

Client Notice: Protection of Funds Processed via Crezco

We would like to reassure you that all payments processed through our platform are handled securely by **Crezco**, our appointed payment service provider.

FCA Authorisation

Crezco is an authorised and regulated by the **Financial Conduct Authority (FCA)** in the United Kingdom as an Authorised Electronic Money Institution (Firm Reference Number 1027543). This authorisation requires Crezco to meet strict regulatory standards in relation to financial conduct, operational resilience, and customer protection.

What This Means for You

When you send money to Crezco for use with the Services, you will be issued with an equivalent amount of electronic money (“e-money”). Your e-money is stored electronically in your account with Crezco and can be used to make payments through the Services.

E-money is not a deposit, does not earn interest, and is not protected by the Financial Services Compensation Scheme.

Safeguarding Your Money

Crezco is legally required to protect the money you send to Crezco in exchange for e-money. Crezco do this by placing your money into a dedicated safeguarding account with a regulated bank or by using an equivalent protection method permitted by law.

This safeguarding ensures that, in the unlikely event we become insolvent, your money is protected and will be returned to you before any of our other creditors are paid.

We hope this provides clarity and reassurance that payments made through our platform are processed in accordance with the highest regulatory and security standards.

If you require further information, you can find Crezco’s regulatory details on the **FCA Register** at: <https://register.fca.org.uk>.