

ALERT

We (the Financial Services Authority – FSA) have published this statement today in order to warn investors against dealing with unauthorised firms and individuals.

This statement is to advise members of the public that an organisation identifying itself to UK individuals as:

ALLIANCE CREDIT INSURANCE

147-148 Leadenhall Street

London EC3V 4QT

<http://www.alliancecredit-insurance.com/>

is not authorised under the Financial Services and Markets Act 2000 (FSMA) to carry on a regulated activity in the UK. Regulated activities include, amongst other things, deposit taking, advising on investments and dealing and arranging deals in investments ('investments' include stocks, shares and contracts of insurance). We believe that the organisation may be targeting UK customers.

The following FSA-Authorised firms and individuals have informed us that they have no association whatsoever with the organisation discussed above identifying itself as Alliance Credit Insurance:

- **EFCIS Limited (FSA Firm Reference Number: 307850)**

7 Frenchs Yard

Armwell End

Ware

Hertfordshire SG12 9HP

- **Euler Hermes UK PLC (FSA Firm Reference Number: 202577)**
1 Canada Square
London E14 5DX

- **Daniel Lee Maltby (FSA Individual Reference Number: DLM01099)**

What does this mean for you?

If you are an investor, you should be aware that **the Financial Ombudsman Service and the Financial Services Compensation Scheme are not available** if you deal with an unauthorised company or individual.

How can you check whether a firm is authorised?

To find out whether a company or individual is authorised, go to the FSA Register Check Service at <http://www.fsa.gov.uk/Pages/register/>

Date: 09/02/2011

Note: For an up-to-date list of unauthorised firms issued, please visit:

www.fsa.gov.uk/Pages/Doing/Regulated/Law/Alerts/index.shtml

For further information on unauthorised firms targeting UK investors see the press release issued on 6 June 2006 at:

www.fsa.gov.uk/pages/Library/Communication/PR/2006/053.shtml

For more details about the tactics that are commonly adopted by unauthorised firms targeting UK investors see the warning issued in April 2005 available at:

www.fsa.gov.uk/pages/Library/Communication/PR/2005/039.shtml