You may see a notice saying a website is “not an FCA licensed agent or broker” while reading about loans, insurance, investments or other financial products. It can sound worrying, particularly if the site has comparison tables, product links or a page that has stopped working.

The wording is not, by itself, proof that a site is unsafe. It may be explaining that the publisher provides general information rather than arranging or recommending financial products. But the notice is not a guarantee of safety either. You need to look at what the site actually does, who operates it and whether the relevant firm has the permissions required for its activities.

This guide explains the phrase, the difference between information and regulated services, and how to check a site for yourself. It also covers why the notice might appear on a 404 page and what to do if you are unsure.

## What does “not FCA authorised” mean?

The FCA, or Financial Conduct Authority, is the UK regulator for many financial services firms and activities. A business that carries out certain regulated activities generally needs the appropriate FCA authorisation or permission, unless an exemption or another regulatory arrangement applies.

So, **“not FCA authorised”** usually means that the organisation making the statement is not authorised by the FCA for the activity being discussed. It does not automatically tell you whether the site is legitimate, whether a product is suitable for you, or whether another firm involved in the customer journey is authorised.

It is also worth noting that “FCA licensed” is common everyday wording, but it is not usually the most precise way to describe the UK system. People often search for “FCA licensed agent broker”, but it is more useful to check whether a firm is authorised and has the relevant permissions. Registration, authorisation and permissions are not interchangeable labels.

## What is a regulated broker?

A **regulated broker definition** depends on what https://helpandadvice.co.uk/getting-a-medical-cannabis-prescription-in-the-uk-a-practical-guide/ the broker does and which products or services it handles. In broad terms, a broker may connect customers with a financial provider, help arrange a transaction or carry out another regulated activity. Whether FCA authorisation is required depends on the specific activity, the product and the legal structure of the service.

A website might simply publish general articles or list providers. Another site might collect your details, assess your circumstances, recommend a product, submit an application or negotiate on your behalf. Those actions can raise different regulatory questions. A label such as “comparison site” or “information site” does not settle the issue: the service’s actual activities matter.

Some businesses also operate through arrangements such as appointed representation, where a firm carries out certain activities under the responsibility of an authorised principal. A site may therefore be connected to an authorised business without the website publisher itself being described as directly authorised. Check the specific firm and relationship rather than relying on a short disclaimer.

## Why would a website include this statement?

### It provides information, not a financial service

A publisher may write explainers, guides or comparisons but not sell, arrange or recommend the financial products covered. It may say it is not an FCA-authorised broker to make clear that reading an article is different from receiving a regulated service.

For example, Help & Advice might publish general information about a topic and direct readers to other sources. The key question is not just what the site calls itself, but whether it takes steps that go beyond publishing information. If it asks for sensitive details or offers to match you with a provider, read the terms and check who delivers that service.

### It wants to explain its commercial relationship

Some publishers earn money when readers click links or make qualifying purchases. That commercial arrangement should be disclosed clearly, and it does not automatically mean the publisher is acting as a broker or giving personal recommendations.

For instance, a site may participate in the **Amazon Services LLC Associates Program**, an affiliate advertising programme. It may use **Amazon Associates** links that take readers to **Amazon.com** or another Amazon storefront. That arrangement is different from an FCA authorisation statement: an affiliate relationship concerns how a publisher may earn commission, while FCA status concerns regulated financial activities.

Affiliate links should not be mistaken for independent endorsement. Check what the publisher says about commission, and consider whether the link is relevant to the information you need. An affiliate disclosure also does not replace any regulatory information that may be required for a financial service.

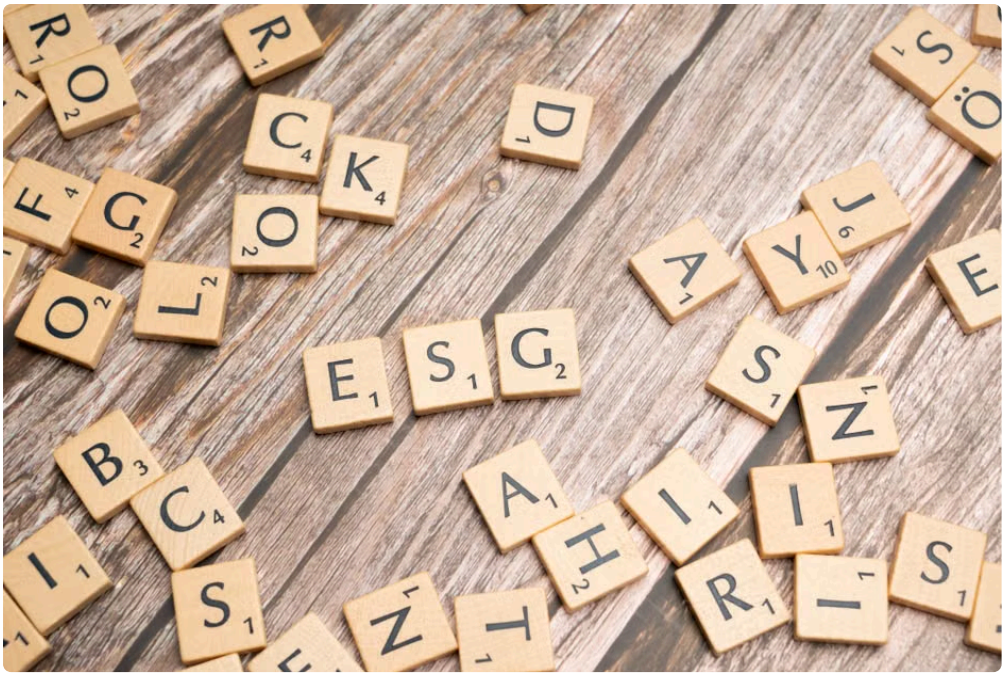
### It is trying to limit misunderstandings and liability

Sites often include wording such as “for information only”, “not financial advice” or “we are not responsible for decisions you make”. This is intended to set expectations about the content and the publisher’s role. It may also try to limit the publisher’s liability.

However, a disclaimer does not automatically decide the legal position. The effect of any wording can depend on the facts, the activity and applicable law. A site cannot necessarily avoid obligations simply by adding a sentence saying it is not authorised or that its content is not advice. Treat the disclaimer as useful context, not as a complete answer.

## Information-only content versus advice

General information explains a topic to a broad audience. It might describe how a product works, list factors to compare or point readers towards official sources. It does not necessarily take account of your individual finances, needs, risk tolerance or circumstances.



Advice, in everyday language, can mean a personal recommendation about what you should do. In a regulated context, the precise meaning depends on the service and product. A website that says “this is not financial advice” may be warning that its content is general, but the phrase alone does not tell you whether the service is properly authorised for what it actually does.

Be cautious if a site appears to make a tailored recommendation after asking about your income, debts, health, investment goals or other personal details. Look for the name of the firm providing the service, its regulatory status, and clear information about what happens to your data and application.

## Why might the statement appear on a 404 page?

A 404 page appears when a web address cannot be found. This may happen because a page has been removed, its address has changed, a link was typed incorrectly or a site has reorganised its content. A regulatory disclaimer on that page may be part of a standard footer or template, rather than a warning specific to the missing page.

A broken page is not conclusive evidence that a site is fraudulent. Equally, a professional-looking 404 page does not prove that the publisher or any linked financial firm is trustworthy. Use the error as a reason to check the site’s navigation and identity.

### Check the rest of the site

- Use the homepage, menu or search function to find the content you wanted.
- Check whether the site has clear contact details, company information and a privacy notice.
- Look for a current explanation of who operates the site and how it earns money.
- Be wary if links repeatedly redirect you to unrelated pages or ask you to provide details before explaining the service.
- Search for the financial firm named on the page, rather than assuming the publisher and provider are the same organisation.

If the missing page was supposed to explain a product or service, do not rely on a cached snippet or an old link as though it were current. Find up-to-date information from the provider and relevant official sources.

## How to check whether a firm is authorised

If a company says it offers a regulated financial service, use the FCA's official register and check the exact legal name, contact details and permissions. A search result or a logo on the firm's website is not enough. Fraudsters can copy the identity of legitimate firms, so compare the details you have with the official record and be alert to differences in phone numbers, web addresses and email domains.

Also check which organisation is actually providing the service. A publisher may link to a separate lender, insurer, investment firm or intermediary. The publisher's disclaimer does not tell you the status of every company in that chain.

What to check Why it matters Exact legal name Similar names can belong to different businesses, including unauthorised copycat firms. FCA status and permissions A firm may be authorised for some activities but not others. Contact details and website address These can help you spot a firm impersonating an authorised business. Who handles your application or payment The site you read may not be the company providing the financial product. Fees, commission and data use These details help you understand the commercial relationship and what happens next.

## What does a liability disclaimer actually tell you?

Liability language may say that information is general, can change, may contain errors or should not be relied on as the sole basis for a decision. It may also say the publisher is not responsible for losses arising from use of the content.

Read these statements, but do not treat them as a substitute for checking the facts. A disclaimer cannot make inaccurate information accurate, and it does not tell you whether a firm has the right permissions. Nor does it mean you have no rights if something goes wrong. The outcome can depend on the circumstances, so avoid assuming that a broad liability clause settles the matter.

When a page includes both a financial disclaimer and affiliate links, consider each separately. The disclaimer describes the publisher's stated role; the affiliate disclosure describes a possible source of income. Neither, on its own, answers every question about the linked provider or product.



## Do your own research before acting

“Do your own research” should mean more than clicking around until a page looks convincing. Compare information from reliable sources, check the date, and confirm important details directly with the company responsible for the product. For financial decisions, do not rely solely on a publisher’s article, a search advert or a social media post.

1. **Identify the service.** Is the site publishing general content, collecting leads, arranging a product or making a recommendation?
2. **Find the provider.** Note the legal name of the firm that would supply or arrange the product.
3. **Check the regulator’s records.** Look up the firm through the FCA and confirm the relevant permissions and contact details.
4. **Read the terms and disclosures.** Check fees, commission, eligibility, risks, cancellation terms and how your information may be shared.
5. **Compare alternatives.** Consider more than one provider and check whether the product suits your circumstances.
6. **Pause if anything does not match.** Do not send money or personal information until you have resolved inconsistencies.

## What to do next

- If you only wanted an article, return to the site’s homepage or use its navigation to find a current page.
- If the site is directing you to a financial product, identify the firm providing it and check that firm’s FCA status and permissions.
- If the wording is unclear, ask the site who operates the service, whether it receives commission and what role it plays in your application.
- If a firm’s details do not match the FCA record, stop and verify the contact information using the regulator’s official sources.
- If you need a decision tailored to your situation, look for an appropriately authorised professional rather than treating general website content as a personal recommendation.

In short, “not an FCA licensed agent or broker” is a prompt to understand the site’s role, not a verdict about its trustworthiness. The phrase may explain that a publisher provides information rather than arranging financial products, but the service itself, the firms involved and their permissions still need checking.