# [Name of firm] – FCA Threshold Conditions

[Name of firm] continues to meet the FCA Threshold Conditions as stated below:-

1. Legal status - there has been no change to our legal status in the last six months.
2. Location of offices - Our head office and registered office are in the UK.
3. Effective supervision - having regard to all the circumstance there is nothing in place that will prevent the firm being effectively supervised by the Financial Conduct Authority. There have been no changes to our close links within the last six months.
4. The firm’s resources have been assessed and found to be adequate. Including but not limited to; financial resources, business assets; the knowledge and competency of staff; management; systems and controls and the level and type of insurance cover. See separate adequate resources documents.
5. The suitability of the firm, its employees and those in a relevant relationship with the firm have been assessed. The firm continues to conduct business with integrity and in compliance with FCA Rules. The management and employees are competent to perform their duties and act with due skill care and diligence at all times. This is supported by:

* The fitness and propriety declarations signed by all approved persons (and employees) annually,
* Certificates issued in accordance with the Certification Regime,
* Regulatory references which are kept up to date,
* Complaints log,
* The training records and competency tests which are kept up to date,
* The firm’s breaches log, and,
* DBS and / or credit checks which have been undertaken as appropriate.

1. The firm has in place a documented business model (strategy for doing business) that is proportionate and suitable for the firm’s size and range of regulated activities. The business model is reviewed regularly and complies with the firm’s ethos of being customer centric and ensuring that the firm delivers good outcomes for retail customers.

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Dated and Signed