

The Employee Mortgage Benefit Scheme (TEMBS®)



AFP4BUSINESS
Independent Mortgage
Brokers & Protection Advisers

AFP 4 Business & 'The Employee Mortgage Benefit Scheme' (TEMBS®)

What Is TEMBS®?

TEMBS® is a free and voluntary mortgage-sourcing service offered by employers to their employees and provided by independent mortgage brokers.

TEMBS® will relieve employees of the burden and anxiety of sourcing the most suitable mortgage product, when buying or moving home.

TEMBS® is provided by AFP 4 Business, independent mortgage brokers and insurance advisers based in Maidenhead, serving London, the Home Counties and further afield.

Benefits of TEMBS® to Employers

TEMBS® allows an employer, at no cost, to offer mortgage assistance to staff, as part of their employee benefit package.

TEMBS® helps employers ensure they get the pick of employees at recruitment stage and also helps employers to retain happy, committed workers.

TEMBS® has no mortgage brokerage fees which will be viewed as a positive employee benefit (an employee is likely to pay a fee by going directly to a mortgage broker).

TEMBS® may benefit employers by not having staff trawling through 'comparison' websites or individual lender's websites, possibly during working hours.

TEMBS® places absolutely no accountability or responsibility on employers for the advice provided to their employees by AFP 4 Business.

We are looking forward to helping you

Benefits of TEMBS® to Employees

TEMBS® has no mortgage brokerage fee, as a result of the employer's involvement.

TEMBS® will provide employees with the positive benefit of having access to dedicated mortgage professionals.

TEMBS® will save employees many hours of viewing mortgage 'comparison' websites or individual lenders' sites: always a time-consuming and arduous task, especially as lenders have different lending criteria and contrasting affordability calculations.

TEMBS® may help employees understand that the lowest interest rate deal is not always the cheapest option, as a result of higher product fees etc.

TEMBS® may also be of assistance in respect of arranging solicitors, buildings and contents insurance, life assurance etc.

TEMBS® means that employees will not have to spend valuable time chasing lenders for progress reports, liaising with solicitors and insurance brokers - AFP 4 Business will be responsible for seeing the mortgage through to completion.

TEMBS® will provide employees with the mortgage advice they need on a face-to-face basis and/or over the telephone and email, at a time to suit them.

How does TEMBS® Work?

TEMBS® may be introduced to employees in a number of ways:

TEMBS® is often presented to employees by the HR Department via the initial remuneration package, global email, in-house bulletins and notice boards.

TEMBS® needs to be promoted to staff in an energetic manner in order to achieve the best results: some employers will allow the use of an office or room, often during lunchbreaks, for employees to meet the mortgage advisers.

Why AFP 4 Business?

AFP 4 Business will be delighted to help employers promote **TEMBS®**

- ✓ Fully qualified & experienced mortgage advisers
- ✓ Efficient & friendly support team
- ✓ AFP 4 Business acts on an employee's behalf & arranges mortgages from the market as a whole
- ✓ AFP 4 Business is not owned by estate agents who act for and are paid by sellers of properties: there's no potential conflict of interest, as there may be when using an estate agent's in-house mortgage adviser
- ✓ AFP 4 Business enjoys long-term relationships with its clients
- ✓ Conveniently based for coverage of London, the Home Counties & further afield

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AFP 4 Business is a trading name of Nigel Osgood (FRN 755471)
Appointed representative of AFP Partnership Network (FRN 300003)
who are authorised and regulated by the Financial Conduct Authority

**Your home may be repossessed if you
do not keep up repayments on your mortgage**



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