

Solution Loans/Loan Solutions (clone)

Fraudsters are using the details of firms registered to carry out financial services activities to try to convince people that they work for a genuine, registered firm. Find out more about this 'clone firm'.

Almost all firms and individuals carrying out financial services activities in the UK have to be registered or authorised by us. This firm is not registered by us but has been targeting people in the UK, purporting to be an authorised firm.

This is what we call a 'clone firm'; and fraudsters usually use this tactic when contacting people out of the blue, so you should be especially wary if you have been cold called. They may use the name of the genuine firm, the firm's address, or other details.

Read more about this scam tactic and how to protect yourself from clone firms [1].

Clone firm details

Fraudsters are using or giving out the following details as part of their tactics to scam people in the UK:

Solution Loans/Loan Solutions (clone of FCA authorised firm)

Addresses: 49 Piccadilly, Love Street, Manchester M1 2AP

London 1 64 Piccadilly Gardens.

Telephone numbers: 01515289188, 01515289218, 01515288787, 02081442388, 0203289 7867, 0208133

1854, 0161 618 7172

Email: loan.lender@gmx.com

Be aware that the scammers may give out other false details or mix these with some correct details of the registered firm.

FCA authorised firm details

This FCA authorised firm that fraudsters are claiming to work for has no association with the 'clone firm'. It is registered to provide financial services in the UK and its correct details are:

Company name: Affiniti Digital Media Limited t/a Solution Loans.

Interim Permission reference number: 558724

Principal place of business address: PO Box 414, Reigate, Surrey, RH2 2DN.

Website: www.solution-loans.co.uk

Email: customerservices@solution-loans.co.uk

Solution Loans is an online-only business and does not operate a call centre or make outbound calls. Because they are an online only business, they do not operate a phone number for customers.

How to protect yourself

We strongly advise you to only deal with financial firms that are authorised by us, and <u>check the Financial Services Register</u> [2] and <u>Consumer Credit Interim Permission register</u> [3] to ensure they are. It has information on firms and individuals that are, or have been, regulated by us.

If a firm does not appear on the Register but claims it does, contact our Consumer Helpline on 0800 111 6768.

There are more steps you should take to protect yourself from unauthorised firms [4].

You should also be aware that if you give money to an unauthorised firm, you will not be covered by the <u>Financial Ombudsman Service</u> [5] or <u>Financial Services Compensation Scheme</u> [6] (FSCS) if things go wrong.

Report a clone firm

If you think you have been approached by an unauthorised or <u>clone firm</u> [1], or contacted about a scam, you should contact our Consumer Helpline on 0800 111 6768.

You can see more ways to report an unauthorised firm [7] and find out what to do if you have been scammed.

What to do if your firm is cloned

If you think your registered firm has been cloned or scammers are fraudulently using your name or other details, contact our Firm Helpline on 0845 606 9966 (call rates may vary).

Source URL: https://www.fca.org.uk/news/warnings/solution-loans-loan-solutions-clone

Warnings Published: 25/03/2015 Last updated: 20/06/2016

Links

- [1] https://www.fca.org.uk/consumers/scams/investment-scams/cloned-firms
- [2] http://www.fsa.gov.uk/register/home.do
- [3] http://fca-consumer-credit-interim.force.com/CS_RegisterSearchPageNew
- [4] https://www.fca.org.uk/consumers/avoid-scams-unauthorised-firms
- [5] http://www.financial-ombudsman.org.uk/
- [6] http://www.fscs.org.uk/
- [7] https://www.fca.org.uk/consumers/protect-yourself/report-an-unauthorised-firm
- [8] https://www.fca.org.uk/print/news/warnings/solution-loans-loan-solutions-clone
- [9] https://www.fca.org.uk/news/warnings/solution-loans-loan-solutions-clone
- [10] https://register.fca.org.uk/
- [11] https://www.fca.org.uk/consumers/unauthorised-firms-individuals
- [12] https://www.iosco.org/investor_protection/?subsection=investor_alerts_portal
- [13] https://www.fca.org.uk/consumers/report-scam-unauthorised-firm
- [14] http://www.actionfraud.police.uk/
- [15] https://www.fca.org.uk/contact

Solution Loans/Loan Solutions (clone) [10]

Related links

Check the Register [11]

Consumer Credit Interim Register	[3]
Unauthorised firms to avoid	[12]
Protect yourself from unauthorised firms	[4]
Warnings from foreign regulators	[13]
Report an unauthorised firm	[14]
External links	
Action Fraud	[15]

Consumer Helpline

Telephone: **0800 111 6768**See more ways to contact us [16]

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