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## **FINAL NOTICE**

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**To: Complete Solutions Group Limited**

**Unit 25 Alpha Court  
Industrial Estate  
Denton  
Manchester  
M34 3RB**

**FRN: 730786**

**Dated: 5 July 2021**

### **ACTION**

1. For the reasons set out in this Final Notice, the Authority hereby takes the following action against CSGL.
2. The Authority issued to CSGL the Decision Notice which notified it that for the reasons given below and pursuant to section 55J of the Act, the Authority had decided to cancel CSGL's Part 4A permission.
3. CSGL has not referred the matter to the Tribunal within 28 days of the date on which the Decision Notice was issued to it.
4. Accordingly, the Authority has today cancelled CSGL's Part 4A permission.

### **DEFINITIONS**

5. The definitions below are used in this Final Notice:

"the Act" means the Financial Services and Markets Act 2000;

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“the Authority” means the Financial Conduct Authority;

“CSGL” means Complete Solutions Group Limited;

“CSGL’s Part 4A permission” means the permission granted by the Authority to CSGL pursuant to Part 4A of the Act;

“the Decision Notice” means the Decision Notice issued to CSGL dated 29 April 2021;

“the Effective Supervision Threshold Condition” means the Threshold Condition set out in paragraph 2C of Schedule 6 to the Act;

“the RDC” means the Authority’s Regulatory Decisions Committee;

“the Suitability Threshold Condition” means the threshold condition set out in paragraph 2D of Schedule 6 to the Act;

“SUP” means the Supervision Manual, part of the Handbook;

“the Threshold Conditions” means the threshold conditions set out in Schedule 6 to the Act;

“the Tribunal” means the Upper Tribunal (Tax and Chancery Chamber); and

“the Warning Notice” means the Warning Notice issued to CSGL on 7 April 2021.

## **REASONS FOR ACTION**

6. On the basis of the facts and matters and conclusions described in the Warning Notice and in the Decision Notice, it appears to the Authority that CSGL is failing to satisfy the Effective Supervision, Suitability and Appropriate non-financial resources Threshold Conditions. This is because CSGL has failed to respond to the Authority’s information requirements and attempts to communicate. CSGL is therefore is not capable of being effectively supervised by the Authority, having regard to all the circumstances.
7. CSGL has not provided information to demonstrate that it is ready, willing and organised to comply with the requirements and standards of the regulatory system. CSGL has failed to deal openly and co-operatively with the Authority in breach of Principle 11 (Relations with regulators) of the Principles. CSGL has failed to inform the Authority that all directors resigned from Companies House, as required by SUP 15.3.1. CSGL is therefore failing to satisfy the Threshold Conditions in relation to the regulated activities for which it was granted a Part 4A permission.

## **DECISION MAKER**

8. The decision which gave rise to the obligation to give this Final Notice was made by the Regulatory Decisions Committee.

## **IMPORTANT**

9. This Final Notice is given to CSGL in accordance with section 390(1) of the Act.

### **Publicity**

10. The Authority must publish such information about the matter to which this Final Notice relates as the Authority considers appropriate. The information may be published in such manner as the Authority considers appropriate. However, the Authority may not publish information if such publication would, in the opinion of the Authority, be unfair to CSGL or prejudicial to the interest of consumers.
11. The Authority intends to publish such information about the matter to which this Final Notice relates as it considers appropriate.

### **Authority Contact**

12. For more information concerning this matter generally, please contact Antonella Pavone at the Authority (direct line: 020 7066 5222).

**Anna Couzens**  
**Enforcement and Market Oversight Division**