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**FINAL NOTICE**

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To: **Turning Point Loans Limited**  
Of: **Hammond House**  
**North Road**  
**West Kirby**  
**Wirral**  
**Merseyside**  
**CH48 4DE**

Dated: **10 September 2007**

**TAKE NOTICE: The Financial Services Authority (the "FSA") of 25 The North Colonnade, Canary Wharf, London E14 5HS gives you final notice about a decision to cancel the permission granted to Turning Point Loans Limited to carry on regulated activities.**

**1. ACTION**

- 1.1 The FSA gave you a Decision Notice on 1 August 2007 (the "Decision Notice") which notified you 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 you pursuant to Part IV of the Act ("your Part IV permission").
- 1.2 You have not referred the matter to the Financial Services and Markets Tribunal within 28 days of the date on which the date on which the Decision Notice was given to you. Accordingly the FSA has today cancelled your Part IV permission.

**2. REASONS FOR ACTION**

- 2.1 On the basis of the facts and matters and conclusions described in the Warning Notice issued to you on 20 June 2007 (the "Warning Notice"), and in the Decision Notice, it

appears to the FSA that you have failed to carry on a regulated activity for a period of more than twelve months. The FSA is authorised by section 45 of the Act to cancel an authorised person's permission where it appears to the FSA that such person has failed, during a period of at least 12 months, to conduct any regulated activity for which he has Part IV permission.

### **3. IMPORTANT**

3.1 This Final Notice is given to you in accordance with section 390(1) 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 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 you or prejudicial to the interests of consumers.

3.3 The FSA intends to publish such information about the matter to which this Final Notice relates as it considers appropriate.

#### **FSA Contact**

3.4 For more information concerning this matter generally, you should contact Mark Cole at the FSA (direct line: 020 7066 2766/fax: 020 7066 1459).

**John Kirby**  
**FSA Enforcement Division**