The Financial Conduct Authority ("FCA") would like to alert ESMA that:

**Firm:** Penflow Ltd (clone of a UK Registered firm)

**Address:** Parade Enterprise Centre, The Parade, Blacon Chester CH1 5HW

**Telephone:** 01244 394508
07905 278342

**Website:** [www.penflow.net](http://www.penflow.net)

**Email:** gary@penflow.co.uk

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.

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

**Name:** Penflow Ltd

**Companies House No:** 10136605

**Address:** Suite 3, Parade Enterprise Centre, Blacon, Chester, England

**Tel:** 01244 394536

**Website:** [www.penflow.co.uk](http://www.penflow.co.uk)