


FSCS DETERMINATION INSTRUMENT 2015 (Parties identified in the Schedule)

- 1 On the respective dates specified in the Schedule to this Instrument, the *persons* named in the Schedule (each of them a "Firm" and together the "Firms") were determined by Financial Services Compensation Scheme Limited ("FSCS") to be *in default* (the "FSCS Default") for the purposes of *COMP* 6.3.2R of the *COMP* Sourcebook.
- 2 FSCS has paid compensation to claimants who were sold payment protection insurance by a Firm (the "Claimants") and has entered into assignment agreements with each Claimant whereby FSCS has taken an assignment of the Claimant's rights against the Firm and of the Claimant's rights against any other person (a "Third Party") which constituted a "Third Party Claim" (as defined in each assignment agreement).
- 3 FSCS has determined to use the powers in *COMP* 7.3 set out below in respect of the Firms and in respect of the Claimants who had a *protected claim* against a Firm at the date of the FSCS Default. FSCS has determined pursuant to *COMP* 7.3.3 that the exercise of powers under *COMP* 7.3 are subject to the incidental, consequential or supplemental conditions referred to below.
- 4 The powers to be used in combination with or in substitution for the powers and processes elsewhere in the *COMP* Sourcebook (*COMP* 7.3.2(1)R) are:
 - 4.1 FSCS may determine that the payment of compensation by FSCS shall have the effect that:
 - (1) FSCS shall immediately and automatically be subrogated, subject to such conditions as FSCS determines are appropriate, to all or any part of the rights and claims of a claimant against the relevant Firm and/or any third party (whether such rights are legal, equitable or of any other nature whatsoever and in whatever capacity the relevant person or third party is acting) in respect or arising out of the claim in respect of which the payment of compensation was made (*COMP* 7.3.8(3)(R));
 - (2) FSCS may claim and take legal or any other proceedings or steps to enforce such rights in its own name or in the name of, and on behalf of, the claimant or in both names against the relevant person and/or any third party (*COMP* 7.3.8(4)(R));
 - (3) the subrogated rights and claims conferred on FSCS shall be rights of recovery and claims against the relevant person and/or any third party which are equivalent (including as to amount and priority and whether or not the relevant person is insolvent) to and not exceed the rights and claims that the claimant would have had (*COMP* 7.3.8(5)(R)).
- 5 FSCS has determined that if and to the extent that any assignment agreement entered into between any of the Claimants and FSCS is (irrespective of whether notice of assignment were given to the Firm and/or Third Party) ineffective as a matter of statutory provision or in law or equity to pass or assign to FSCS any right or claim of the Claimant against a Firm or any Third Party Claim in respect of or arising out of the *claim* in respect of which the payment of compensation was made, the payment of compensation by FSCS to such Claimant shall have the effect that FSCS shall immediately and automatically be subrogated to such right or claim (*COMP* 7.3.8(3)R) with the effects set out in *COMP* 7.3.8(4)R and 7.3.8(5)R referred to in paragraphs 4.1(2) and (3) above.
- 6 FSCS reserves the right to amend, remake, or revoke this determination at any time (*COMP* 7.3.4R(5)).

- 7 This instrument is made under *COMP 7.3R* and takes effect immediately on the date and at the time on which it is made.
- 8 Unless defined in this determination, all expressions used which are also defined terms in the *FCA Handbook Glossary* shall have the same meaning as given to them in that glossary.

This Determination under *COMP 7.3R* is agreed on behalf of the Executive by:


.....

Alex Kuczynski

Date 1. 17. 2015

Time 3.30pm.

Statement in accordance with COMP 7.3.4R(3)

FSCS has paid compensation to claimants who were sold payment protection insurance. FSCS has also entered into assignment agreements with claimants and has taken an assignment of rights as more fully described in the Determination Instrument (2015/No 8) (the "Determination"). The Determination and the Schedule of Identified Parties are available to view on the FSCS website.

As detailed in the Determination, to the extent that any assignment by any of the claimants is ineffective to pass to FSCS any right or claim of the claimant (as also described in the Determination), FSCS will be subrogated to such right or claim.

If the FSCS decides not to pursue recoveries in respect of the rights assigned or transferred to it, or to which it is subrogated, and if a claimant wishes to pursue those recoveries himself or herself, and so requests in writing, FSCS will be obliged pursuant to COMP 7.4.2 R to comply with that request and assign the rights back to the claimant.

Note: the terms of the Determination are set out in the Determination Instrument (2015/No 8). This statement shall not amend the terms or impact on the effects of the Determination.

FSCS DETERMINATION INSTRUMENT (2015/No 8)

Payment Protection Insurance - Schedule of Parties *in default* under COMP 6.3.2R

Name	Date in default
1st Stop Finance Limited	11/03/2010
4Front Finance Limited	31/03/2011
AAT Associates Ltd t/a AAT Independent Solutions, AAT Mortgage Solutions, Reality Mortgage Solutions	25/02/2014
Abbey Mortgages Limited	03/04/2013
A 2 B Homeloans Limited	13/02/2015
Abba Loans & Mortgages Limited	03/09/2010
Access Loans & Mortgages	14/05/2010
Active Mortgage Management Plc	22/02/2010
Acorn Financial Services (Glasgow) LLP	17/03/2010
Action Motorcycles Limited	24/11/2014
Affordable Mortgages Limited	03/12/2013
Agreed Car Credit Limited	27/09/2010
E A Grimstead And Son Limited	02/01/2014
Albion Financial Services Limited	14/05/2012
The Abertillery Motor Company formerly Calmbreeze Limited T/A The Car Emporium	03/02/2015
Allegiance Mortgages Limited	14/05/2012
Allscot Finance Limited	12/01/2011
Alvins Moto Cal Limited	06/01/2012
Anglo European Credit Group Limited (formerly Auto Union Finance Limited)	12/01/2011
Andrew Rowley Limited	28/07/2011
Anson Bailey Limited	06/07/2012
Any Mortgage U Want Limited	17/03/2010
Apartment and Home Mortgages Limited	02/01/2014
Apple Home Loans (London) Limited	05/07/2011
Approved Finance Limited	21/02/2012
APS Swindon Limited (formerly APS Advisory Limited)	17/12/2009
Portland Realisations (APS) Limited formerly APS Mortgages (UK) Limited	10/02/2010
Bates Investment Services Limited (formerly Bates Investment Services Plc)	14/01/2010

Blue Sky Personal Finance Limited	23/04/2014
The Black & White Group Limited	14/10/2008
Bowater Home Improvements Limited	04/05/2010
Cavendish Financial Services Limited	22/09/2011
C & C Mortgages and Financial Services Limited	25/11/2013
Central Mortgages & Loans Limited	28/10/2013
Central Mortgages UK Limited	25/02/2010
21st Century Finance Limited	18/08/2010
Charterhouse Mortgage Consultants LLP	07/09/2011
Champion Finance	19/04/2013
Chapel Finance Limited	31/08/2006
Charterhouse Mortgage Consultants	04/05/2010
Click Financial Limited	21/04/2011
Capital Mortgage Connections Limited	14/10/2008
Continental Finance (UK) Limited	21/04/2011
C J B Mortgages Limited T/A Colliers Mortgage Consultants, Collier Limited	02/05/2014
The Debt Advisor Group Plc t/a Compass Finance Group Plc	06/01/2009
Contact Insurance Limited	03/10/2012
Conders' Garage Limited	06/03/2014
Consumer Finance Solutions Limited	16/03/2011
Contact Centre Financial Services Limited	31/03/2011
Andrew Copeland Mortgages Limited	12/11/2013
Corby Motor Group Limited	08/03/2011
County Mortgage Services Limited t/a c2-Financial, City Homeloans, CMS group, County Homeloans	10/05/2010
C.R Bradley And Son (Peterlee) Limited	21/08/2014
Credit Connect Financial Services Limited formerly Credit Connect (Edinburgh) Limited	13/05/2011
Credit Connect UK Limited	05/07/2011
Creditlab Finance Solutions Limited	04/05/2011
Crystal Clear Home Loans Limited	05/07/2011
J Jeffers t/a The Dealmakers Finance Company	21/12/2011
Dean House Financial Services Limited	17/12/2009
Diamond Lifestyle Limited	02/09/2009

Direct Car Sales & Finance Limited	13/07/2011
21st Direct Limited	11/06/2010
Discount Windows Systems Limited	03/10/2012
Down Mortgages Limited	13/05/2011
Dragon Auto Finance Limited	03/06/2011
Elephant Loans Limited	17/12/2009
Elton Finance (Cumbria) Limited formerly Taychart Limited t/a Elton Finance	03/02/2015
Enable Finance Limited	14/05/2012
Empower Limited t/a Empower Solutions Limited	22/09/2011
Equity Mortgage Finance Limited	30/11/2012
Equity House Limited	31/03/2011
Essential Loans Limited	16/12/2009
Fair Finance UK Limited	15/12/2009
First Aid Finance	21/04/2011
Faster Finance Limited	05/10/2011
First Motor Finance Limited	23/11/2010
Finance Express	09/08/2011
1st Gear Finance Limited	05/07/2011
Financial Surgeons t/a UK-Life and uk-life.co.uk	23/09/2014
Fleet Direct Limited	26/11/2013
Flexi Loans And Mortgages Limited	30/09/2010
Fowlers Motors Limited	09/09/2013
Freedom Car Credit Limited	31/03/2011
Wilmslow Financial Services Plc formerly Freedom Finance Plc, Freedom Finance Limited	26/07/2011
FT Compliance Services Limited	25/10/2010
Stickney Limited T/A F Tempest & Sons Stickney Limited	25/07/2013
Furness Finance Limited	12/08/2011
4ward Finance	03/06/2011
Garland And Griffiths Motorcycles Limited formerly Garland and Griffiths Motorcycles Limited	16/10/2014
GB Residential Finance Limited (formerly Ventureplay Limited)	22/10/2013
G Degun trading as GSD Associates	25/07/2013
George Bicket Ayrshire Limited	21/12/2011

GEL Securities Limited	17/03/2010
Genius Financial Management Limited	03/07/2012
Genesis Home Loans Plc	13/05/2011
Gocar Limited	22/09/2011
Go Car Credit (Essex) Limited	28/03/2013
Goldman Group (trading under various names)	05/11/2013
Guardian Homeloans Limited	21/04/2011
Guaranteed Home Loans Network Services Limited	01/05/2013
Haws & Barkers (Kia) Limited	15/09/2015
Hadenglen Home Finance Limited formerly Hadenglen Plc	18/03/2011
Happy Loans Limited	13/05/2011
Handen Mortgage Brokers Limited	22/09/2011
Harrisons Mortgage Solutions Limited also t/a Mortgage Angels	17/02/2012
Hancocks Mortgage Services	14/05/2012
Harringtons Caravans Limited	14/08/2015
Herds Of Basingstoke Limited	10/06/2013
Hi-Tech Marketing Limited	10/02/2010
Home & County Mortgages Limited	24/03/2011
Home of Choice Limited formerly Enterprise Mortgage Specialists Limited	04/05/2011
Hogarth Phillips Associates Limited T/A Hogarth Phillips Rentals, Lets Mortgage Limited	16/12/2013
Holiways Limited	02/05/2014
Homeplan Finance (UK) Limited	28/10/2014
Homemoney Limited	23/11/2010
Home Remortgages Limited	11/11/2013
HTC UK Limited	10/07/2013
HTFS Loans Limited	20/02/2013
Hyde Park Mortgage Services	20/03/2013
Icon Finance Limited	28/04/2014
Infinite Mortgage Solutions Limited	15/10/2012
Ivy Bush Securities Limited	17/09/2015
Jeffery Wandsworth Limited T/As Phoenix Vauxhall	08/05/2014
J Harris T/A Creditlink UK	20/12/2010

Kingswall (Hyundai) Limited	23/04/2014
Kitchens 2 Go Limited	25/02/2009
Knights Of Newcastle Limited	13/07/2011
Knox Ivory Financial Limited	20/03/2012
Kozee Homes	14/12/2010
Land Of Leather Limited	21/02/2011
Liberty Financial Consultants Limited (formerly Liberty Compliance Network Limited)	15/01/2009
Leafy Lane Limited	14/05/2012
Leaders Of Liverpool Limited	03/06/2011
Lee Connolly Financial Services Limited	30/04/2015
Wessex Brokers Limited formerly t/a Lerwick Plc	26/03/2014
Leybridge Limited	01/05/2013
Liberty Financial Consultants	22/09/2009
Lifestyle Finance Limited	26/01/2011
Lifestyle Mortgage Services Limited	28/02/2012
Linworth Drew Finance Limited	20/02/2012
Liquid Home Loans Limited (formerly Premier Save Limited)	17/12/2012
Lisles Motor Repairs Limited	03/02/2015
LL Processing [UK] Limited	15/09/2009
Abbey Business Agency Limited	26/07/2011
Loan of Choice Finance Limited	16/12/2009
Loans Etc Limited	11/08/2010
Loanmakers Limited	16/09/2009
The Loan Processing Centre Limited (subsequently LPC (Realisations) Limited)	17/12/2009
Loanoptions.Co.Uk Limited	16/12/2009
Lythgoe Motors Limited	04/05/2011
Magic Loans Limited	26/10/2009
MFP Group Plc (formerly MFP Group Limited)	21/04/2011
Millfield Partnership Limited	11/04/2007
Millers	20/03/2015
Mirage Asset Management LLP	08/04/2014
MKD Group Limited	26/01/2011

Mortgage Advice & Practice Limited	04/05/2010
Motor Car Credit	21/04/2011
Moorside Associates Limited	17/02/2014
Keater Limited formerly Mortgage Advice Services Limited	23/12/2010
More Finance Limited	12/01/2011
Mortgage & Investment Solutions Limited T/A The Mortgage Store	03/09/2014
Mortgage Nation Limited	13/08/2010
Mortgage Selections Limited	26/07/2011
Mosaic Erp Systems Limited	24/03/2011
The Mortgage Times Group Limited	30/03/2012
M S Vehicle Management Limited t/a DC Cook Direct	13/07/2011
Mortgage Advisory Centre Limited	09/02/2006
Needaloan Limited	28/09/2010
Next Generation Mortgages Limited	21/08/2012
Net Vehicle Solutions Limited (formerly Netcars Limited and previously Netcars 2000 Limited)	03/07/2010
Network Data Limited	10/02/2010
Norton Insurance Services Limited (Including Norton Finance UK Limited)	24/05/2012
North Riding Finance(Pool) Limited	31/03/2011
Oates Garage (Willington) Limited	22/09/2011
OK Finance Limited	11/03/2009
Only Insurance Limited	02/06/2010
Open Mortgage Solutions Limited	24/08/2011
Orchard Finance Limited	03/09/2014
Orchid Financial Limited	06/12/2012
Orange Finance Limited	26/02/2013
Origin Financial Services Limited	03/05/2011
Pavilion Finance Brokers (Hull) Limited	05/09/2011
Prestbury Financial Limited (also t/a Bsure, Loans UK, Moneybrain, Solution Network)	29/10/2010
Pearl (Crawley) Limited T/A Stevens	02/01/2014
Global Home Protection Limited (Formerly t/as Weatherex Limited and Pearl XPS Limited)	07/01/2013
Perfect Panes Limited	11/11/2013
Peoples Loans Limited	26/10/2009

Personal Loans UK Limited	20/01/2012
Phoenix Mortgage Services (UK) Limited	10/02/2010
Pinnacle Financial Services Limited	20/02/2013
Peak IFA Limited	08/04/2014
PMSG Insurance Services Limited also t/a Professional Mortgages Services Group	01/03/2010
Positive Lending Limited formerly Positive Lending Solutions Limited	31/03/2011
Portsmouth Motorcycle Co Limited	06/03/2012
Portfield Mortgage Services Limited	22/02/2010
Ppv Retail Limited	06/01/2012
Prestige Acceptance	10/02/2011
Prestige Acceptance Limited	21/12/2011
Premiere UK Limited	07/09/2012
PRG Powerhouse Limited	31/03/2011
Principal Mortgage Services Limited	05/10/2011
Promise Finance Limited (formerly Promise Solutions Limited)	27/10/2009
Safe Holdings Limited formerly Purely Financial Group Limited	14/07/2014
Pure Mortgage Solutions (UK) Limited	11/03/2011
Pure Options Solutions Limited	14/07/2014
Quality Financial Services (London) Limited	01/05/2013
Quantum Financial Services Limited	06/06/2013
Quick Decision Loans Limited	25/03/2011
Rainbow Homeloans Limited	13/08/2010
Richard Alexander Limited	06/06/2014
Rodney Cole (Cookstown) Limited	16/12/2013
Refinance UK Limited	07/04/2011
Southbrook Finance Limited formerly Regency Protection Limited T/A Mortgages Direct Online	14/07/2014
Relax Finance Limited	09/08/2010
Regency Mortgage Corporation Limited	29/06/2010
Regional Mortgage Services Limited	13/07/2011
Residential 1 Limited	30/09/2010
Reynolds Motor Company	30/10/2015
Richard T Cort (Holdings) Limited	04/05/2011

The Right Loan 4 U Co Limited	23/11/2010
Resolutiontrust (Servicing) Limited	31/01/2011
Saab City Limited t/a City, Saab Fulham, Saab Piccadilly formerly Divenow Limited	27/01/2015
R Males (deceased) t/a Safe Financial Services	06/03/2012
Safeway Securities Limited	22/09/2011
Saltash Car Supermarket (formerly Pennycross Car Sales)	24/10/2013
Second Chance Finance Limited	17/12/2012
Second City Finance Brokers Limited	15/08/2013
Second Mortgages Limited	21/04/2011
Select Finance Limited	02/12/2013
Secured Loan Services Limited (formerly UK Personal Finance Limited)	07/04/2011
Shakespeare Classic Line Limited	20/09/2013
Sheafmoor Residential & Commercial Finance Limited	07/09/2012
Shelton Lock Small Car & Scooter Centre Limited	05/10/2011
Signlease Limited	15/11/2011
Simply Credit Limited	20/10/2010
Simply Loans Direct Limited	16/09/2009
Skyblue Loans Limited	25/10/2010
Smart Finances Limited	16/12/2009
Solent (Portsmouth) Limited	17/01/2014
Solomon Lloyd Limited	07/12/2011
Southport 2000 Limited	26/09/2013
South Yorkshire Motor Homes Limited	07/11/2014
Spectrum Loans & Mortgages Limited	05/10/2009
SKB Realisations Limited formerly Space Kitchens & Bedrooms Limited	03/07/2010
SQUIRREL FINANCIAL MANAGEMENT LIMITED	24/07/2012
Star Loans & Finance Limited	24/10/2013
St Helens Glass Limited	07/10/2010
Stirling Mortgage Network Limited	06/06/2014
Red Kite Money Limited formerly Style Finance Corporation Limited	23/11/2010
Sunflower Personal Loans Limited	11/06/2010
Supreme O Glaze Home Products Limited	10/02/2011

Sure Money Limited (formerly MD Nationwide Limited)	07/04/2011
Suma Securities Limited (t/a Willow Finance, Albany Finance, Cash Galore, Loans Galore, Money Galore)	30/09/2009
Oakhall Services Limited t/a Swanson Motor Company Limited	14/07/2014
Swift Facilities Limited	17/01/2014
Tenby Garages Limited T/A Tenby Ford	22/09/2011
The Garrison Finance Centre Limited	10/02/2010
Trustguard Credit Services Limited	29/09/2009
The Bamford Partnership Limited also t/a Bamford Mortgage services and The Willwriting Partnership	04/05/2010
3 Counties Mortgages	17/09/2014
Thorndale Investments Limited T/A Colchester Toyota Ipswich ToyotaCoronation Toyota & Lexus Ipswich	16/12/2013
The Finance Provider.co.uk	06/03/2012
The Mortgage Provider Limited	28/02/2014
The Personal Loan Express Limited	19/11/2009
Funding Network Loans Limited	04/05/2010
321 Finance Limited	20/03/2013
The Loan Packaging Partnership Limited	22/09/2011
TML Financial Solutions Limited formerly The Mortgage Lender Limited	08/12/2009
Together Financial Services Limited T/A Together Loans	08/04/2014
Topline Home Improvements Limited	26/07/2011
Total Mortgage Solutions Limited	03/06/2011
The Review Company UK Limited	13/10/2010
Triangle Mortgage Solutions Limited	15/09/2015
Twopart Limited	08/09/2009
Unsecured Credit Company Plc	21/08/2012
UK Loans Limited	26/07/2011
UK Personal Loans Limited	27/09/2010
UK Vehicle Contracts Limited	03/01/2014
Unique Financial Services of Kenilworth Limited	11/04/2013
Universal Mortgage Services Limited	21/01/2011
UquoteUS Limited	10/08/2015
The Verve Limited t/a Bradfords, Harper & Hebson, Bickets Motors and variously Verve	02/07/2014
Vesta Money Limited	05/01/2010

Village Cars (Herts & Essex) Limited	10/02/2011
Vincent Finance Company (Yeovil) Limited (The) T/A Various names	31/07/2014
Virtual Net (Europe) Limited formerly Virtual Net (Europe) Plc	24/11/2014
Vision Automotive Limited	13/08/2010
V & J Superbikes Limited	30/10/2015
Warwick Finance also t/a Genesis Mortgages	13/04/2011
Waters Retail Limited	07/01/2013
W H Realisations Limited (formerly Weatherseal Holdings Limited)	04/05/2010
Wendashire Finance (2000) Limited	16/06/2011
Gainsole Limited t/a Whickham Motor Company	21/04/2011
Whitchurch Finance Limited	05/03/2013
White Knight Partnership LLP	30/09/2014
The Willow Tree Management Company UK Limited previously t/a Homebank	09/08/2010
Williamson Motors Limited	08/04/2011
Windsor Finance UK Limited	08/03/2011
Windmill Finance Services Limited	26/07/2011
West Midlands Motors Limited	07/12/2011
W3 Financial Services LLP	18/06/2013
Wheel Torque Motorcycles Limited	30/03/2015
Wyatt Of Winchester Limited T/A Wyatt Citroen	22/05/2014
Your Car Credit Limited	19/10/2012
Yellowsport Trading Limited (t/a Motoroptions)	08/03/2011
Yes Loans & Mortgages Limited	02/06/2010
YMO LLP	10/02/2011
Your Choice Auto Finance Limited	25/03/2011
APTCO Trading Limited formerly Your Personal Finance Limited	25/07/2013
Your Loan Limited	21/08/2012
Zodiac Loans Limited	02/03/2015
Aqua Finance Limited	03/06/2011
Arch Motors Limited t/a Arch Suzuki	17/06/2014
Arcanum Limited t/a Able 2 Buy and Brighter Loans	10/02/2010
Arrow Finance Limited	11/08/2010

Asgard (Midlands) Limited	08/04/2011
Assured Loans Limited	11/04/2013
Asset Loans Limited	08/09/2009
Auto Credit Finance Limited	30/09/2010
AutoPlanet Limited	26/09/2012
Autosave UK Limited	22/09/2011
A V Leasing Limited	26/07/2011
Backford Investments Limited	20/02/2013
Baker Street Finance Limited t/a Your Financial Solution	01/05/2013
Burns-Anderson Limited (formerly The Burns Anderson Independent Network Plc)	07/12/2012
Bayliss & Company (Financial Services) Limited	23/09/2013
BBA Auto Centre Limited t/a Acrobat Vehicle Solutions	05/09/2014
BBH Shelter Limited	30/10/2015
Best Advice Mortgage Network Limited	09/08/2011
Beech Financial Management Limited	21/04/2011
Berkeley Independent Advisers Limited	11/08/2006
Number 1 Finance Limited formerly Belton Jones Limited	04/06/2013
Belview Finance Limited T/a First Trust	15/08/2013
B.F.S. Direct Limited	11/03/2010
Bright Finance Limited	14/04/2010
W. Leonard (deceased) t/a Bill Leonard Financial Services	20/02/2014
Birchfield Finance Residential Limited	22/09/2011
Bollin Finance Limited	15/10/2012
Braylake Car Company Limited	05/07/2011
B Alcock and A Alcock t/a Brian Alcock & Associates	06/02/2012
Brian Coates & Co (General) Limited	18/12/2013
Bridges Motor Co (Cirencester) Limited T/A Various names	22/05/2014
BRH Financial Services	29/09/2015
Bridge and Company	10/05/2011
Britannia Finance Limited	07/01/2011
Bridgewater House UK Limited	06/05/2010
GSZ LLP (formerly Britannia Capital Securities LLP)	30/11/2010

Brooklyn Motors Plc	21/12/2011
Brownhills Holdings Limited	11/03/2011
Bryan Brothers Limited	30/03/2015
Hisfrank Limited formerly Bristol Trade Centre Limited	10/07/2013
Calamart Limited	25/04/2012
Caledonia Motor Group Limited	07/01/2013
Camden Retail Limited	07/01/2013
Car Credit Converters Limited	07/12/2011
Carmaz Limited formerly Howper 409 Limited t/a New Southgate Seat, Watford Seat	10/03/2015
Cars 4 U (UK) Limited	20/03/2008
Cartel Marketing Limited	04/11/2010
Cashsafe Limited	27/03/2014
Cashdrive (UK) Limited	16/06/2011
Capital Solutions	26/02/2013
Catchacar.Com Ltd	30/10/2015
Chase Saunders Limited formerly Chase Zengo Limited	21/04/2011
Chase (UK) Corporation Limited	13/05/2011
Choice Finance UK Limited	07/04/2011
Changing Gear Limited	04/11/2010
Charterhouse Mortgages Limited	28/02/2012
Clear Cut Mortgages Limited formerly known as Churchills Financial Services Limited	21/03/2013
Cheshire Mortgage Centre Limited	06/06/2014
City Loans UK Limited	25/10/2010
Clear Blue Finance Limited	05/10/2011
Clearway Finance (UK) Limited	03/05/2011
The Clarkson Hill Group plc formerly City & Merchant Financial Services Limited	13/05/2011
Classic Network Solutions Limited	14/05/2010
Clover Financial Limited	08/04/2011
Contact4u Limited	17/12/2009
Council Homebuyers (Mortgages) Limited	28/09/2010
Credit First	10/05/2011
Crest Mortgage Solutions Limited	06/01/2012

Crown Financial Solutions	15/09/2015
1 Step Mortgages Limited t/a Crocodile Loans	26/07/2011
Crown Consultants (Gy) Ltd	16/06/2011
Crystal Finance Limited	16/12/2009
Cusworth Distributors Limited	27/06/2014
Dearne Valley Motor Company Limited	06/01/2012
Dixon Motor Holdings Limited formerly t/a various other names	04/11/2010
Dolphin Credit and Finance	05/10/2011
Doug Hacking Motor Cycles	31/01/2014
Driverite Finance Limited	04/05/2011
Easy Car Credit & Rentals Limited	09/01/2013
Essex County Loans Limited t/a Essex County Mortgages and Just Money	22/09/2011
Economy Cars Limited	16/06/2011
European Finance UK Limited	11/04/2013
Express Credit Limited	20/02/2012
ECS Limited formerly Exeter Car Supermarket Limited	09/08/2011
Excelsior Mortgage Solutions Limited	03/06/2011
Ezra Sugden Limited	12/09/2014
Fairfax Consultants Limited	13/05/2011
Fourautos Limited	24/06/2013
Financial Consultancy and Mortgage Brokers Limited	03/02/2015
First Class Mortgages Limited	22/02/2010
Finance Direct (UK) Limited	15/12/2009
First European Securities Limited	23/06/2014
Finchley And Totteridge Car Centre Limited	27/01/2015
First Business Finance Limited	06/01/2012
Fresh Start Financial Services Limited	07/12/2011
Frontline Finance Limited	11/11/2013
Fresh Start Car Credit Limited	16/06/2011
Gainmanor Limited	05/07/2011
Global Finance Services Limited	18/07/2012
GMF Marketing Services Limited	22/05/2013

G & N Car Sales Limited t/a Britannia Motor Company	31/03/2011
GRF Financial Limited	26/09/2012
Grosvenor (FP) Limited	01/05/2013
Grosvenor Mortgage and Finance	24/10/2012
Be Positive Limited formerly known as G.T. Motorcycles (S.W.) Limited	20/06/2014
Guaranteedcarfinance.Com Limited	13/05/2011
Hawthorne Motor Company	21/12/2011
Heaney Finance	21/04/2011
Heritage Finance Limited	25/03/2011
Help Marketing Limited	04/11/2010
Sage Financial Services Limited formerly The Investment Alliance Ltd & Hilliard Associates Ltd	26/02/2013
Horners Motor Group Limited	14/12/2010
Homebuyer Securities Limited	06/05/2010
Ideal Loans Limited	13/01/2010
I F J Financial Solutions Limited	06/03/2014
Ian Glass West End Garage	10/08/2015
Imagine Money (UK) Limited	26/07/2011
Infinity Motorcycles Limited	20/02/2012
Infinity Mortgage Limited formerly Infinity Mortgage Group Limited	09/10/2014
Intelligent Loans Limited	13/05/2011
Investbuild Limited	09/01/2013
Jigsaw Customer Management Limited T/A Logical Loans, Oasis Finance	24/11/2014
John Brundle (Motors) Limited	06/01/2012
Kingsdown Financial Services t/a Mortgage Bureau (UK) Walmer	22/07/2014
Keyfund Limited	09/08/2011
Kwik Car Credit Limited	22/09/2011
Lada Trade Centre Limited	26/07/2011
Laser Motor Company Limited	28/07/2014
Loan Assured Mortgages Limited	26/07/2011
Lifescape Mortgage Solutions Limited	31/01/2014
Loans Approved UK Limited	26/03/2013
Loan Assured Financial Services Limited	21/04/2011

Loan Finders UK Limited	05/07/2011
Loan Link Mortgage Management Limited	11/03/2010
Loans 4 People Limited	07/10/2010
Lottbridge Finance Limited	04/11/2010
Covt (Realisation) Limited formerly LTI Limited	20/11/2013
Lucas Of Mansfield Limited	20/02/2012
Leisure World (Holdings) Limited	21/04/2011
Manchester Car Finance Limited	03/06/2011
The Mortgage and Loan Group Limited	17/02/2012
Master Finance Brokers Limited	11/10/2012
Master Associates Limited	21/03/2013
Mastercraft Design & Development Limited	05/07/2011
McGinnis Associates Limited	14/05/2012
MDG Direct Limited	26/07/2011
Mendip Caravan Centre Limited	08/03/2011
M G Open Limited	14/05/2015
Midlands Motors Limited	22/09/2011
Mill Lane Engineering (Aldershot) Limited	08/07/2013
Mortgage Management Limited	14/05/2012
Mortgage Master (UK) Limited	11/09/2012
Moneyquest (UK) Limited	01/05/2013
Mortgage Dr Limited	17/08/2011
Kenneth G Newton t/a Mortgage Options	20/02/2013
P Harkin t/a The Mortgage Shop	03/02/2015
Mortgage Broking Services Limited	23/11/2010
Mosa Finance Corporation Limited	05/03/2013
Motorcycles & Moore Limited	21/12/2011
Motorcare Elite (2008) Limited	28/03/2012
Motorloanshop.com Limited	10/08/2015
Mortgage Reduction Specialists (UK) Limited T/A M.R.S (Uk)	12/09/2014
Mortgage Rescue Limited	26/11/2013
Cotelamp Limited formerly MSF Motor (Yorkshire) Limited	25/04/2012

Mortgage Marketing Services Limited	25/02/2011
MW Finance Limited	25/02/2011
Mortgage Zone Financial Services Limited	30/10/2015
New Beginnings Finance Limited	04/05/2011
NDC INS Services Limited	20/04/2015
Newland Motor Company Limited	22/09/2011
Next Loans Limited	10/07/2013
Nici Swan Mortgage Consultancy Limited	02/03/2015
N.I.Loans.co.uk Limited t/a Loans Made Simple	04/11/2010
Norwest Mortgages	22/05/2013
North West Mortgages Limited	20/08/2013
1st Direct Finance Limited trading as 1st Direct Loans, Easier Debt and Levelheadedloans	10/08/2015
Olympian Financial Limited	24/01/2013
Olympian Automotive Limited	06/06/2014
A Owens & H Owens t/a Owens Bros (Belfast)	05/03/2015
Oxford Motorcycles Limited	31/03/2011
Oxygen Finance Services Limited	27/03/2014
Scarlet Loans & Mortgages Limited formerly Scarlet Finance & Mortgages Ltd	08/03/2011
Porchester Finance Limited	18/07/2012
Greens of Rainham Limited formerly Petrol Supermarkets Limited	07/12/2011
Piccadilly Financial Services Limited	03/05/2011
PMP Network Limited	02/03/2015
Priad Limited t/a 2nd Mortgages	20/02/2013
The Professional Mortgage Network Limited	20/03/2013
Protection Plus Limited	31/07/2014
Quest Finance (UK) Limited	04/05/2010
Raffertys Auto Centre	17/06/2014
Rainbow Car Loans Limited	26/07/2011
Rigdale Limited	20/11/2013
RB (2009) Limited formerly Red 2 Black UK Finance Limited	22/11/2012
JSM (Bexhill) Limited Formerly Russell's Garage (Bexhill) Limited	17/12/2012
P Hilder t/a Savings Assured Mortgages	02/09/2009

S B (Helston) Limited	31/07/2014
S C Finance Options Limited	06/02/2012
Scooterpower Limited T/A Classic International, The Contract Hire Company	06/06/2014
Second Avenue	16/04/2014
Shakespeare Finance Limited	18/07/2012
Smart Motor Finance Limited	28/07/2014
South Midlands Motor Cycles Limited T/A T W Motorcycles Oxford	06/01/2012
Strachans (Ayr) Limited	05/07/2011
Trojanex Limited	06/01/2012