
FINAL NOTICE

To: **Cultactual Limited**

Of: **6 Angood Close
Princes Risborough
Aylesbury
Buckinghamshire
HP27 9BA**

Dated: **3 March 2005**

TAKE NOTICE: The Financial Services Authority of 25 The North Colonnade, Canary Wharf, London E14 5HS ("the FSA") gives Cultactual Limited ("Cultactual"), final notice about a decision to cancel its permission to carry on regulated activities.

1. ACTION

The FSA gave Cultactual a Decision Notice on 31 January 2005 ("the Decision Notice") which notified Cultactual that for the reasons given below and pursuant to section 45 of the Financial Services and Markets Act 2000 ("the Act"), the FSA had decided to cancel the permission granted to Cultactual, pursuant to Part IV of the Act ("Cultactual's Part IV permission").

Cultactual has not referred the matter to the Tribunal within 28 days of the date on which the Decision Notice was given to it. Accordingly, the FSA has today cancelled Cultactual's Part IV permission.

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2. REASONS FOR ACTION

On the basis of the facts and matters and the conclusions described in its Warning Notice dated 17 December 2004 (“the Warning Notice”) and in the Decision Notice, it appears to the FSA that Cultactual has failed to satisfy the threshold conditions set out in schedule 6 of the Act in that it has failed to comply with an Award made by the Financial Ombudsman Service and therefore the FSA is not satisfied that Cultactual is fit and proper in all the circumstances, including the need to pay due regard to the interests of its customers and treat them fairly.

3. IMPORTANT

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

Publicity

Sections 391(4), 391(6) and 391(7) of the Act apply to the publication of information about the matter to which this Final Notice relates. Under those provisions, the FSA must publish such information about the matter to which this Final Notice relates as the FSA considers appropriate. The information may be published in such manner as the FSA considers appropriate. However, the FSA may not publish information if such publication would, in the opinion of the FSA, be unfair to Cultactual or prejudicial to the interests of consumers.

The FSA intends to publish such information about the matter to which this Final Notice relates as it considers appropriate.

FSA Contact

For more information concerning this matter generally, you should contact Andrew Wilson at the FSA (direct line: 020 7066 5170 /fax: 020 7066 9720).

John Kirby
Manager – FSA Enforcement Division