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[CENTRAL BANK OF IRELAND ISSUES WARNING ON UNAUTHORISED FIRM – FRAUDULENT FIRM CLONES FIRE FINANCIAL SERVICES LIMITED T/A FIRE.COM AND FIRE](#)

Central Bank of Ireland Issues Warning on Unauthorised Firm – Fraudulent firm clones Fire Financial Services Limited T/A fire.com and Fire

28 June 2022 Warning Notice

It has come to the Central Bank of Ireland’s (‘Central Bank’) attention that a fraudulent entity has been claiming to be a retail credit firm in the State in the absence of an appropriate authorisation. In this instance the fraudulent entity cloned and impersonated a legitimate Central Bank authorised firms in order to deceive consumers. This scam is an example of an ‘advanced fee fraud’, where the clone firm seeks a payment upfront prior to providing a loan. The reason for these payments include financial restructuring costs, financial transaction tax, administration costs, insurance costs. The loans are never provided.

The fraudulent entity by the name **Fire Financial Services T/A ‘Fire Account’** operate the website addresses *Fireaccount.org*; <https://fireaccount.wixsite.com>; <https://iefireaccount.wixsite.com>; / <https://fireaccount-ireland.wixsite.com> and <https://www.facebook.com/Fireaccounts>. Contact information used by this unauthorised entity include the email address: customersupport@fireaccount.org.

This unauthorised firm has cloned the details (company name and address) of a legitimate firm called Fire Financial Services T/A fire.com and Fire, which is authorised by the Central Bank. It should be noted that there is no connection whatsoever between the Central Bank authorised firm and the unauthorised entity that has cloned their details.

A list of unauthorised firms published to date is available on the Central Bank website.

It is a criminal offence for an unauthorised firm/person to provide financial services in Ireland that would require an authorisation under the relevant legislation which the Central Bank is the responsible body for enforcing. Consumers should check the Central Bank registers online to find out if a firm / person they are dealing with is authorised. Consumers should be wary of advertisements offering loans from unauthorised firms or persons.

There are some general steps that individuals should take before dealing with firms / persons which purport to offer financial services:

- If you are buying a financial product such as a loan, insurance, investment or pension, or engaging a financial service such as investment advice, only deal with a Central Bank authorised firm / person – check our Register to see if the firm / person is registered. Always access the Register from our website, rather than through links in emails or on a firm's / person's website.
- Always double-check the URL and contact details of a firm / person in case it is a 'clone firm / person' pretending to be an authorised firm / person, such as your bank or a genuine investment firm.
- Check the list of unauthorised firms. If the firm / person is not on our list, do not assume it is legitimate – it may not have been reported to the Central Bank yet.

For further information, please visit the Avoiding Scams and Unauthorised Activity section of the Central Bank's website.

Any person wishing to contact the Central Bank with information regarding such firms/persons may telephone (01) 224 4000. This line is also available to the public to check if a firm is authorised.

Notes to editors

The name of the above firm is published under Section 53 of the Central Bank (Supervision and Enforcement) Act 2013.

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