

Financial Services Authority

PRIVATE AND CONFIDENTIAL
Mr ANDREW FARNWORTH
Rowlands & Hames Insurance Brokers Limited
277 Dickson Road
Blackpool
Lancashire
FY1 2LG



FSA®

26 September 2004

Our ref: 148191

Dear Mr ANDREW FARNWORTH

Rowlands & Hames Insurance Brokers Limited- 148191
Grant of Variation of Part IV Permission

I am pleased to inform you that your application to vary your permission under Part IV of FSMA to include mortgage and/or general insurance business has been granted by the FSA. This letter supersedes any Minded to Authorise letter that you may have previously received.

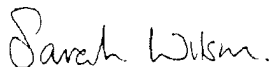
The variation of Part IV permission has effect from 31 October 2004 for mortgage business and 14 January 2005 for general insurance business.

Attached to this letter is a revised Scope of Permission Notice. It is important that you check the information contained in the Notice carefully. If any changes are required please contact your usual supervisory contact **immediately** so that we can make the amendments and issue a revised version prior to the date of regulation. You should be aware that any such changes should relate directly to the mortgage and/or general insurance activities for which you have applied. You may not use this process to apply for more extensive changes to your permission. For wider changes, you will be required to apply for a further Variation of Permission via your usual supervisory contact. Standard statutory timeframes will apply to such wider changes to your permission.

You should note that details of any new approved individuals or appointed representatives are not included in this notice. This information will follow under separate cover in due course.

If you have any questions about this letter or its attachments, please get in touch with your usual supervisory contact.

Yours sincerely



Sarah Wilson
Director, High Street Firms Division

SCOPE OF PERMISSION NOTICE



This Scope of Permission Notice sets out the Part IV permission that Rowlands & Hames Insurance Brokers Limited has under the Financial Services and Markets Act 2000 at 22 September 2004.

Firm Name Rowlands & Hames Insurance Brokers Limited

Firm FSA Ref No 148191

Requirement not to hold or control client money

No

Other Requirements

Permitted to hold and control client money only in respect of non-investment insurance contracts

Regulated Activity (1)

Advising on investments (except on Pension Transfers and Pension Opt Outs)

Limitations

Investment Activity in Rights to or interests in investments (Security) and Rights to or interests in investments (Contractually based investment) is limited to the investment types granted for this activity.

Investment Types

Life Policy	
Rights to or interests in investments (Contractually Based Investments)	
Debtenture	
Rights to or interests in investments (Security)	
Stakeholder pension scheme	
Warrant	

Investment Types

Non-investment insurance contracts	
Certificates representing certain security	
Government and public security	
Share	
Unit	

Customer Types

Private Customer	
Intermediate Customer	



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Firm FSA Ref No 148191

Regulated Activity (1)

Advising on Investments (except on Pension Transfers and Pension Opt Outs)

Customer Types

- Retail
- Commercial

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Firm Name Rowlands & Hames Insurance Brokers Limited

Firm FSA Ref No 148191

Regulated Activity (2)

Agreeing to carry on a regulated activity

Limitations

The firm can only agree to carry on the regulated activities specified in this notice

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Firm FSA Ref No 148191

Regulated Activity (3)

Arranging (bringing about) deals in investments

Limitations

Investment Activity in Rights to or interests in investments (Security) and Rights to or interests in investments (Contractually based investment) is limited to the investment types granted for this activity.

Investment Types

Life Policy	Non-investment insurance contracts
Rights to or interests in investments (Contractually Based Investments)	Certificates representing certain security
Debtenture	Government and public security
Rights to or interests in investments (Security)	Share
Stakeholder pension scheme	Unit
Warrant	

Customer Types

Private Customer
Intermediate Customer
Retail
Commercial



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Regulated Activity (4)

Making arrangements with a view to transactions in investments

Limitations

Investment Activity in Rights to or interests in investments in investments (Security) and Rights to or interests in investments (Contractually based investment) is limited to the investment types granted for this activity.

Investment Types

Life Policy
Rights to or interests in investments (Contractually Based Investments)
Debenture
Rights to or interests in investments (Security)
Stakeholder pension scheme
Warrant

Investment Types

Non-investment insurance contracts
Certificates representing certain security
Government and public security
Share
Unit

Customer Types

Private Customer
Intermediate Customer
Retail
Commercial



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Regulated Activity (5)

Assisting in the administration and performance of a contract of insurance

Investment Types

Non-investment insurance contracts

Customer Types

Retail

Commercial



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Firm Name Rowlands & Hames Insurance Brokers Limited

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Regulated Activity (6)

Dealing in investments as agent

Investment Types

Non-investment insurance contracts

Customer Types

Retail

Commercial