



SMO Investments Limited t/a The Loan Doctor

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.

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.

SMO Investments Limited t/a The Loan Doctor

Address: Kemp House, 152-160 City Road, London, England, EC1V 2NX

Telephone: 02080893596; 07435387049; 02037690042; 02080893598; 02037690064

Email: support@theloandocor.co.uk; theloandocor.info@gmail.com; doctor.info@gmail.com

Website: <https://www.theloandocor.co.uk/>

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 you want to check a consumer credit firm that may not yet have been authorised by us, please also check the [Interim Permission Register](#) [2].

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](#) [3].

You should also be aware that if you give money to an unauthorised firm, you will not be covered by the [Financial Ombudsman Service](#) [4] or [Financial Services Compensation Scheme](#) [5] (FSCS) if things go wrong.

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](#) [6].

Source URL: <https://www.fca.org.uk/news/warnings/smo-investments-limited-the-loan-doctor>

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Links

- [1] <https://register.fca.org.uk/>
 - [2] http://fca-consumer-credit-interim.force.com/CS_RegisterSearchPageNew
 - [3] <https://www.fca.org.uk/consumers/avoid-scams-unauthorised-firms>
 - [4] <http://www.financial-ombudsman.org.uk/>
 - [5] <http://www.fscs.org.uk/>
 - [6] <https://www.fca.org.uk/consumers/report-scam-unauthorised-firm>
 - [7] <https://www.fca.org.uk/print/news/warnings/smo-investments-limited-the-loan-doctor>
 - [8] <https://www.fca.org.uk/news/warnings/smo-investments-limited-the-loan-doctor>
 - [9] <https://www.fca.org.uk/consumers/unauthorised-firms-individuals>
 - [10] https://www.iosco.org/investor_protection/?subsection=investor_alerts_portal
 - [11] <https://www.the-fca.org.uk/consumers/report-scam-unauthorised-firm>
 - [12] <https://www.actionfraud.police.uk/>
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