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**FINAL NOTICE**

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**To:** **John McNamara**

**Of:** **Maghull Business Centre  
Red Lion Building  
1 Liverpool Road North  
Maghull  
Liverpool  
L31 2HB**

**FSA Reference  
Number:** **456764**

**Dated:** **17 July 2012**

**ACTION**

1. For the reasons set out in this Final Notice, the Financial Services Authority (the “FSA”) hereby takes the following action against John McNamara.
2. The FSA gave John McNamara a Decision Notice on 14 June 2012 (the “Decision Notice”), which notified John McNamara 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 John McNamara under Part IV of the Act (“John McNamara’s Part IV permission”).
3. John McNamara has not referred the matter to the Upper Tribunal (Tax and Chancery Division) within 28 days of the date on which the Decision Notice was given to him.
4. Accordingly, the FSA has today cancelled John McNamara’s Part IV permission.

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## **REASONS FOR ACTION**

5. On the basis of the facts and matters and conclusions described in the Warning Notice issued to John McNamara dated 10 May 2012, and in the Decision Notice, John McNamara has not conducted any regulated activity since 8 July 2010 and, the FSA having given him the opportunity to do so, John McNamara has declined to cancel his permission.
6. The FSA is authorised by section 45(1)(b) of the Act to cancel an authorised firm's permission where such a firm has failed, during a period of at least 12 months, to conduct any regulated activity for which it has Part IV permission.

## **DECISION MAKER**

7. The decision which gave rise to the obligation to give this Final Notice was made by the Regulatory Decisions Committee.
8. This Final Notice is given to John McNamara in accordance with section 390(1) of the Act.

## **PUBLICITY**

9. 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 John McNamara or prejudicial to the interests of consumers.
10. The FSA intends to publish this Final Notice and such information about the matter to which this Final Notice relates as it considers appropriate.

## **FSA CONTACT**

11. For more information concerning this matter generally, please contact Stephanie Prowse at the FSA (direct line: 020 7066 9404/ fax: 020 7066 9405).

**John Kirby**  
**FSA Enforcement and Financial Crime Division**