
FINAL NOTICE

To: **Winston Neville Bower trading as Bower and Bower**

Of: **25 Cowick Street
Exeter
Devon
EX4 1AL**

FSA
Reference
Number: **303733**

Dated: **19 February 2009**

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 you, Winston Neville Bower trading as Bower and Bower, to carry on regulated activities.

1. ACTION

- 1.1 The FSA gave you a Decision Notice (the "Decision Notice") on 16 January 2009 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 Decision Notice was given to you. Accordingly, the FSA has today cancelled your Part IV permission.

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2. REASONS FOR THE ACTION

- 2.1 On the basis of the facts and matters and conclusions described in its Warning Notice dated 6 November 2008 (the "Warning Notice") and in the Decision Notice, it appears to the FSA that you are failing to satisfy the threshold conditions set out in Schedule 6 to the Act, in that the FSA is not satisfied that you are a fit and proper person having regard to all the circumstances, including the need to ensure that your affairs are conducted soundly and prudently.
- 2.2 Furthermore, you have failed to comply with Principle 6 (Customers' interests) of the Principles for Businesses, and Threshold Condition 5 (Suitability). Specifically, you have failed to comply with an Award made by the Financial Ombudsman Service on 29 September 2006.

3. DECISION MAKER

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

4. IMPORTANT

- 4.1 This Final Notice is given to you in accordance with section 390(1) of the Act.

Publicity

- 4.2 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.

FSA contacts

- 4.3 For more information concerning this matter generally, you should contact Isabel Barnes at the FSA (direct line: 020 7066 1426 / fax: 020 7066 1427).

John Kirby
FSA Enforcement Division