

Annex A

Request received on 27 November 2023;

I would appreciate a compilation of all debt management (debt advice) entities regulated by the Financial Conduct Authority (FCA).

FCA response on 13 December 2023;

It is not clear from your request exactly what information you require. To help us deal with your request properly, can you please clarify what you mean by 'all debt management (debt advice) entities'?

For the purposes of authorisation by the FCA, permission to carry out 'debt management activities' covers debt counselling and debt adjusting (as defined [here](#)). These are the permissions we would associate with 'debt advice', but this is not a defined term and these permissions also cover a broader range of activities which do not constitute 'debt advice'.

So, we can provide a list of firms with permission to carry out the debt management activities of debt counselling and debt adjusting, but we are unable to narrow it down to provide a list of 'debt advice' entities.

Can you please confirm if you would like us to provide a list of firms with permission to carry out debt management activities as described above?

Your response on 13 December 2023

Yes I would like you to provide a list of firms that carry out debt management activities as described in your email.