarefinancial.co.uk

Website: www.squarefinancial.co.uk

Address: 12 Heather Rise, Burley in Wharfedale, Ilkley, LS29 7RA



TENETLIME

Welcome to Square Financial Ltd

Who are we and what do we do?

We are a firm of mortgage and insurance advisers and have been helping our clients with their mortgage and insurance needs for over 10 years.

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 UK Ltd (24%) and Standard Life Aberdeen PLC (25%). Aviva Life & Pensions UK Limited and Aviva Life Holdings UK Ltd 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;**
- **Mortgages, including Buy-to Let;**
- **Releasing equity from your home (Equity Release);**

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(s) and related information relevant to your individual circumstances. If, after due consideration you would like to accept any or all of our recommendation(s), 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 of our services and how we get paid 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.

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 and Pensions Service www.moneyandpensionservice.org.uk

INFORMATION ABOUT OUR MORTGAGE SERVICES

Whose products do we offer?

We offer a comprehensive range of mortgage products from across the market for first charge mortgages only. We do not offer deals that you can only obtain by going direct to a lender. To review the list of lenders we offer mortgages from, please refer to the appendix attached.

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, a second charge mortgage 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?

For establishing your needs, undertaking research and making a recommendation, we charge a fee. The exact amount will depend on your circumstances however typically this will be £395. Our fee becomes payable once a mortgage offer has been issued. If you apply for a mortgage that does not go ahead, you will receive no refund.

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.

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.

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

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.

How much will you have to pay for insurance services?

We will not charge you 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.

We are not otherwise permitted to receive or retain any financial inducements, significant gifts or hospitality from insurance product 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 mortgages or home reversion plans. We offer a comprehensive range of equity release products from across the market but not deals that you can only obtain by going direct to a lender.

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. The exact amount will depend on your circumstances, however typically this will be £495. Our fee becomes payable on completion. If you choose to proceed with our recommendation and your lifetime mortgage or home reversion plan goes ahead, we will also be paid commission from the product provider for arranging the lifetime mortgage on your behalf. If you apply for a lifetime mortgage or home reversion plan that does not go ahead, you will receive no refund.

You will receive a key facts illustration when considering a particular equity release product which will tell you about 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.

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, you may be able to refer it to the Financial Ombudsman Service (FOS).

Further information about the FOS is available from their website: www.financial-ombudsman.org.uk or by calling them on **0800 0234567**.

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME?



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 or critical illness policy) is covered for 100% 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 £85,000 per person per firm.

Further information about the FSCS is available from their website: www.fscs.org.uk



Through our mortgage service we give you access to a wide choice of mortgages from many different lenders. As part of this service we will assess your individual circumstances against the lenders and mortgage deals we have access to and give you expert advice on the most suitable product for your needs. All of this is designed to help you get the mortgage you are looking for based on what you can afford and ensuring you don't pay over the odds.

To follow are details of the lenders we advise on:

Accord Mortgages	Aldermore Bank	Bank of China
Bank of Ireland	Barclays	Bath Building Society
Beverley Building Society	Bluestone Mortgages	BM Solutions
Buckinghamshire Building Society	Cambridge Building Society	Chorley Building Society
Clydesdale Bank	Coventry Building Society	Darlington Building Society
Dudley Building Society	Earl Shilton Building Society	Family Building Society
Fleet Mortgages	Foundation Home Loans	Furness Building Society
Godiva Mortgages	Halifax	Hanley Economic Building Society
Harpenden Building Society	Hinckley & Rugby Building Society	Hodge
Holmesdale Building Society	HSBC	Ipswich Building Society
Kensington	Kent Reliance	Keystone Buy to Let Mortgages
Landbay	Leeds Building Society	Leek United Building Society
Magellan Homeloans	Mansfield Building Society	Market Harborough Building Society
Marsden Building Society	Masthaven Bank	Melton Mowbray Building Society
Metro Bank	Monmouthshire Building Society	Nationwide Building Society
NatWest Intermediary Solutions	New Street	Newbury Building Society
Newcastle Building Society	Nottingham Building Society	Paragon Bank
Pepper Home Loans	Platform	Post Office
Precise Mortgages	Principality Building Society	Progressive Building Society
Saffron Building Society	Santander	Scottish Building Society
Scottish Widows Bank	Secure Trust	Shawbrook Bank
Skipton Building Society	Stafford Railway Building Society	State Bank of India (UK)
Swansea Building Society	Tesco	The Mortgage Lender
The Mortgage Works	Tipton & Coseley Building Society	Together Money
TSB	United Trust Bank	Vernon Building Society
Virgin Money	Vida Homeloans	West Bromwich BS