

25 The North Colonnade
Canary Wharf
London
E14 5HS

Tel: +44 (0)20 7066 1000
Fax: +44 (0)20 7066 1099
www.fca.org.uk

FINAL NOTICE

To: **Murray Wilkinson**

Of: **Camargue House**
Bridge of Allan
Stirling
FK9 4NG

FRN: **667998**

Dated: **4 May 2018**

ACTION

1. For the reasons set out in this Final Notice, the Authority hereby takes the following action against Mr Wilkinson.
2. The Authority issued to Mr Wilkinson the Decision Notice which notified him that for the reasons given below and pursuant to section 55J of the Act, the Authority had decided to cancel Mr Wilkinson's Part 4A permission.
3. Mr Wilkinson has not referred the matter to the Tribunal within 28 days of the date on which the Decision Notice was issued to him.
4. Accordingly, the Authority has today cancelled Mr Wilkinson'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 Mr Wilkinson dated 19 March 2018;

“the Returns” means the CCR-Complaints Return, CCR001, CCR002 and CCR004 return for the period ended 31 March 2017, which Mr Wilkinson was due to submit to the Authority by 17 May 2017;

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“the Overdue Balance” means the amount owed by Mr Wilkinson to the Authority totalling £810 comprising of: an invoice for £560 in respect of fees and levies, which was due for payment by 18 August 2017; and an invoice for £250 which was due for payment by 4 August 2017, for late submission of the Returns;

“the suitability Threshold Condition” means the Threshold Condition set out in 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);

“the Warning Notice” means the Warning Notice issued to Mr Oxley dated 21 February 2018; and

“Mr Wilkinson Part 4A permission” means the permission granted by the Authority to Murray Wilkinson pursuant to Part 4A of the Act.

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 Mr Wilkinson is failing to satisfy the suitability Threshold Condition, in that the Authority is not satisfied that Mr Wilkinson is a fit and proper person having regard to all the circumstances, including whether Mr Wilkinson managed his business in such a way as to ensure that his affairs were conducted in a sound and prudent manner.
7. This is because Mr Wilkinson has failed to comply with the regulatory requirement to submit the Return. Mr Wilkinson has not been open and co-operative in all his dealings with the Authority, in that Mr Wilkinson has failed to respond adequately to the Authority's repeated requests for him to submit the Return, and has thereby failed to comply with Principle 11 of the Authority's Principles for Businesses and to satisfy the Authority that he 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 Mr Wilkinson's suitability, lead the Authority to conclude that Mr Wilkinson has failed to manage his business in such a way as to ensure that his affairs are conducted in a sound and prudent manner, that he is not a fit and proper person, and that he is therefore failing to satisfy the Threshold Conditions in relation to the regulated activities for which Mr Wilkinson was granted a Part 4A 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 Mr Wilkinson 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 Mr Wilkinson 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 Yasmin Moore at the Authority (direct line: 020 7066 5439).

**Anna Couzens
Enforcement and Market Oversight Division**