

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

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