
FINAL NOTICE

To: **Norman McIntosh**

Of: **88 Hastings Street
Luton
Bedfordshire
LU1 5BH**

Date of birth: **20 April 1959**

Date: **31 January 2008**

TAKE NOTICE: The Financial Services Authority of 25 The North Colonnade, Canary Wharf, London E14 5HS (the “FSA”) gives you final notice about a decision to withdraw your approval:

1. ACTION

- 1.1. The FSA gave you a Decision Notice on 26 April 2007 which notified you that pursuant to section 63 of the Financial Services and Markets Act 2000 (the “Act”), the FSA had decided to withdraw the approval granted to you, because it considered that you are not a fit and proper person, in terms of your honesty, integrity and reputation and your competence and capability to perform the functions to which your individual approval related.
- 1.2. You referred that decision to the Financial Services and Markets Tribunal (the “Tribunal”). The Tribunal, in a written decision on 7 January 2008, determined that your approval should be withdrawn.

2. REASONS FOR THE ACTION

- 2.1. Following a hearing on 6 and 7 November 2007, the Tribunal (its written decision can also be found on the Tribunal's [website](#)) concluded that you are not a fit and proper person, in terms of your honesty, integrity and competence, to perform the functions to which your approval related for reasons that included (1) your failure to be open and honest with the Financial Intermediaries, Managers and Brokers Regulatory Association (FIMBRA) in 1995 and 1996 (2) your failure to provide full and frank disclosure to the FSA about the suspension and termination of your FIMBRA membership when applying to the FSA for approval (3) the fact that you signed, purportedly as a witness, a Land Registry form TR1 (which transfers legal title) for a property despite not being in the presence of the signatories when the document was signed.

3. IMPORTANT

- 3.1. This Final Notice is given to you in accordance with section 390 of the Act.

Publicity

- 3.2. Sections 391(4), 391(6) and 391(7) of the Act apply to the publication of information about the matter to which this 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 your or prejudicial to the interests of consumers.
- 3.3. 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 contacts

- 3.4. For more information concerning this matter generally, you should contact Andrea Bowe at the FSA (direct line: 020 7066 5886/fax: 020 7066 5887) at the FSA.

Jonathan Phelan
Head of Department
FSA Enforcement Division