

## Smart Spend Limited (clone of FCA authorised firm)

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Fraudsters are using the details of firms we authorise to try to convince people that they work for a genuine, authorised firm. Find out more about this 'clone firm'.

Almost all firms and individuals carrying out financial services activities in the UK have to be authorised or registered by us. This firm is not authorised or registered by us but has been targeting people in the UK, claiming to be an authorised firm.

This is what we call a 'clone firm'; and fraudsters usually use this tactic when contacting people out of the blue, so you should be especially wary if you have been cold called. They may use the name of the genuine firm, the 'firm reference number' (FRN) we have given the authorised firm or other details.

You can find out more about [this scam tactic and how to protect yourself from clone firms](#).

### Clone firm details

Fraudsters are using or giving out the following details as part of their tactics to scam people in the UK:

#### Smart Spend Limited (clone of FCA authorised firm)

**Address:** 11 Farnham House, Bessborough Road, London, UNITED KINGDOM, SW15 4BQ

**Website:** [www.wellpreferredcards.com](http://www.wellpreferredcards.com), [www.justaboutgiftcards.com](http://www.justaboutgiftcards.com),  
[www.pickyouronlinecard.com](http://www.pickyouronlinecard.com), [www.happyvcards.com](http://www.happyvcards.com), [www.easytogetcards.com](http://www.easytogetcards.com)

Be aware that the scammers may give out other false details or mix these with some correct details of the registered firm.

### FCA authorised firm details

This FCA authorised firm that fraudsters are claiming to work for has no association with the 'clone firm'. It is authorised to offer, promote or sell services or products in the UK and its correct details are:

**Firm Name:** CFS-ZIPP Limited

**Firm Reference Number:** 900027