

Helping you get

**CREDIT
READY**



Step-by-step guide:

2. Firm Details

Helping you complete your online application



Step-by-step guide:

2. Firm Details

This guide is designed to help you complete the Firm Details section of your application.
If you've collated everything you need from the checklist, it should be as simple as possible.

What you may need for this section (depending on firm situation):

- ☐ Your IP reference number
- ☐ The date of your firm's incorporation
- ☐ Your firm's Companies House registration
- ☐ Your firm's OFT (Office of Fair Trading) number – if you have one
- ☐ Details of your firm's auditor or reporting accountant
- ☐ Details of your firm's professional advisers and locums

Firm details:

The first question concerns your firm’s authorisation to offer credit.

If you have Interim Permission but are not authorised for other activities such as mortgage business or insurance, select **NO**.

Enter the name of your firm exactly as it appears on record with Companies House. Any inaccuracy will result in your firm not being found on the system. (If you’re a sole trader, just put your own name.)

If your firm is authorised for that kind of activity, answer **YES**. You’ll then be asked for your firm’s reference number. (If you’re not registered, enter your firm’s name instead.)

Firm Details

The information you provide within this form is confidential

Is the firm authorised by the FCA and/or PRA (not including an interim permission)?

No

Firm Name

Sole Traders: this must be your personal name. Sole Traders will always appear on the FCA Register under their personal name with any additional names which you can provide later in the form shown as a trading name. For example, an individual called William Bloggs, a sole trader firm, who has an additional trading name of Bill's Cars should provide his name as William Bloggs here.

Firm Details

The information you provide within this form is confidential

Is the firm authorised by the FCA and/or PRA (not including an interim permission)?

Yes

Firm Reference Number

Find Firm

Enter your FRN and click Find Firm.

Firm Name

Legal status:

If you are not sure your date of incorporation is right, you can check it with Companies House via their website before submitting by clicking this button. If the number is not recognised, a warning message will appear.

About the Legal Status of the Applicant

Check Companies House

A Companies House Check is required. The data you enter on this application needs to match Companies House records exactly. For example, if your firm name is ABC Limited but you input in ABC Ltd this will cause an error message. Please use this link to check your company information if you are unsure.

If your company is registered in Scotland or Northern Ireland, please include the letter prefix in front of the registration number.

What type of firm is the Applicant?

Private Limited company

What was the date of the incorporation or formation of the Applicant? (dd/mm/yyyy)

[25/08/2015]

Ensure that this is the date of incorporation recorded at companies house.

In which country was the Applicant incorporated or formed?

UNITED KINGDOM

Companies House Registration Number

For your name to be changed immediately

Date of the Applicant's financial year end (dd)

Date of Applicant's financial year end month (mm)

Help

A Companies House Check is required. The data you enter on this application needs to match Companies House records exactly. Please use this link to check your company information if you are unsure.

Interim Permission details:

If your firm already has Interim Permission and you answer **YES** enter your reference number.

If you have Interim Permission, select **NONE**.

However, if you have made credit agreements without being authorised, or made agreements that fall outside the scope of the Interim Permission you hold, you will need to give an explanation in this box.

If you previously held a licence with the OFT which has now lapsed, you'll need to enter your OFT number.

Interim Permission Details

Does the applicant firm already hold an interim permission (IP) for consumer credit? (If you are unsure please check the Interim Permission Consumer Credit Register (http://fca-consumer-credit-interim.force.com/CS_RegisterSearchPageNew). If a firm which already holds an IP submits an application for authorisation before their application period or "landing slot" commences, their application will be rejected and they will be required to apply again once their landing slot has commenced.

Please note: you should only answer yes to this question if the firm applying for authorisation holds an IP. If the application is by a different firm (for example, you were previously a sole trader and are now applying as a Private Limited Company, even if the company has a similar name to the previous sole trader business) then you should answer 'No' to this question.

Please provide the Applicant's Consumer Credit interim permission reference number

Find

Please provide the interim permission reference number (not including the first zero) and then click "find". When the firm name appears, please click 'confirm'.

If the applicant does not currently have a Consumer Credit Interim permission reference number, did the applicant previously hold a licence for credit activities with the OFT prior to 1 April 2014?

Has the Applicant completed any credit agreements with consumers prior to becoming authorised, or completed any credit agreements with consumers that fall outside the scope of a current Consumer Credit interim permission?

Has the Applicant applied (or is the Applicant going to apply) for a validation order relating to these agreements? (a validation order also covers an application for compensation / to keep repayments of an unauthorised loan)

Please provide an explanation

Interim Permission Details

Does the applicant firm already hold an interim permission (IP) for consumer credit? (If you are unsure please check the Interim Permission Consumer Credit Register (http://fca-consumer-credit-interim.force.com/CS_RegisterSearchPageNew). If a firm which already holds an IP submits an application for authorisation before their application period or "landing slot" commences, their application will be rejected and they will be required to apply again once their landing slot has commenced.

Please note: you should only answer yes to this question if the firm applying for authorisation holds an IP. If the application is by a different firm (for example, you were previously a sole trader and are now applying as a Private Limited Company, even if the company has a similar name to the previous sole trader business) then you should answer 'No' to this question.

If the applicant does not currently have a Consumer Credit Interim permission reference number, did the applicant previously hold a licence for credit activities with the OFT prior to 1 April 2014?

Please enter the Applicant's previous OFT number

Has the Applicant completed any credit agreements with consumers prior to becoming authorised, or completed any credit agreements with consumers that fall outside the scope of a current Consumer Credit interim permission?

Has the Applicant applied (or is the Applicant going to apply) for a validation order relating to these agreements? (a validation order also covers an application for compensation / to keep repayments of an unauthorised loan)

Please provide an explanation

Address details:

Enter your firm's address exactly as it appears on the Financial Services Register.

Please note, if you are a new applicant and are not yet authorised, then your firm will not show up on the register.

If your registered office and head office addresses are different, you will need to enter these separately.

Head office address

A firm's head office address. This may be the same as the registered office address. For UK firms and branches, this must be in the UK (COND 2.2.1)

Please tick this box if the head office address is the same as the principal place of business ☐

Please tick this box if the head office address is the same as the registered office ☐

Building name / number

Postcode

Find Address

Enter Manually

☐

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Town

County

Postcode

Country

UNITED KINGDOM

Phone Number Country Code

+44

Phone Number

Fax Number Country Code

+44

Fax Number

Contact details:

As well as information about the contact person at your firm, you'll need to enter details of your firm's:

- Auditor or reporting accountant.
- Professional adviser (if you have one)
- Locum (a person at another firm who is authorised to assist your clients on a temporary basis)

If you do not have an auditor, locum, accountant or professional advisor, leave this part blank.

Firm Contact Details

Complaint Contact Person's Details for the Financial Services Register

We will also send an email to this person confirming that their details are to be used for this purpose. However you must confirm that they have been informed of this before submitting this application for Data Protection reasons.

Title

--None--

First Name(s)

Last Name

Job Title

Mobile Number

Email Address

Tick if the contact person's address details are the same as the principal place of business. ☐

Building name / number

Postcode

Find Address

Enter Manually

☐

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Town

County

Postcode

Country

UNITED KINGDOM

Phone Number Country Code

+44

Phone Number

Fax Number Country Code

+44

Fax Number

Trading names:

Finally, enter any trading names your firm uses, or intends to use.

Trading Names

If the Applicant intends to use any trading names as well as the registered name, provide details below

Sole Traders will always appear on the FCA Register under the name of the principal, with any other names used shown as a trading name. For example, an individual called William Bloggs, a sole trader firm, trades under the name of Bill's Cars. The name that will appear on the FCA Register will be William Bloggs, with a separate trading name entry of Bill's Cars.

New Trading Names

Add Name

Back

Save & Exit

Continue

There are guides for different sections of the application.
So if you'd like further help please visit our [website](#).