Terms and Conditions

Bridge sessions and the Boost Programme

Last updated: 5 October 2026

These terms are written in plain English. If anything is unclear, please ask us before you book. We want you to feel confident about what you are signing up for.

In short:

You are booking a place on one of our paid programmes. You can get a full refund if you leave within the refund window for your programme. After that window closes, no refunds are available. We do not give regulated financial, tax or legal advice.

1. Who we are

tenant2owner.co.uk is operated by Tenant 2 Owner Limited, a company registered in England and Wales with company number 16727310, whose registered office is at 124 City Road, London EC1V 2NX. We are a UK education platform. We help tenants understand their options for homeownership. We are not financial advisers, mortgage brokers or estate agents. We do not provide regulated financial advice.

2. What these terms cover

These terms apply when you book a place on our paid Boost programme:

	Boost
Price	£2,750
Delivery	Zoom, in person + WhatsApp group
Refund window	Up until 4.30pm on the fifth day after starting the programme
Refund amount	**Full refund**

By completing your booking, you confirm that you have read these terms, that you understand them, and that you agree to them.

3. What you get (see the programme pages for specific detail)

Boost (£2,750)

A 10-week 1-2-1 programme, delivered through a combination of live Zoom sessions, in-person meetups, and an ongoing WhatsApp group (or similar messaging platform). You will receive access to all scheduled sessions, group support, in-person events, and any materials provided during the programme.

The specific content, schedule and number of sessions will be set out in the joining information sent to you after booking.

4. What we do not do

We provide education, guidance and support. We do not provide:

- Regulated financial advice
- Mortgage advice or mortgage broking
- Legal advice (Patricia is a non-practising solicitor)
- Tax advice for your individual circumstances (Patricia holds Chartered Tax Adviser status but again is non practicing, and this programme is educational, not advisory)
- Guarantees that you will be able to buy a home, secure a mortgage or achieve any specific financial outcome

Any information we share is for educational purposes only. You should always take independent professional advice before making financial decisions.

We empower you to get and implement the best advice that will result in you becoming a homeowner.

5. Booking and payment

All prices are in pounds sterling and include VAT where applicable. Payment is taken at the time of booking. Your place is confirmed once payment has been received in full.

We may offer payment plans for Boost. If so, the terms of the payment plan will be confirmed to you before you commit. All instalments must be paid in full to retain access to the programme.

7. Refunds

We want you to be confident in your decision. That is why Boost comes with a try-it-and-see refund window:

Programme	Refund window	What you get back
Boost	Up until 4.30pm on the fifth day after starting the programme	**Full refund**

How to request a refund

To request a refund within your window, email us at programmes@tenant2owner.co.uk with your name, the programme you booked, and a simple statement that you would like a refund. You do not need to give a reason.

We will process your refund within 14 days using the same payment method you used to book.

After the refund window

Once the refund window for your programme has closed, no refunds are available. This is because our programmes are delivered to small groups and your place cannot be resold once the programme is underway.

What happens if you have upgraded?

If you upgraded from a lower programme and request a refund within the refund window of the higher programme, we will refund the upgrade payment only. The original programme fee is not refundable because that refund window will already have closed.

8. Your consumer rights

Under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 you have a statutory right to cancel within 14 days of booking, without giving a reason. This is your cancellation period.

If your programme or session starts more than 14 days after you book, you can cancel at any time during those 14 days and receive a full refund.

If it starts within those 14 days, we can only begin that early if you expressly ask us to. We ask for that request at checkout and confirm it back to you in your booking email. Asking us to begin early does not

remove your right to cancel during the 14 days. If you cancel after we have begun, you keep your right to a refund of everything you have paid less a proportionate amount for what has already been delivered up to the moment you told us you were cancelling.

To cancel, email us at programmes@tenant2owner.co.uk or use the model cancellation form in section 8a. Any words that make your decision clear are enough. We will refund you within 14 days of being told, using the same payment method you used to book.

Your refund rights in section 7 are in addition to your statutory rights and, in some respects, more generous. Nothing in these terms removes rights you have by law.

8a. Model cancellation form

You do not have to use this form, but you may copy it, complete it and email it to us if you find it easier.

To: Tenant 2 Owner Limited, 124 City Road, London EC1V 2NX, programmes@tenant2owner.co.uk

I hereby give notice that I cancel my contract for the supply of the following service:

Programme or session booked: _____

Ordered on: _____

Your name: _____

Your address: _____

Signature (only if sending on paper): _____

Date: _____

9. What we expect from you

Our programmes work best when everyone contributes positively. By joining, you agree to:

- Treat other participants, and us, with respect at all times
- Keep discussions within the group confidential (what is shared in the group stays in the group)
- Not share, copy or redistribute programme materials, recordings or content without our written permission
- Not use abusive, discriminatory or threatening language in any group setting, whether online or in person

If we reasonably believe that your behaviour is disruptive, offensive or harmful to the group, we may remove you from the programme. Where we do, we will refund the fee for the part of the programme still

to be delivered, keeping only a proportionate amount for what you have already received. We may withhold a refund entirely only where the law allows it, for example where the behaviour caused us loss that we are entitled to set off.

10. Confidentiality and privacy

We take your privacy seriously. Any personal information you share with us will be handled in accordance with our Privacy Policy, available on our website.

Group discussions (whether on Zoom, WhatsApp or in person) may involve participants sharing personal financial information. All participants are expected to keep these discussions confidential. We cannot be held responsible for what other participants choose to share outside the group, but we will take reasonable steps to enforce this expectation.

11. Intellectual property

All materials, tools, templates, recordings and content provided as part of the programme are owned by tenant2owner.co.uk. You are welcome to use them for your own personal homeownership journey, but you may not:

- Resell, redistribute or publish them
- Use them to create competing products or services
- Share them with anyone outside your programme group

tenant2owner® is a registered trademark of Tenant 2 Owner Limited.

12. Limitation of liability

We provide our programmes with reasonable care and skill. However:

- We do not guarantee any specific outcome, including that you will buy a home, secure a mortgage or improve your financial position
- We are not liable for any financial loss, missed opportunities or decisions you make based on what you learn in the programme
- Our total liability to you for any claim arising from the programme is limited to the amount you paid for it

Nothing in these terms excludes or limits our liability for death or personal injury caused by our negligence, fraud or fraudulent misrepresentation, or any other liability that cannot be excluded by law.

13. Changes to the programme

We may occasionally need to change the date, time, venue or delivery method of a session. If we do, we will give you as much notice as we reasonably can and, where possible, offer an alternative.

If a change makes the programme materially different from what you booked, and we cannot offer a suitable alternative, you will be entitled to a full refund.

14. Events outside our control

We are not responsible for delays or failures caused by events outside our reasonable control, including (but not limited to) illness, severe weather, internet outages, pandemics, strikes or government action. If such an event affects the programme, we will do our best to reschedule or offer a suitable alternative.

15. Complaints

We take all feedback seriously and want to get things right, and have a dedicated Complaints Procedure (please ask for it if you'd like a copy).

16. Governing law

These terms are governed by the laws of England and Wales. Any disputes will be subject to the exclusive jurisdiction of the courts of England and Wales.

17. Changes to these terms

We may update these terms from time to time. If we make a material change, we will let you know. The version that applies to you is the one that was in force when you booked your place.

18. Bridge sessions (one hour, one to one)

Bridge is a single paid session of up to one hour, one to one with Patricia, held on Zoom. The fee is £150 and covers that session only. Nothing further is included: no ongoing support, no written report, no document review, and no introductions.

If you book Boost within 30 days after your Bridge call takes place, the full £150 Bridge fee will be credited against the price of Boost. The 30-day period starts on the date the Bridge call is delivered, not the date on which you paid for or booked Bridge. The credit has no cash value, cannot be transferred to anyone else, and can only be used once.

You may move your booked slot up to twice, so three dates in total, provided you tell us before the session is due to start.

Your 14 day cancellation right in section 8 applies to Bridge. If your session is more than 14 days after you book, you can cancel within those 14 days for a full refund. If your session falls inside the 14 days, we ask you at checkout to request expressly that we start sooner, and we confirm that request in your booking email. You can still cancel during the 14 days: we refund what you have paid, less a proportionate amount for anything already delivered, and once the session itself has been delivered there is nothing left to refund.

If you do not attend and did not tell us beforehand, the reserved time is treated as delivered.

A Bridge session is general education and practical guidance. It is not regulated financial, mortgage, tax, investment or legal advice, it is not a recommendation of any product, lender, scheme or provider, and it is not a guarantee of a mortgage, a purchase or any other outcome. Patricia Ogunfeibo is a non-practising solicitor and non-practising Chartered Tax Adviser. Where regulated advice is needed we will say so and point you to the right type of professional.

Sessions are not recorded by us unless we agree otherwise in advance, and you should not record the session without our written agreement. Anything discussed is confidential on both sides, as set out in section 10.

Thank you for reading.

We genuinely want you to succeed. These terms exist to protect both you and us, so everyone knows where they stand. If you have any questions at all, just ask.

Tenant 2 Owner Limited, company number 16727310
124 City Road, London EC1V 2NX
Empowering tenants to own their future.