



## www.stepwithchanges.co.uk

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We believe this firm has been providing financial services or products in the UK without our authorisation. Find out why to be especially wary of dealing with this unauthorised firm and how to protect yourself from scammers.

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Almost all firms and individuals offering, promoting or selling financial services or products in the UK have to be authorised by us.

However, some firms act without our authorisation and some knowingly run investment scams.

This firm is not authorised by us and is targeting people in the UK. Based upon information we hold, we believe it is carrying on regulated activities which require authorisation.

### www.stepwithchanges.co.uk

**Address:** The Quadrant, 99 Parkway Avenue, Sheffield, S9 4WG

**Website:** [www.stepwithchanges.co.uk](http://www.stepwithchanges.co.uk)

Be aware that scammers may give out other false details or change their contact details over time to new email addresses, telephone numbers or physical addresses.

## How to protect yourself

We strongly advise you to only deal with financial firms that are authorised by us, and check the [Financial Services Register](#) [1] to ensure they are. It has information on firms and individuals that are, or have been, regulated by us.

If a firm does not appear on the Register but claims it does, contact our Consumer Helpline on 0800 111 6768.

There are more steps you should take to [avoid scams and unauthorised firms](#) [2].

If you use an unauthorised firm, you won't have access to the [Financial Ombudsman Service](#) [3] or [Financial Services Compensation Scheme](#) [4] (FSCS) so you're unlikely to get your money back if things go wrong.

If you use an authorised firm, access to the Financial Ombudsman Service and FSCS protection will depend on the investment you are making and the service the firm is providing. If you would like further information about protection, the authorised firm should be able to help.

## Report an unauthorised firm

If you think you have been approached by an unauthorised firm or contacted about a scam, you should contact our Consumer Helpline on 0800 111 6768. If you were offered, bought or sold shares, you can use our [reporting form](#) [5].

**Source URL:** <https://www.fca.org.uk/news/warnings/wwwstepwithchangescouk>

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## Links

- [1] <https://register.fca.org.uk/>
- [2] <https://www.fca.org.uk/consumers/avoid-scams-unauthorised-firms>
- [3] <https://www.financial-ombudsman.org.uk/>
- [4] <https://www.fscs.org.uk/>
- [5] <https://www.fca.org.uk/consumers/report-scam-unauthorised-firm>
- [6] <https://www.fca.org.uk/print/news/warnings/wwwstepwithchangescouk>
- [8] <https://www.fca.org.uk/news/warnings/wwwstepwithchangescouk>
- [9] <https://www.fca.org.uk/consumers/unauthorised-firms-individuals>
- [10] [https://www.iosco.org/investor\\_protection/?subsection=investor\\_alerts\\_portal](https://www.iosco.org/investor_protection/?subsection=investor_alerts_portal)
- [11] <https://www.actionfraud.police.uk/>