

Date: 08/04/2021

Our Ref: FOI8124

Dear

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

Thank you for your email of Tuesday 9 March 2021, in which you asked for:

*'Grateful if you could confirm if the CSV file sent (attached) also reflects all companies authorised to make consumer credit loans?*

*If not, grateful if you could please send an additional list with all companies authorised to make consumer credit loans.'*

We have processed your email in line with the provisions of the Freedom of Information Act 2000 (FOIA) and our response is below.

Please note, the information provided in response to your previous request reference FOI8014 referred specifically to firms authorised to carry out Debt Collecting activities. These are generally firms collecting debts on behalf of a third party.

Where a firm enters into regulated agreements as a lender, it collects its own debts using a permission relating to 'Exercising or having the right to exercise the lender's rights and duties...'.

Please find attached in annex A an additional list of lending firms which, as of 19/03/2021:

Were authorised and held permission for at least one of:

- Entering into regulated credit agreement as Lender (Excluding high-cost short-term credit, bill of sale agreement, and home collected credit agreement)
- Entering into high-cost short-term credit as lender
- Entering into a regulated home credit loan agreement as lender
- Entering into a bill of sale loan agreement as lender

Or held temporary permission with a former Banking Consolidation Directive passport which included the permission for:

- Lending including consumer credit, mortgage credit, factoring and financing of commercial transactions

Please note, a small number of firms included were registered in Gibraltar and retained their Banking Consolidation passport.

There will be firms that hold permissions for third party debt collecting as well as lending and therefore appear on both lists.

**Your right to complain under FOIA**

If you are unhappy with this response, you have the right to request an internal review. To do so, please contact us within 40 working days of the date of this response at [FreedomofInformationAppeals@fca.org.uk](mailto:FreedomofInformationAppeals@fca.org.uk).

If you are not content with the outcome of the internal review, you also have a right of appeal to the Information Commissioner by phone or on their website at:

Telephone: 0303 123 1113

Website: [www.ico.org.uk](http://www.ico.org.uk)

Yours sincerely

Information Disclosure Team  
Financial Conduct Authority