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## Moneysmart

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We believe this firm may be providing financial services or products in the UK without our authorisation. Find out why you should be wary of dealing with this unauthorised firm and how to protect yourself.

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

This firm is not authorised by us and is targeting people in the UK. You will not have access to the Financial Ombudsman Service or be protected by the Financial Services Compensation Scheme (FSCS), so you are unlikely to get your money back if things go wrong.

### Unauthorised firm - Moneysmart

**Website:** [www.wearemoneySMART.com](http://www.wearemoneySMART.com)

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

### How to protect yourself

Dealing with financial firms that are authorised or registered by us gives you greater protection if things go wrong. Check the [Financial Services \(FS\) Register \[1\]](#) to ensure they are authorised or registered. It has information on firms and individuals that are, or have been, regulated by us.

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

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

There are more steps you should take to [protect yourself from scams \[2\]](#).

### Report an unauthorised firm

If you think you have been approached by an unauthorised firm, you should contact our Consumer Helpline on 0800 111 6768. If you have been approached by a scam firm, then please visit our [contact us page \[3\]](#).

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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.fca.org.uk/contact>
- [4] <https://www.fca.org.uk/consumers/unauthorised-firms-individuals>
- [5] [https://www.iosco.org/investor\\_protection/?subsection=investor\\_alerts\\_portal](https://www.iosco.org/investor_protection/?subsection=investor_alerts_portal)
- [6] <https://www.fca.org.uk/consumers/report-scam-unauthorised-firm>