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# Regulatory Guidance

Pay Later Group Limited

June 2021

## Regulatory guidance

Fly Now Pay Later (Pay Later Group Limited) holds a variety of regulatory authorisations (directly and indirectly) as part of the group. The table below illustrates the corporate entity, Regulator, purpose and financial services registration link for reference.

Corporate Entity	Region	Type	Regulator / Reporting Entity	Purpose	Register
Pay Later Financial Services Limited	UK	Direct Authorisation	FCA	UK Regulated Lender of Record	<a href="https://register.fca.org.uk/s/firm?id=001b000000kffAGAAY">https://register.fca.org.uk/s/firm?id=001b000000kffAGAAY</a>
Fly Now Pay Later Limited	UK	Direct Authorisation	FCA	UK Regulated Credit Intermediary	<a href="https://register.fca.org.uk/s/firm?id=001b0000002NI9VKA1">https://register.fca.org.uk/s/firm?id=001b0000002NI9VKA1</a>
Pay Later UAB	Lithuania	Direct Authorisation	Bank of Lithuania	LT Regulated Lender of Record	<a href="https://www.lb.lt/en/sfi-financial-market-participants/pay-later-uab#item-lists">https://www.lb.lt/en/sfi-financial-market-participants/pay-later-uab#item-lists</a>
Pay Later Financial Services Inc	US	In-direct	Cross River Bank, Member FDIC	US Origination Entity	<a href="https://www.crossriver.com/">https://www.crossriver.com/</a>

## Further information

Further information can be found by visiting the respective links illustrated in the table above.