
FINAL NOTICE

To: Paul Bryan Moss trading as IMG Mortgages

**Address: 24 Bushey Wood Road
Dore
Sheffield
South Yorkshire
S17 3QB**

FRN: 301312

Dated: 8 January 2014

ACTION

1. For the reasons set out in this Final Notice, the Authority hereby takes the following action against Paul Bryan Moss trading as IMG Mortgages ("Paul Moss").
2. The Authority gave Paul Moss a Decision Notice on 21 November 2013 ("the Decision Notice") which notified Paul Moss that for the reasons given below and pursuant to section 55J of the Act, the Authority had decided to cancel the permission granted to Paul Moss under the Act ("Paul Moss's permission").
3. Paul Moss has not referred the matter to the Tribunal within 28 days of the date on which the Decision Notice was given to him.
4. Accordingly, the Authority has today cancelled Paul Moss's permission.

DEFINITIONS

5. The definitions below are also used in this Final Notice:

"the Act" means the Financial Services and Markets Act 2000;

“the Authority” means the body corporate previously known as the Financial Services Authority and renamed on 1 April 2013 as the Financial Conduct Authority;

“the Threshold Conditions” means the threshold conditions set out in Part 1 of Schedule 6 to the Act;

“the Tribunal” means the Upper Tribunal (Tax and Chancery Chamber).

REASONS FOR THE ACTION

6. On the basis of the facts and matters and conclusions described in the Warning Notice issued to Paul Moss dated 30 October 2013, and in the Decision Notice, it appears to the Authority that Paul Moss is failing to satisfy the Threshold Conditions, in that the Authority is not satisfied that Paul Moss is a fit and proper person having regard to all the circumstances, including whether Paul Moss has managed his business in such a way as to ensure that his affairs are conducted in a sound and prudent manner.
7. Paul Moss has failed to co-operate with the Authority in that he has failed to notify the Authority of his change of contact details, and he has failed to apply to cancel his permission.
8. These failures lead the Authority to conclude that Paul Moss 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 he 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 Paul Moss 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 Paul Moss 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.

Contact

13. For more information concerning this matter generally, please contact Roger Hylton at the Authority (direct line: 020 7066 8168).

John Kirby
Enforcement and Financial Crime Division