



Viva Loans (clone of Appointed Representative Introducer firm)

Fraudsters are using the details of firms we authorise to try to convince people that they work for a genuine, authorised firm. Find out more about this 'clone firm'.

Almost all firms and individuals carrying out financial services activities in the UK have to be authorised or registered by us. This firm is not authorised or registered by us but has been targeting people in the UK, claiming to be an authorised firm.

This is what we call a 'clone firm'; and fraudsters usually use this tactic when contacting people out of the blue, so you should be especially wary if you have been cold called. They may use the name of the genuine firm, the 'firm reference number' (FRN) we have given the authorised firm or other details.

You can find out more about [this scam tactic and how to protect yourself from clone firms \[1\]](#).

Clone firm details

Fraudsters are using or giving out the following details as part of their tactics to scam people in the UK:

Viva Loans (clone of Appointed Representative Introducer firm)

Telephone: 02032862516, 02081235216

Email: bestfinancegroupuk@outlook.com; pennybrown4@icloud.com; loan.co.uk@outlook

Be aware that scammers may give out other false details or mix these with some correct details of the registered firm. They may change contact details over time to new email addresses, telephone numbers or physical addresses.

Appointed Representative introducer firm details

This FCA Appointed Representative Introducer firm that fraudsters are claiming to work for has no association with the 'clone firm'. It is authorised to offer, promote or sell services or products in the UK and its correct details are:

Firm Name: Viva Loans trading name of Payday Ventures Limited

Firm Reference Number: 845324

Website: www.vivaloans.co.uk

Address: 27 Old Gloucester Street, London, WC1N 3AX; 3 More London Place, London, SE1 2RE

Telephone: 0208 064 1293

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 \[2\]](#) 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 \[3\]](#).

If you use an unauthorised firm, you won't have access to the [Financial Ombudsman Service \[4\]](#) or [Financial Services Compensation Scheme \[5\]](#) (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 a clone firm

If you think you have been approached by an unauthorised or [clone firm \[1\]](#), or contacted about a scam, you should [contact us \[6\]](#). If you were offered, bought or sold shares, you can use [our reporting form \[7\]](#).

What to do if your firm is cloned

If you think your authorised firm has been cloned or scammers are fraudulently using your name or other details, contact our Firm Helpline on 0300 500 0597.

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Links

- [1] <https://www.fca.org.uk/consumers/avoid-scams-unauthorised-firms/clone-firms-individuals>
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