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[via email]

September 2016

Our Ref: FOI4710

Dear

Freedom of Information: Right to know request

Thank you for your request under the Freedom of Information Act 2000 (the Act), for the following:

'I am currently conducting market research for a company that sells a doorstep system/database to lenders.'

'I just had a quick question about the amount of lenders you have registered with the FCA. I'm just trying to get an idea of how many lenders there are in the market and therefore potential customers.'

On 15 September you clarified as follows:

'All I want to know is how many Doorstep Lenders there are? Home collected credit lenders.'

Your request has now been considered and my response is below.

As of 20 September 2016 there were 461 authorised firms which have a scope of permission including the regulated activity "Entering into a regulated home credit loan agreement as lender". This is the permission that would be required to lend under home credit agreements.

Additionally as of 20 September 2016 there were 21 firms which continued to hold an interim permission for the category "Consumer Credit Business" and which had stated to us when registering for interim permission that their business included home collected credit. This would be the equivalent of Entering into a regulated home credit loan agreement as lender" for an interim permission firm.

Please note that this does not confirm that these firms are current active lenders in the home credit market as we do not hold such information, only that these firms have the permission to be home credit lenders if they wish to.

If you have any queries then please contact me.

FCA Restricted

Yours sincerely

Information Access Team