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**FINAL NOTICE**

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To: **William Hawkins trading as William Hawkins Independent  
Mortgage Advice**

Of: **29 Sherbourne Court  
Elmers End Road  
London  
SE20 7SL**

FSA Reference **313385**  
Number:

Individual Reference **WXH01115**  
Number:

Dated: **11 August 2008**

**TAKE NOTICE: The Financial Services Authority (the "FSA") of 25 The North Colonnade, Canary Wharf, London E14 5HS gives you, William Hawkins trading as William Hawkins Independent Mortgage Advice, final notice about a decision to cancel the permission granted to you to carry on regulated activities**

**1. ACTION**

- 1.1 The FSA gave you a Decision Notice on 8 July 2008 (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 were informed of your statutory right to make a reference to the Financial Services and Markets Tribunal, but you have not referred the Decision Notice to the 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.

## **2. REASONS FOR ACTION**

### No Regulated Activities

- 2.1 By a First Supervisory Notice dated 20 May 2008, your Part IV permission was varied by removing all regulated activities with immediate effect and by including a requirement on you to notify all of your clients for regulated activities that you are no longer permitted by the FSA to carry on regulated activities. A copy of the First Supervisory Notice, by which the FSA removed all regulated activities from your Part IV permission, is displayed on the FSA's web site.
- 2.2 On the basis of the facts and matters and conclusions described in its Warning Notice dated 20 May 2008 (the "Warning Notice"), and in the Decision Notice, it appears to the FSA that it is no longer necessary to keep your Part IV permission in force and that the FSA must cancel it, following the variation action removing all regulated activities.

### Non Payment of FSA fees and levies

- 2.3 In addition to its obligation to cancel your Part IV permission, the FSA also considers that cancellation of your Part IV permission is necessary because you have failed to pay fees and levies of £1,166.84 owed to the FSA despite repeated requests that you do so. You have thereby failed to comply with Principle 11 (Relations with Regulators) of the Principles for Businesses.
- 2.4 This failure, which is significant in the context of your suitability, leads the FSA to conclude that you have not conducted your business soundly and prudently and in compliance with proper standards and that you are not a fit and proper person, and that you are therefore failing to satisfy the Threshold Conditions in relation to the regulated activities which were in your Part IV permission.

## **3. DECISION MAKER**

The decision which gave rise to the obligation to issue this Final Notice was taken 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 Contact**

- 4.3 For more information concerning this matter generally, you should contact Lorraine Jones at the FSA (direct line: 020 7066 2920/fax: 020 7066 2921).

**John Kirby**  
FSA Enforcement Division