



**Financial Conduct Authority**  
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## FINAL NOTICE

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**To: Jordanne Moy**

**Of: 1 Lavender Road  
Wymondham  
NR18 0FL**

**FRN: 626782**

**Dated: 1 February 2017**

### **ACTION**

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

"the Authority" means the Financial Conduct Authority;

"the Decision Notice" means the Decision Notice issued to Jordanne Moy dated 20 December 2016;

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"Jordanne Moy's Part 4A permission" means the permission granted by the Authority to Jordanne Moy pursuant to Part 4A of the Act;

"the Returns" means the CCR003 and CCR007 returns for the period ended 5 April 2016, which Jordanne Moy was due to submit to the Authority by 18 May 2016;

"the suitability Threshold Condition" means the threshold condition stated at paragraph 2E of Schedule 6 to the Act;

"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 Jordanne Moy dated 30 November 2016.

### **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 Jordanne Moy is failing to satisfy the suitability Threshold Condition, in that the Authority is not satisfied that Jordanne Moy is a fit and proper person having regard to all the circumstances, including whether Jordanne Moy managed her business in such a way as to ensure that her affairs were conducted in a sound and prudent manner.
7. This is because Jordanne Moy has failed to comply with the regulatory requirement to submit the Returns. Jordanne Moy has not been open and co-operative in all her dealings with the Authority, in that she has failed to respond adequately to the Authority's repeated requests for her to submit the Returns, and has thereby failed to comply with Principle 11 of the Authority's Principles for Businesses and to satisfy the Authority that she is ready, willing and organised to comply with the requirements and standards under the regulatory system.
8. These failures, which are significant in the context of Jordanne Moy's suitability, lead the Authority to conclude that Jordanne Moy has failed to manage her business in such a way as to ensure that her affairs are conducted in a sound and prudent manner, that she is not a fit and proper person, and that she is therefore failing to satisfy the Threshold Conditions in relation to the regulated activities for which she has had a permission.

### **DECISION MAKER**

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

### **IMPORTANT**

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

**Publicity**

11. 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 Jordanne Moy or prejudicial to the interest of consumers.
12. The Authority intends to publish such information about the matter to which this Final Notice relates as it considers appropriate.

**Authority Contact**

13. For more information concerning this matter generally, please contact Prea Deans at the Authority (direct line: 020 7066 2272).

**John Kirby**  
**Enforcement and Market Oversight Division**