

24 December 2019

Our Ref: FOI6927

### **Freedom of Information: Right to know request**

I refer to your request under the Freedom of Information Act 2000 ("the Act"), dated 26 November 2019, for the following information:

*"[A response to a previous request for information under the Act] stated "The FCA only became aware on 23/11/2017 that Collateral was trading without permissions/authorisations."*

- 1. How did the FCA become aware?*
- 2. Was it also discovered on 23/11/2017 that the IP register had been changed from Regal Pawnbroker to Collateral UK Ltd??"*

Your request has now been considered and our response is set out below:

1. The FCA became aware following a check on Companies House records.
2. The Companies House discrepancy prompted us to investigate the validity of Collateral UK's entry on the IP register. The exact date that we were certain that the IP register had been changed is unclear but we do know it was before 14 December 2017.

I trust this satisfies your request. If, however, you are unhappy with this response, you have the right to request an internal review. If you wish to exercise this right you should contact us within 40 working days of the date of this response.

If you are not content with the outcome of the internal review, you also have a right of appeal to the Information Commissioner at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: 01625 545 700. Website: [www.ico.org.uk](http://www.ico.org.uk)