



Unauthorised firms and individuals

Almost all firms offering financial services in the UK must be authorised by us. Check our list to find out if a firm or individual is unauthorised.

Check the [Financial Services Register \[1\]](#) to ensure firms are authorised. If a firm is not on the FS Register, check our unauthorised firms list below.

You should only deal with financial services firms that have been authorised by us.

If you deal with an unauthorised firm, you will not be covered by the [Financial Ombudsman Service \[2\]](#) or [Financial Services Compensation Scheme \[3\]](#) (FSCS) if things go wrong.

Protect yourself

Unfortunately, there are firms that operate without our authorisation and some knowingly run scams like [share fraud \[4\]](#) and other [investment scams \[5\]](#).

If a firm does not appear on the FS Register, but says it does, search for it in the list below and contact our [Consumer Helpline \[6\]](#) on 0800 111 6768.

Beware of fraudsters pretending to be from firms authorised by us, as they could be '[clone firms \[7\]](#)'. If you're cold-called by a financial services firm, always ring them back on the number given on the FS Register.

You should take steps to [protect yourself from unauthorised firms \[8\]](#) and check our list of [warnings from foreign regulators \[9\]](#).

Using the unauthorised firms list

We add firms to this list as soon as possible but it's not exhaustive. Don't assume a firm is legitimate just because it doesn't appear on this list. Firms frequently change their names and it may not have been reported to us yet.

To use the table below, you can:

- search for an unauthorised firm using the search box
- filter results by the first letter of the firm
- click on the 'Name' column to view firms from A to Z

You can also check the most [recently added firms](#) [10] and [report a scam to us online](#) [11].

[View and subscribe to our RSS feed to get regular updates on unauthorised firms.](#) [12]

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Insta Lend [44]	13/10/2020
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Robert Werth Financial Solutions (Clone of an FCA authorised firm) [46]	13/10/2020
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Source URL: <https://www.fca.org.uk/consumers/unauthorised-firms-individuals>

Links

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- [3] <https://www.fca.org.uk/www.fscs.org.uk/>
- [4] <https://www.fca.org.uk/scamsmart/share-bond-boiler-room-scams>

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