



Credit My Funds / CreditMyFunds (clone)

Fraudsters are using the details of firms we authorise to try to convince people that they work for a genuine, authorised firm. Find out more about this 'clone firm'.

Almost all firms and individuals carrying out financial services activities in the UK have to be authorised or registered by us. This firm is not authorised or registered by us but has been targeting people in the UK, claiming 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 reference number' (FRN) we have given the authorised firm or other details.

You can find out 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:

Credit My Funds / CreditMyFunds (clone of FCA authorised firm)

Telephone: 03302200189, 02032864716, 03303800621, 02035987526, 02035987524

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 authorised to offer, promote or sell services or products in the UK and its correct details are:

Firm Name: CreditMyFunds t/a User Gain International Limited

Firm Reference Number: 789268

How to protect yourself

We strongly advise you to only deal with financial firms that are authorised by us, and [check the Financial Services Register](#) [2] to ensure they are. It has information on firms and individuals that are, or have been, regulated by us.

If you want to check a consumer credit firm that may not yet have been authorised by us, please also check the [Interim Permission Register](#) [3].

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 [avoid scams and unauthorised firms](#) [4].

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

Report a clone firm

What to do if your firm is cloned

If you think your authorised firm has been cloned or scammers are fraudulently using your name or other details, contact our Firm Helpline on 0300 500 0597.

Source URL: <https://www.fca.org.uk/node/48996>

Warnings | Published: 11/05/2018 | Last updated: 11/05/2018

Links

- [1] <https://www.fca.org.uk/consumers/avoid-scams-unauthorised-firms/clone-firms-individuals>
- [2] <https://register.fca.org.uk/>
- [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/contact>
- [8] <https://www.fca.org.uk/consumers/report-scam-unauthorised-firm>
- [9] <https://www.fca.org.uk/print/news/warnings/credit-my-funds-creditmyfunds-clone>
- [11] <https://www.fca.org.uk/news/warnings/credit-my-funds-creditmyfunds-clone>
- [12] <https://www.fca.org.uk/consumers/unauthorised-firms-individuals>
- [13] https://www.iosco.org/investor_protection/?subsection=investor_alerts_portal

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