

Date: 12 May 2021

Our Ref: FOI8228

Dear

Freedom of Information: Right to know request

Thank you for your letter of 13 April 2021, in which you asked:

I am requesting the following information on the following companies:

Silverpoint Vacations SL Company Registration A38101416, Avda, Antonio Dominguez, 5, C.C. Zentral Centre, Locales 8 a 10, Playa Des Las Americas, 38660 Arona, Tenerife - Formally known as Tensel SL

HMC Finance Solutions: Company Registration Number 04990388, Lakeview House, 4 Woodbridge Crescent, Billericay, Essex, CM12 0EQ

HMC funding is a trading style of Business Brokers Limited

Were these companies authorised to broker loan agreements for the following finance companies by the FCA or the OFT and what dates were the authorisations granted:

Barclays Partner Finance (Clydesdale Financial Services)

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

As you are aware, the FCA took over Consumer Credit regulation from the Office of Fair Trading (OFT) with effect from 1 April 2014 and information held by the OFT in relation to Consumer Credit regulation was passed to the FCA.

The information we have identified is as follows:

Silverpoint Vacations SL

Silverpoint Vacations SL was granted consumer credit licence 650636 by the OFT. This licence commenced on 24 May 2012 and remained valid until 31 March 2014. Throughout this time the licence included the credit brokerage category of business.

Silverpoint Vacations SL was granted interim permission by the FCA under interim permission reference number 650636. This interim permission commenced on 1 April 2014 and remained in effect until 25 April 2016. Throughout this time the interim permission included permission for the credit broking regulated activity.

Silverpoint Vacations SL (745023) was registered as an Appointed Representative from 22 April 2016 until 16 September 2017. They held no permissions but acted on behalf of their principal firm under a written contract. Their only principal firm was Vacation Finance Ltd (721584) whose permissions include Credit Broking and Entering into a regulated credit agreement (RCA) as a lender. Full details relating to these firms can be found on the Financial Services Register (FS Register) [here](#) (Silverpoint Vacations SL) and [here](#) (Vacation Finance Ltd).

Business Brokers Limited

Business Brokers Limited was granted consumer credit licence 551600 by the OFT. This licence commenced on 20 March 2004 and remained valid until 31 March 2014. Throughout this time the licence included the credit brokerage category of business.

Business Brokers Limited was granted interim permission by the FCA under interim permission reference number 551600. This interim permission commenced on 1 April 2014 and remained in effect until 23 January 2017. Throughout this time the interim permission included permission for the credit broking regulated activity.

HMC Finance Solutions (Business Brokers Limited) (305594) is an authorised firm from 31 October 2004 whose permissions include Credit Broking and Entering into an RCA as a lender since 23 January 2017. Full details relating to this firm can be found on the FS Register [here](#).

Further, we would like to explain that firms were not licensed to carry out credit brokerage and are not authorised to carry out credit broking to effect introductions to specific companies. Firms would only need to be licensed or authorised if their activity was licensable or regulated respectively.

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.

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

Yours sincerely

Information Disclosure Team
Financial Conduct Authority