

The Financial Conduct Authority ("FCA") of the United Kingdom would like to alert all recipients that:

Firm: Gem Loans / Jem Loans (clone of an authorised firm)

Address: 493A Caerphilly Road, Rhiwbina Cardiff CF14 4SN and Technology House, Station Road, Alton, Hampshire, GU34 2PZ

Telephone: 0161 706 0300, 0292 169 0068, 0161 706 3518

Website: www.jemloans.co.uk, gemloans.co.uk

Email: info@gemloans.co.uk, care@britsfinance.com

is NOT authorised under the Financial Services and Markets Act 2000 ("FSMA") to carry on a regulated activity in the United Kingdom. Regulated activities include credit broking, entering into a regulated credit agreement as a lender, and other consumer credit activities.

The FCA believes that this organisation may be targeting UK customers. Therefore, we have added this firm to our list of unauthorised firms and individuals list. This list can be found at:

<http://www.fca.org.uk/consumers/protect-yourself/unauthorised-firms/unauthorised-firms-to-avoid>

This entity is cloning the name and details of a FCA authorised firm. The following FCA authorised firm has no association whatsoever with the organisation discussed above identifying itself as stated above:

Name: Tide You Over Ltd

Firm reference number: 674556

Address: Penygareg House, Berthllwyd, Pentyrch, Cardiff, Caerdydd, CF15 9PP

Website: <https://www.tideuover.com>

If you have any further questions on this matter please email our Consumer Contact Centre at consumer.queries@fca.org.uk, or alternatively by telephone on 0800 111 6768. Overseas callers can contact us on (+44) 20 7066 1000.