



 **Tembo**

Let's make home happen

Before we start...

This session is for information only.
It is not advice.

You should **always seek professional advice** before arranging a mortgage.

Your home may be repossessed if
you **fail to keep up repayments**
on a mortgage.

Tembo is a multi award-winning mortgages and savings platform

“Easy to use fast transfer and offers great rates on the LISA ISA so far I would give 10/10 . Great service. Many thanks for a trouble free experience.”

Catherine ★ Trustpilot 

“Brilliant app for saving for a house! Gives you a countdown Great savings app with a countdown so you can see how far away you are as well”

sophWinnie 

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ng up for a ty with the kes it eat help.

“Not only does Tembo have the best interest rate on the market, but they genuinely provide a great customer experience. You won't regret it!”

n17420994 

Rated 'Excellent'



 Trustpilot

“Tembo is not just an app, it's a community. For me it has been a game-changer. The app is amazing, user friendly and

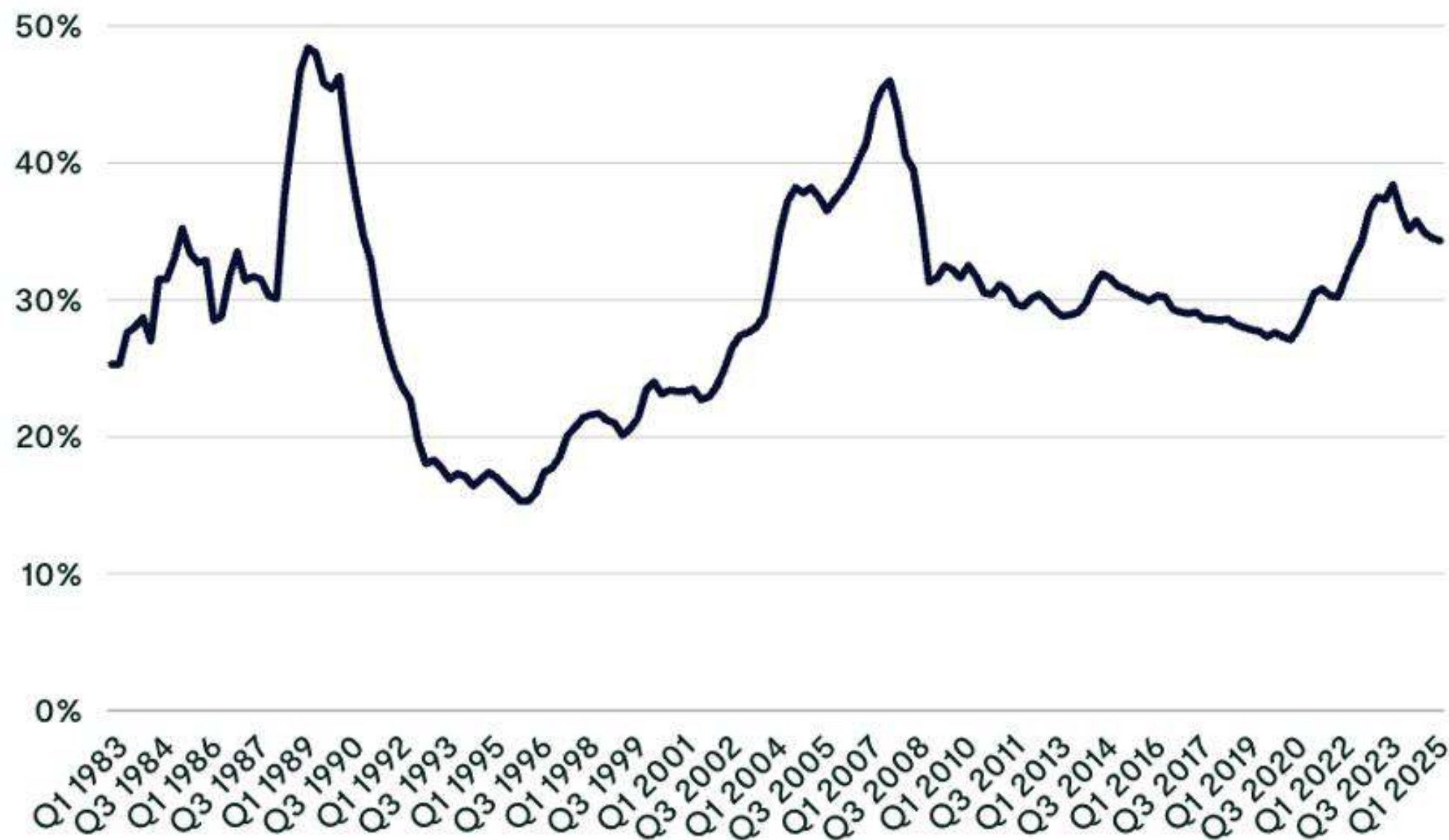
“Easy to use fast transfer and offers great rates on the LISA ISA so far I would give 10/10 . Great service. Many thanks for

“A great way to save for your first homeland they make is so easy to see your There is also so much information



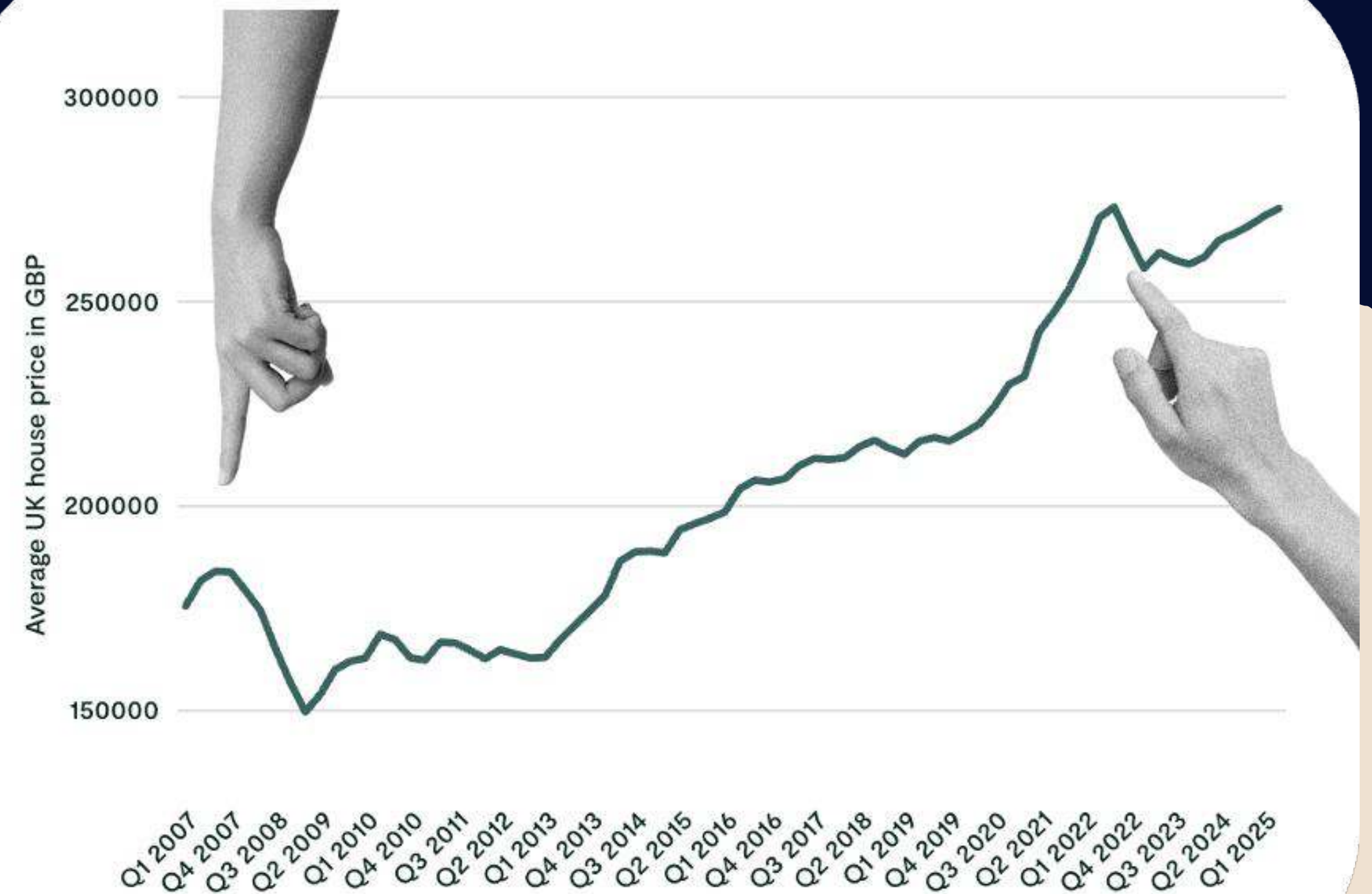
Buying a home has *never been harder*

Mortgage payments as a % of take home pay



Source: Nationwide, 2025

Average house prices

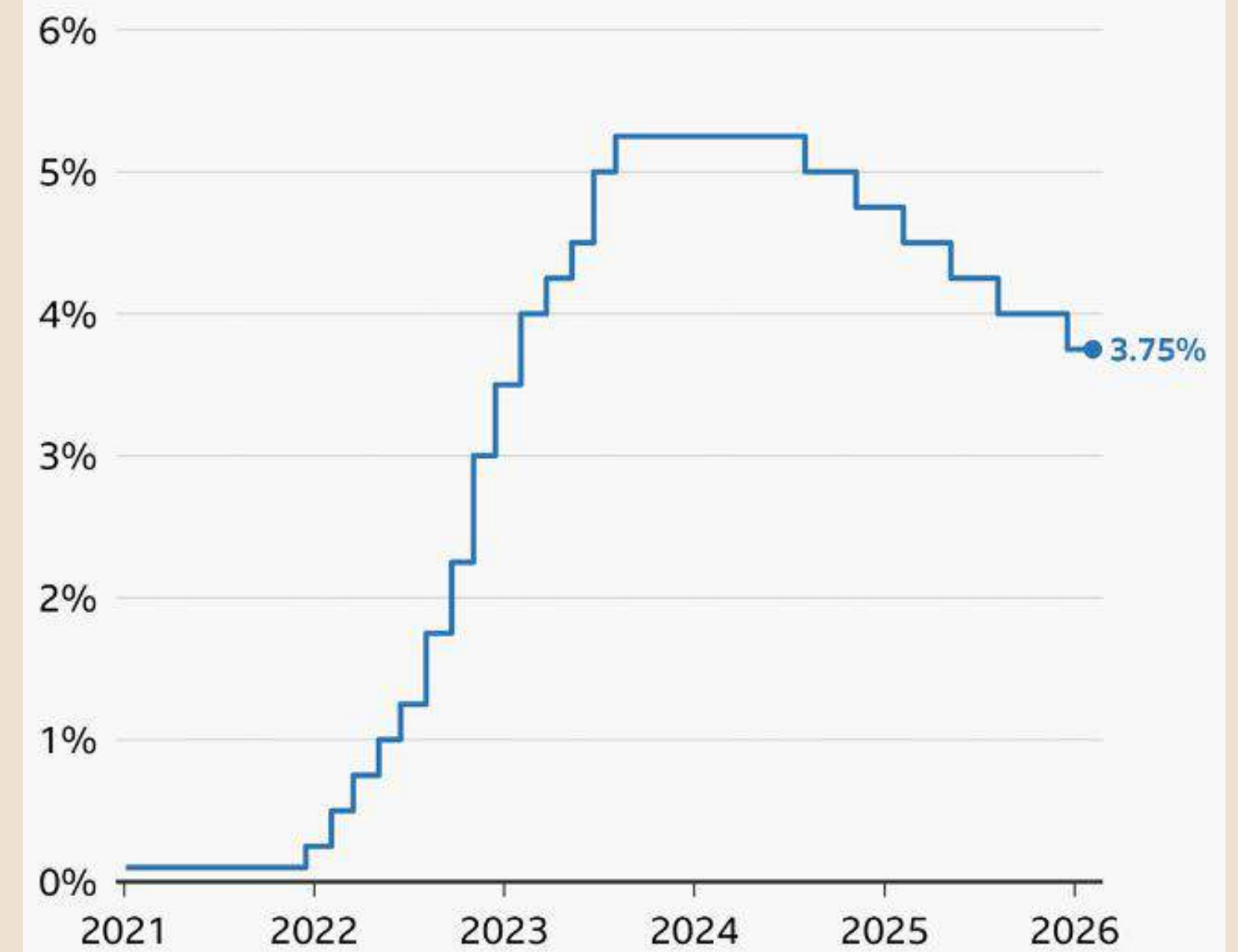


House Price Index, Nationwide (2025)

And *recent events* have not helped buyers

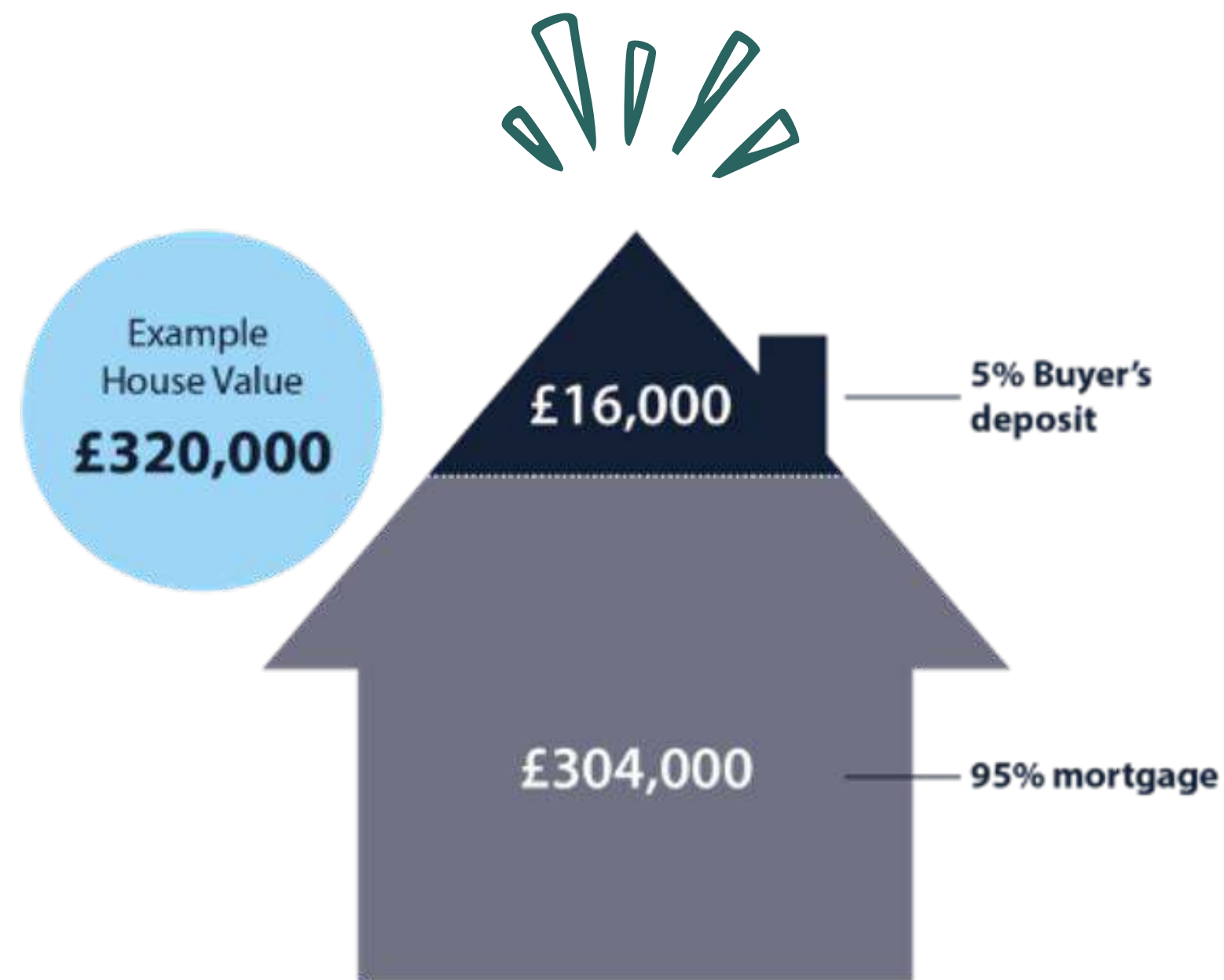


UK interest rates held at 3.75%



Source: Bank of England. Last update: 5 Feb 2026

And yet, there's more innovation *than ever*



Mortgage Finance Gazette –

Skipton reports mortgage balances up 7.9% to £33.3bn

The firm, which includes Skipton Building Society and estate agent Connells, added that it underwrote home loans to over 26,000 first-time...

1 month ago

Mortgage Strategy

Fully digital home-buying process takes step forward as new coalition launches

The Centre for Finance, Innovation and Technology (CFIT) has launched an industry-wide coalition to accelerate the digitisation of the home...

20 Nov 2025



Barclays Group
<https://home.barclays/insights/2026/02/2026-First-...>

Why 2026 could be the year of first-time buyers

4 Feb 2026 — Deposits are shrinking. In addition to falling interest rates, first-time buyers are benefitting from a new range of options. Barclays' mortgage ... [Read more](#)

The Independent

Why 2026 could be the year first-time buyers finally get helped onto the property ladder

Why 2026 could be the year first-time buyers finally get helped onto the property ladder · Deposits – the £30,000 elephant in the room · Ask...

1 month ago



what MORTGAGE

Lender to offer mortgages for seven times borrowers' income

Lender to offer mortgages for seven times borrowers' income ... A lender is offering mortgages which allow customers to borrow up to seven times...

25 Apr 2025



what MORTGAGE

Melton Building Society rolls out 100% mortgage for renters

A new zero deposit mortgage for renters has been launched by Melton Building Society and is now being rolled out nationwide.

1 month ago



Bank of England

Product innovation in the UK mortgage market: the case of green mortgages

We detect considerable green discounts, which reach up to 15 basis points in 2022. Mortgages against high EPC properties are concentrated in new...

Step 1

Saving your deposit



£23,000

Average deposit needed for a first time buyer in the UK

£44,800

Average deposit needed for a first time buyer in London

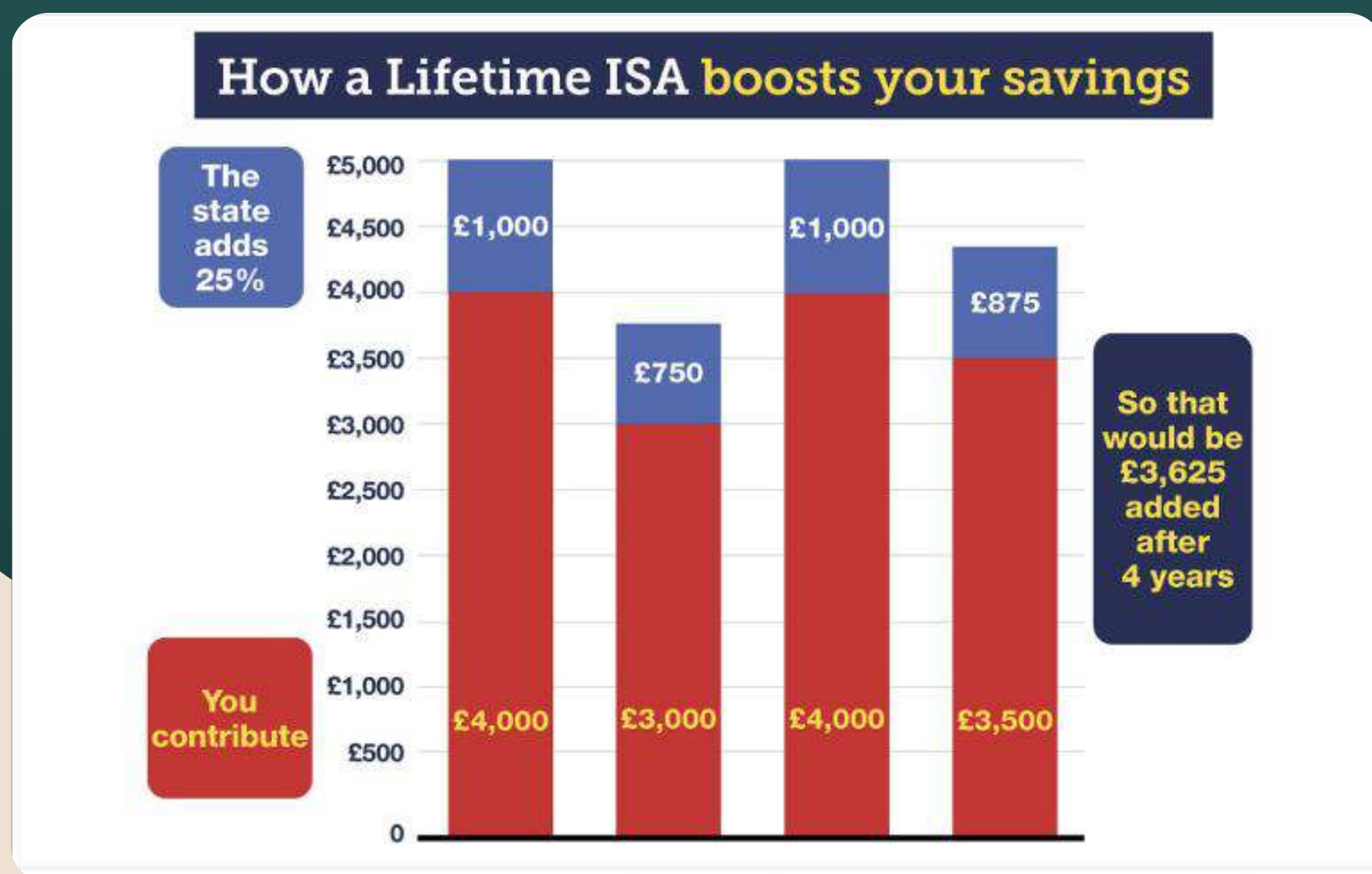
6 years

How long it takes the average buyer save their deposit

Tembo's Tip

Use a Lifetime ISA to save

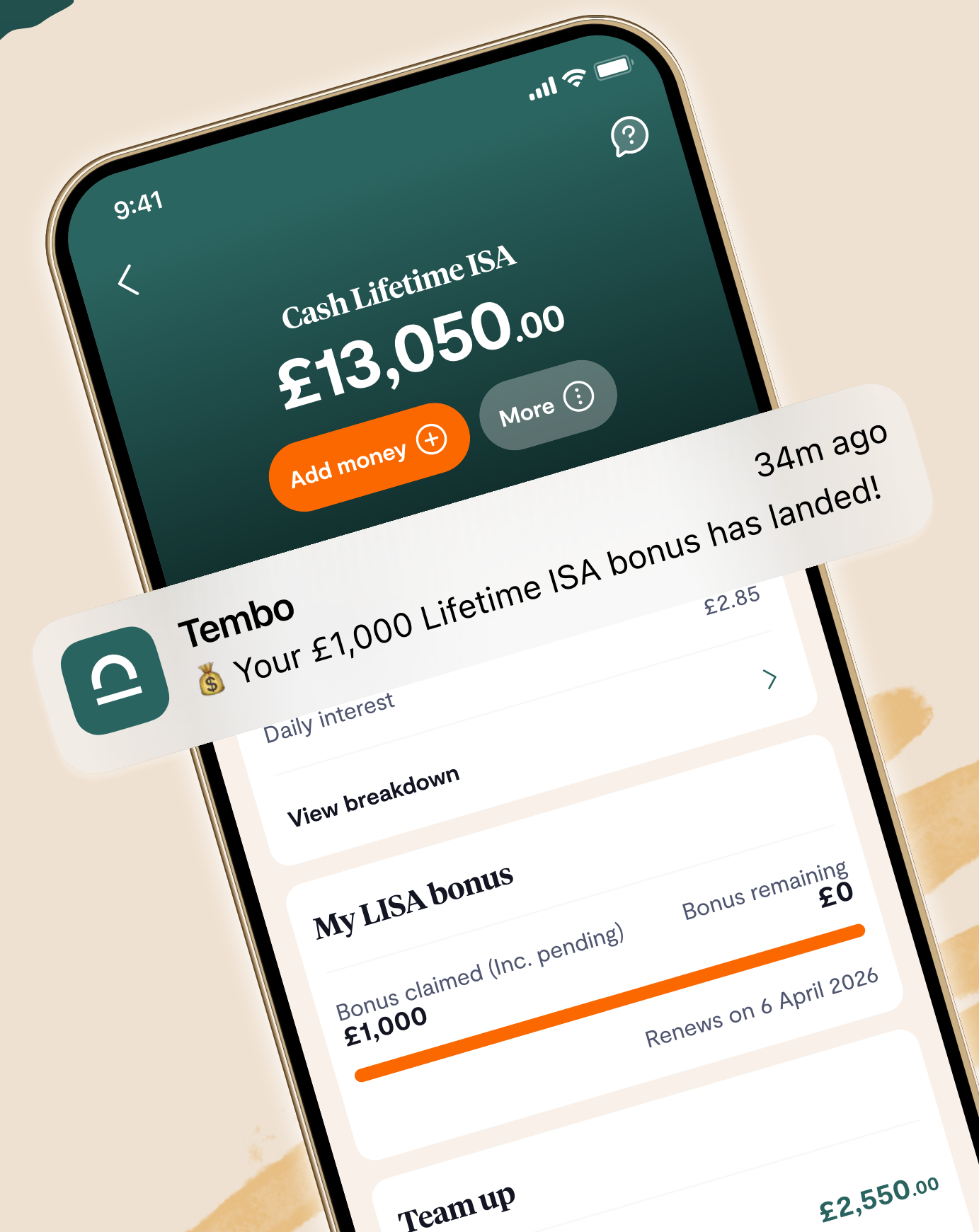
The current Lifetime ISA (LISA) is expected to be replaced by a new first-time buyer ISA in April 2028. However, this does not mean the end of existing LISA accounts.



4.30% AER or Stocks & Shares

Lifetime ISA

- ✓ Save up to £4,000 per tax year
- ✓ 25% Gov bonus of up to £1,000
- ✓ Cash (4.30% AER) or S&S (Growth fund)



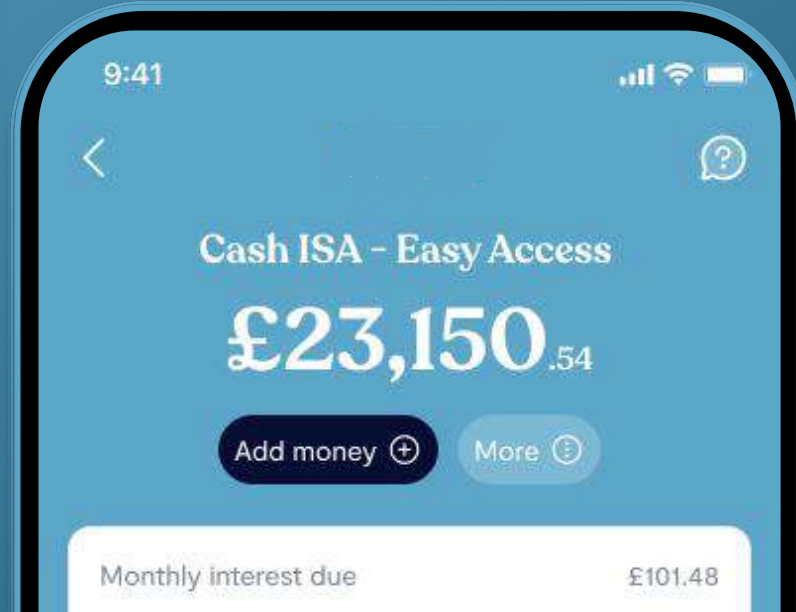
Rates accurate as of 14th April 2026, subject to change. Withdrawals from a Lifetime ISA for any purpose other than buying a first home (up to a value of £450,000) or for retirement (60+) incur a 25% government penalty, meaning you may get back less than you paid in. You must be between 18 and 39 to open a Lifetime ISA. Source: MoneySavingsExpert

Don't forget the additional cost

4.30% AER

Cash ISA - Easy access

- ✓ Unlimited instant withdrawals
- ✓ No introductory rates, penalties or fees
- ✓ 4.30% AER (variable)

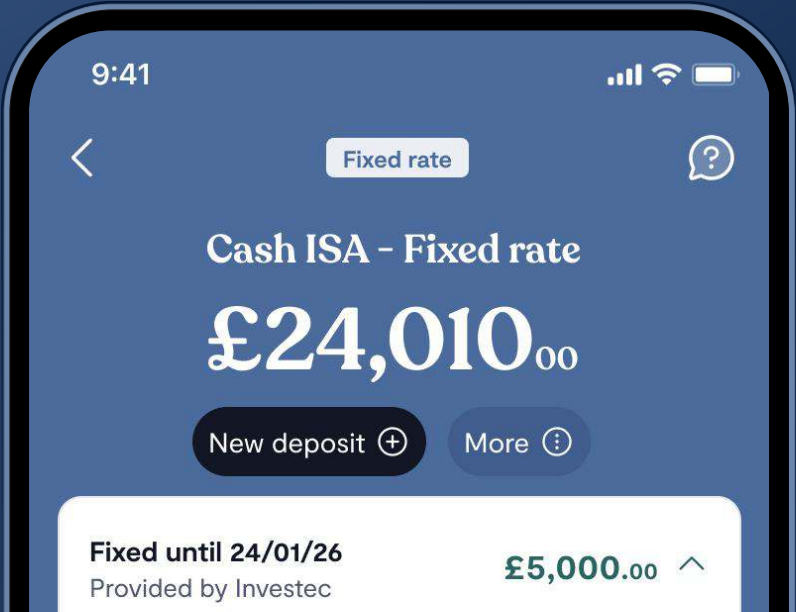


Cash ISA - Easy Access
£23,150.54
Add money (+) More (i)
Monthly interest due £101.48

4.30% AER

Cash ISA - Fixed rate

- ✓ Guaranteed interest rate for 12 months
- ✓ Provided by Investec
- ✓ 4.30% AER (fixed)

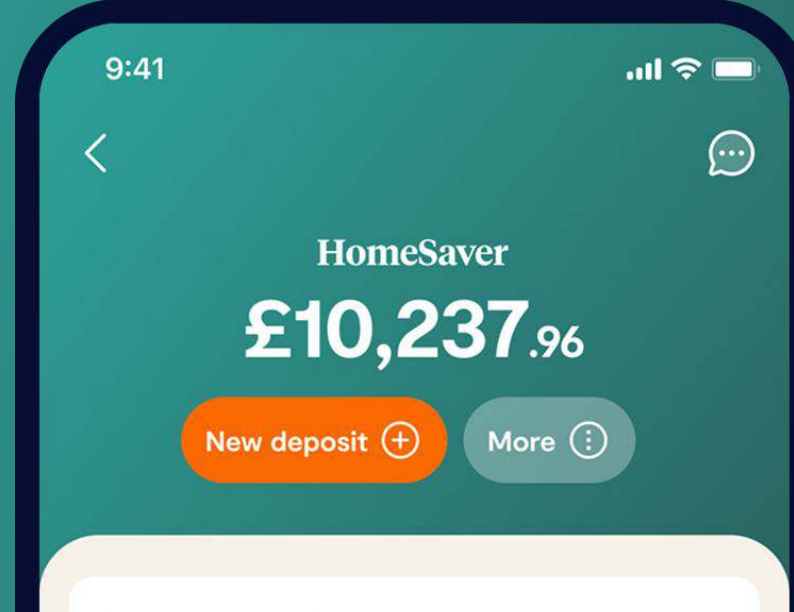


Cash ISA - Fixed rate
£24,010.00
New deposit (+) More (i)
Fixed until 24/01/26
Provided by Investec £5,000.00 ^

5.75% AER

HomeSaver™

- ✓ 4.75% AER (variable) + 1% 12 month bonus
- ✓ Bonus unlocked when get a mortgage
- ✓ FSCS protection & No withdrawal limits



HomeSaver
£10,237.96
New deposit (+) More (i)



Rates accurate as of 14th April 2026, subject to change. You can save up to £20,000 into one or more ISAs each tax year. Ineligible Lifetime ISA withdrawals may return less than paid in. HomeSaver: Save up to £20,000 and earn 5.75% AER (Variable): 4.75% AER (Variable tracker) plus a conditional 1% gross (Fixed) 1-year bonus for getting mortgage advice from Tembo within 3 years. Early withdrawals from a Tembo Fixed Rate ISA will incur a charge equivalent to 90 days' interest on the amount withdrawn. Partial withdrawals from a Tembo Fixed Rate ISA are restricted. You must be 18 to open an ISA.

Step 2

Preparing for your mortgage application



£243,000

Average first-time buyer house price in England

£56,476

Salary required for a single person to repay mortgage

5.5%

Average mortgage rate as of March, 2026

Tembo's Tip

Look at ways to boost your affordability

Without family support

Standard

Interest-Only

5.5x Helping Hand

Long-term fixed

Tier 2 Visa

Deposit Unlock

0% Deposit

Armed Forces

Key worker 6x

Professional 5x

With family support

Income Boost

Deposit Boost

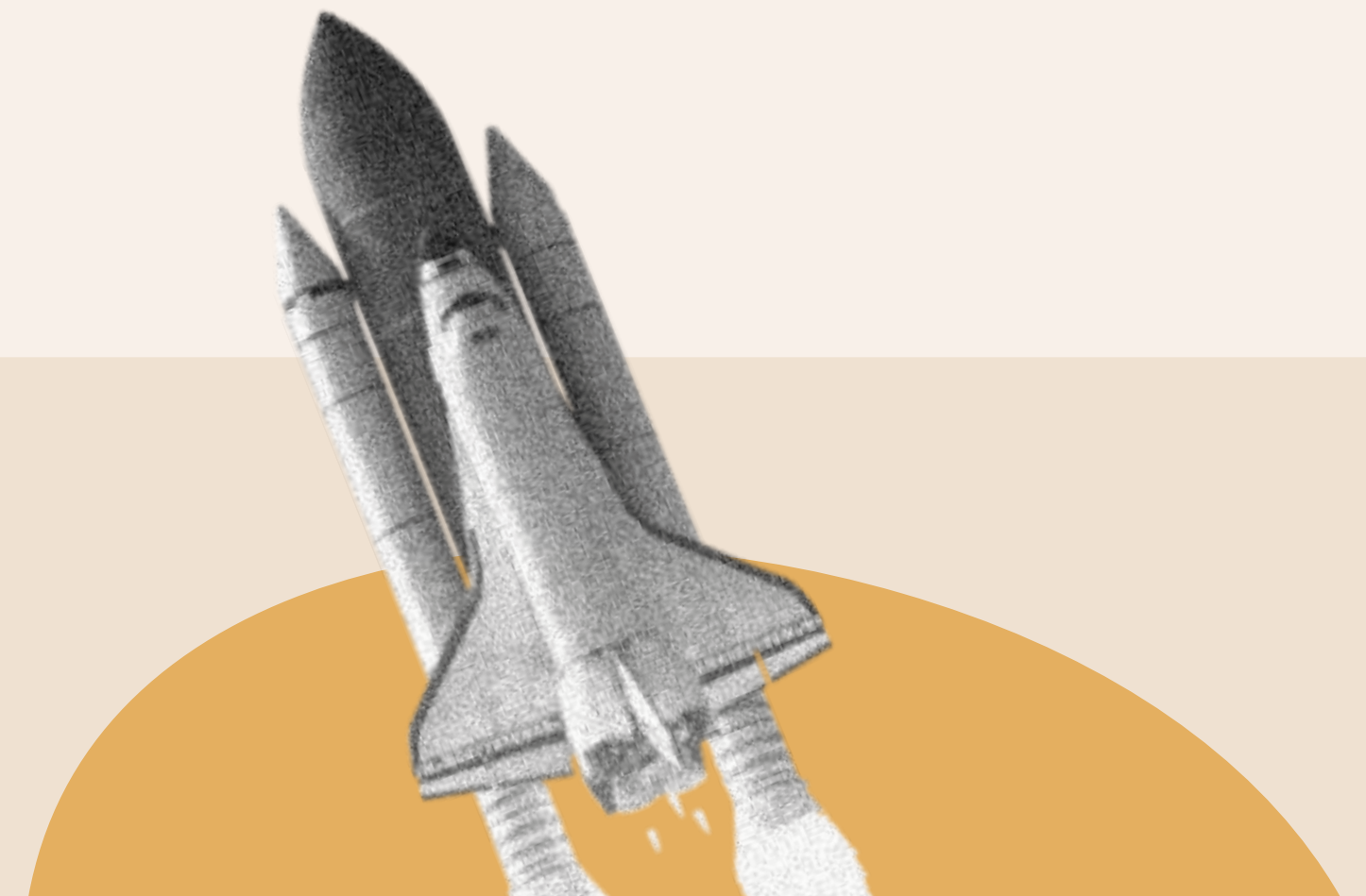
Saving as Security

Part-buy-part-rent

Gov't Shared Ownership

Private Shared Ownership

Sharia Mortgage



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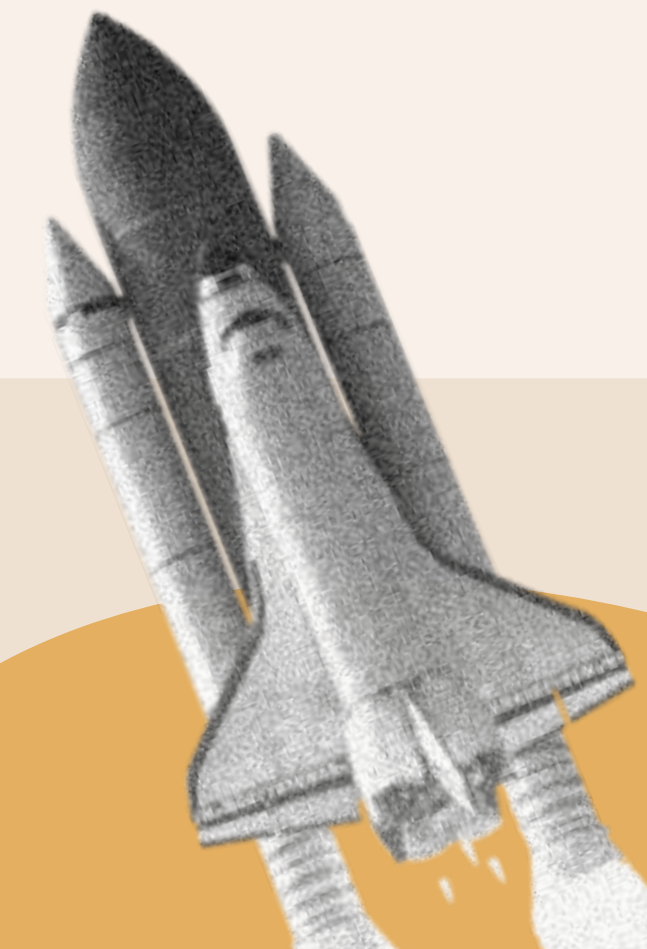
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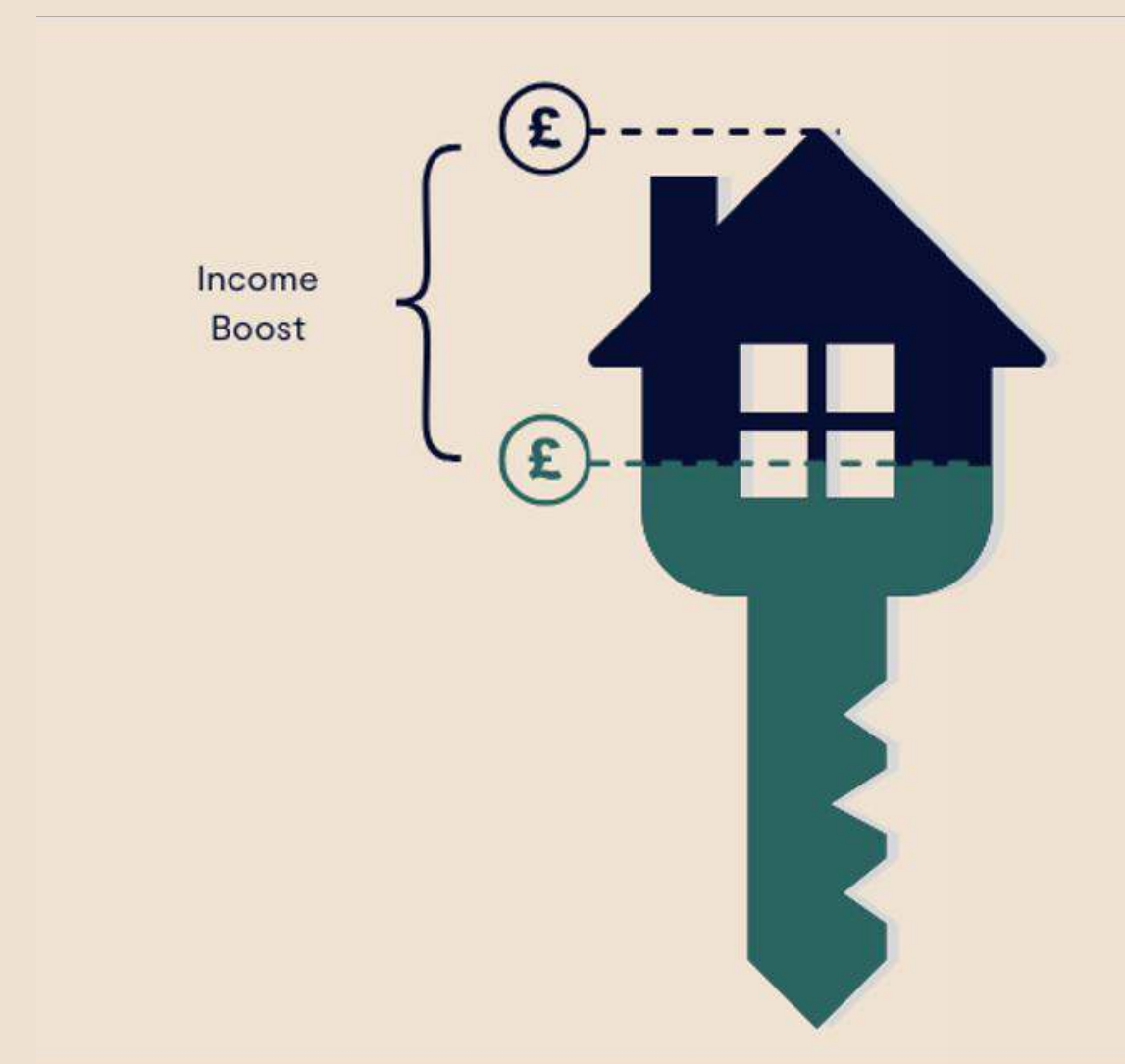


#1 Get help from a loved one using **income**

With a standard mortgage, aspiring buyers can typically only borrow 4-4.5x income - leaving an affordability gap.



Borrowers can **boost** their borrowing potential to overcome this gap by adding a loved one's income to theirs.





Just like Liam did



#2 Let your employment do the talking

4x

£30,000 → £120,000

5x

£30,000 → £150,000

6x

£30,000 → £180,000

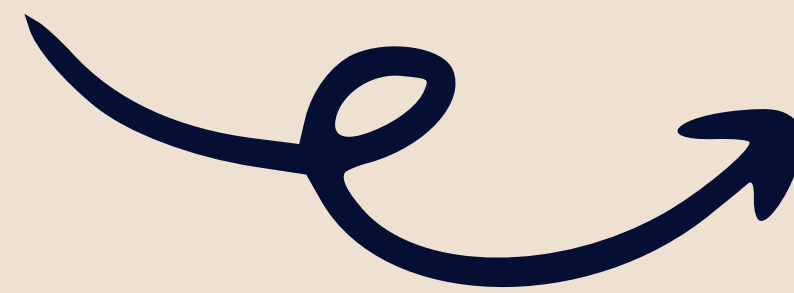
Source: The Standard



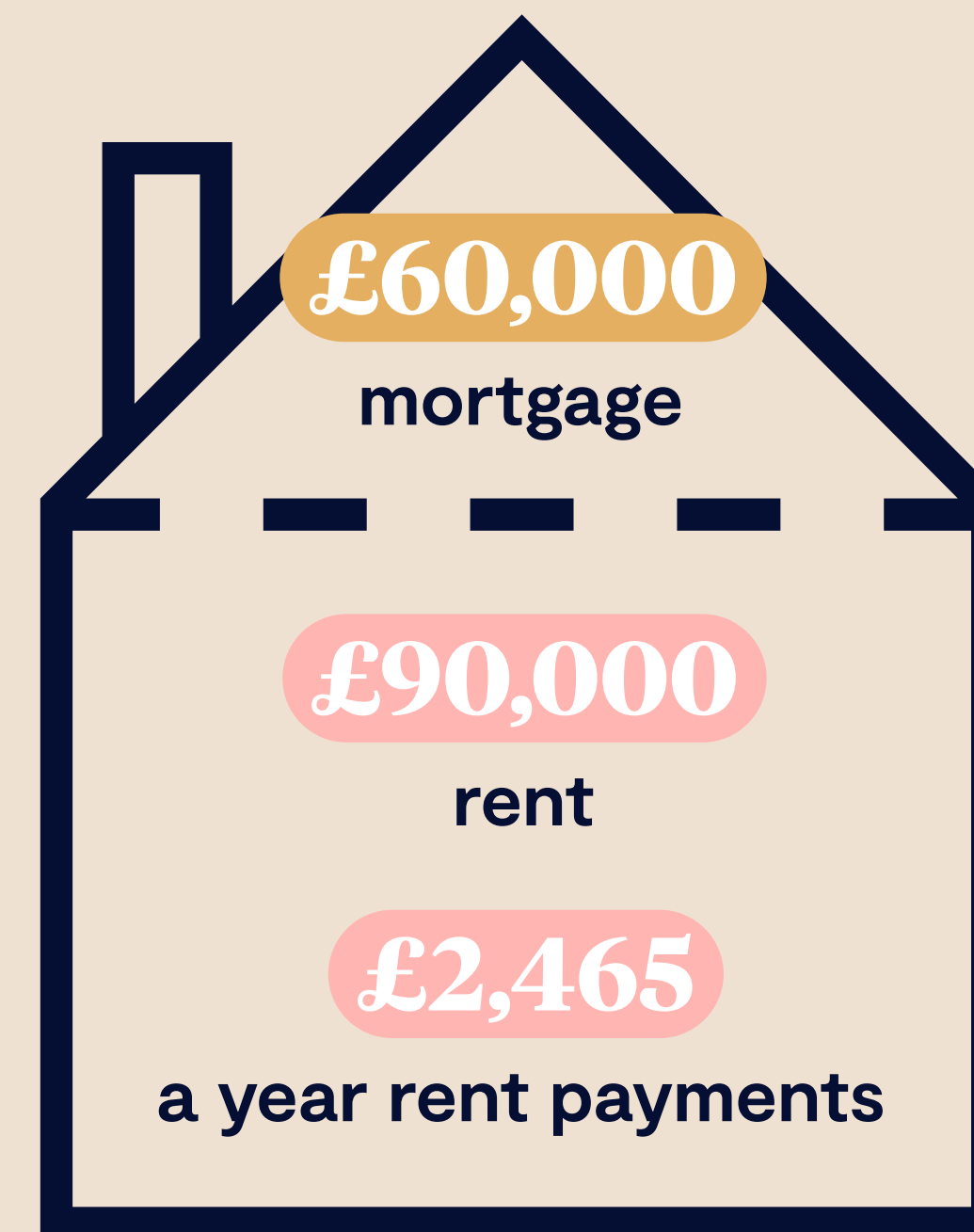
#3 Partner up



You buy 40%



You rent 60%



Hear **Ryan's** story

 Tembo



How **Tembo** can help you move into your dream home



£82,000

The average boost to
affordability

10

The number of minutes it takes to see
your personalised mortgage options

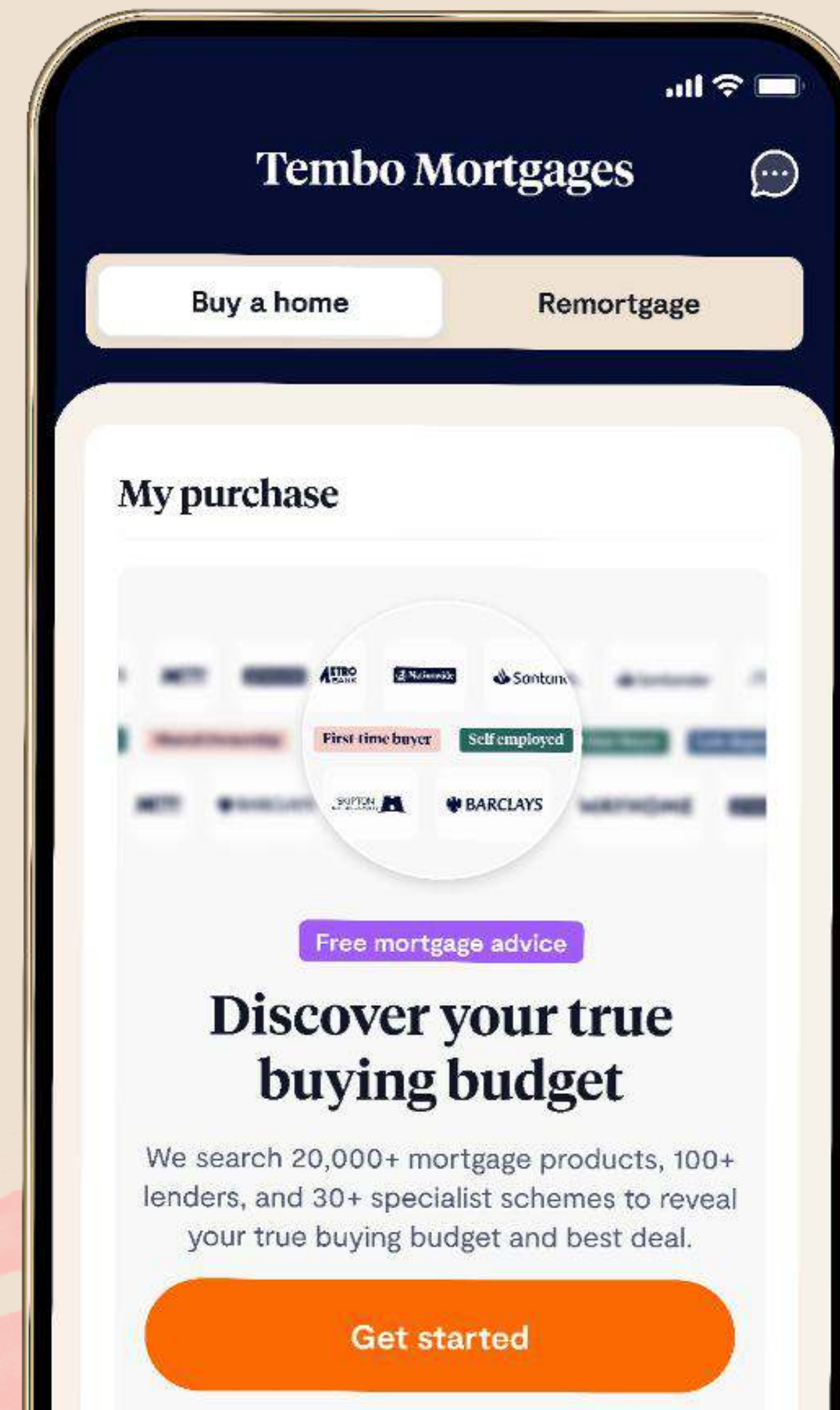
4.8

What over 6000 of our customers
have rated us on Trustpilot!

Tembo customer data, Q4, 2025



**Tailored digital
experience that
is personalised
to YOU!**





Meet the Tembo team;
award-winning
experts who
understand all
mortgage needs



Mortgage Advisor

Your qualified mortgage expert, here to find you the best possible mortgage deal and answer your questions - yes, all of them!



Case Manager

Introduced after your mortgage is submitted, they'll liaise with your lender & solicitors to keep things stress-free & fast



Protection Expert

A mortgage is a big commitment. Your insurance & protection advisor will ensure you're covered, whatever life throws your way





**We support you
from the first £
saved, to move in
day and beyond!**



Secure your mortgage offer early

Lock in today's best available rate ahead of your renewal date. This protects you if rates rise, while keeping your options open if they fall.



Get a free RateCheck review

Once your offer is secured, Tembo keeps an eye on your lender's rates. If they drop, we'll flag it so you don't miss out on a better deal.



Switch if a better rate is available

If rates have fallen, you can switch to the new lower rate. If not, you keep your existing offer with no changes.



Nationwide

2 year fixed | 35 year term

3.89%

Monthly cost
£1,567

Total cost
£26,253

Fees
£999

Lower rate available



Nationwide

2 year fixed | 35 year term

3.75%

Monthly cost
£1,482

Total cost
£25,194

Fees
£999

**Complete a fact find and see
your mortgage options **today****

 **Tembo**



Visit us at stand 37, speak with our team and *win!*

 Tembo

Create and fund a savings account with Tembo for a chance to win **£1,000***



*Terms and conditions apply. For new customers only.



 **Tembo**

Let's make home happen