Tue Feb 10 2026 02:46:20 GMT+0200 (Eastern European Standard Time)

# Nova Business Finance Ltd

Reference number: 1016336

This firm is an 'Appointed Representative' (AR). This means it can carry out certain regulated business on behalf of a 'principal firm'. A principal firm is a firm that is authorised for certain regulated activities in the UK and delegates the whole or part of its business to an AR. An AR can only carry out the regulated business that its principal firm allows it to, and the principal firm is responsible for that business. Appointed Representatives can work on behalf of more than one principal firm.
**It's important to check the information on the Register for this AR, and also for their principal firm(s) to see how the principal's permissions relate to the business you want to do with the AR.** See the AR's principal(s) **here**.

## ⚠ Some activities by this firm may not be protected

This firm is shown on the Register because it is an Appointed Representative.

If something goes wrong, you can complain to this AR or to this AR's principal firm. You may also be able to then complain against the principal to the **Financial Ombudsman Service (https://www.financial-ombudsman.org.uk/consumers/complaints-can-help)** (FOS), or claim from the **Financial Services Compensation Scheme (https://www.fscs.org.uk/what-we-cover/)** (FSCS) if the principal firm has gone out of business owing you money. Alternatively, FSCS can sometimes consider claims against failed ARs if they did something the principal didn't allow them to do. **Please refer to the section below on 'How are customers protected' for more detail.**

---

# Who is this firm?

## Firm details

Check details about this firm's place of business, contact details, etc.

**The firm details displayed on the register have been confirmed as correct by the Appointed Representative's principal firm.**
Principal firms are required to confirm their Appointed Representative(s) information shown is correct annually.

### Address

26 Gravel Walk
Emberton
Olney
Milton Keynes
MK46 5JA
UNITED KINGDOM

### Phone

### Email

### Firm reference number
1016336

### Registered company number
15742721

## Firm status

Check this firm's status and any additional regulatory information.

### Status
Appointed representative
Since 23/07/2024
This firm is an 'Appointed Representative' (AR). This means it can carry out certain regulated business on behalf of a 'principal firm'. A principal firm is a firm that is authorised for certain regulated activities in the UK and delegates the whole or part of its business to an AR. An AR can only carry out the regulated business that its principal firm allows it to, and the principal firm is responsible for that business.

To find out what business the AR is permitted to do, you should ask the principal firm(s) of this AR to inform you in writing what business the AR can undertake for the principal(s) and of any limits or restrictions that may apply.

Some ARs can have more than one principal firm.

**It's important to check the information on the Register for this AR, and also for their principal firm(s) to see how the principal's permissions relate to the business you want to do with the AR.**

### Type
Appointed Representative

## Trading names

This firm currently trades under 2 trading names.

## Current names

Showing 2 results out of 2

| Name | Type of name (Registered, Trading) | Effective from |
|---|---|---|
| **Nova Business Finance Ltd** | **Registered** | **23 Jul 2024** |
| **Nova Finance** | **Trading** | **23 Jul 2024** |

## How are customers protected?

## Protections and support

Understand the protections you have when dealing with this firm.

**Customer protections and the Register**
The Register can only give you general information about the help available from other organisations if something goes wrong when dealing with this AR. The Register does not provide information about any activities that this AR undertakes that do not require FCA approval. It also does not record what activities the principal firm allows the AR to perform and to obtain that information you will need to ask the principal firm.

**The Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS) are the main organisations to contact if something goes wrong when dealing with this AR.**

If you want to complain about the AR, you should first complain directly to the AR or to the principal firm. If you are not sure who to complain to, contact the principal firm and they should tell you. If your complaint against the principal has not been resolved to your satisfaction, the FOS may be able to consider your complaint. You may be able to make a claim with FSCS if the principal firm has gone out of business owing you money. Alternatively, FSCS can sometimes consider claims against failed ARs if they did something the principal didn't allow them to do.

However, this is not always the case, and there are conditions that affect the protections you may have. To find out what is and what isn't covered, you should ask the principal firm(s) of this AR to confirm this to you in writing.

The final decision to consider any specific complaint or claim is determined by the FOS or FSCS. You should always check which activities are covered by these organisations before doing business with this AR.

## The Financial Ombudsman Service may be able to consider a complaint about this firm

If you want to complain about the AR, you should first complain directly to the AR or to the principal firm. If your complaint against the principal has not been resolved to your satisfaction, you can ask the Financial Ombudsman Service to help.

The Financial Ombudsman can normally consider complaints against the principal, including complaints about what ARs have done or omitted to do on behalf of the principal. But it may not be able to consider complaints about all of this AR's activities, such as business that the principal did not allow this AR to carry out. The Financial Ombudsman Service has the final decision as to whether or not it will consider a specific complaint.

**The Financial Ombudsman Service's website (https://www.financial-ombudsman.org.uk/)** has information about the type of activities you can complain about.

## The Financial Services Compensation Scheme may be able to consider a claim against this firm if it fails

You may be able to make a claim with FSCS if the principal firm has gone out of business owing you money. Alternatively, FSCS can sometimes consider claims against failed ARs if they did something the principal didn't allow them to do. If this AR has failed but its principal firm hasn't, you must make a complaint to the principal firm first.

FSCS protection doesn't apply to claims made in connection with consumer credit activities other than certain debt management business. However, claims made in connection with other regulated activities carried out by this AR may be covered by **FSCS. (https://www.fscs.org.uk/)**

## If you have a complaint about a firm

If you are concerned you've been scammed: consumers in England, Wales or Northern Ireland should immediately contact **the FCA (https://fca.org.uk/contact)** and **Action Fraud (https://www.actionfraud.police.uk/)**; consumers in Scotland should immediately contact **the FCA (https://fca.org.uk/contact)** and **Police Scotland. (https://www.scotland.police.uk)**

### Complain to the firm

26 Gravel Walk
Emberton
Olney
Milton Keynes
MK46 5JA
UNITED KINGDOM

+4407717130425

andyhubbard82@outlook.com

#### Report to the FCA

If you have concerns about a firm listed on the Register, **contact the FCA directly. (https://www.fca.org.uk/contact)**

If you suspect you have been contacted by an unauthorised firm or individual carrying out an FCA-regulated activity, report it to us using **this form. (https://www.fca.org.uk/report-scam-unauthorised-firm-individual)**

## Help using the Register

If you have any concerns or difficulties using the Register you can contact the FCA and we will talk you through the record and answer any queries you may have.

# What can this firm do in the UK?

## Restrictions

Check the requirements placed on this firm. Requirements are restrictions governing the regulated activities that this firm can do.

## Activities and services

Learn about the activities and services of this Appointed Representative that may affect your business with it.

**What to do with this information**
This firm is an Appointed Representative (AR). This means it can act on behalf of a firm (its principal) that is authorised for specific regulated activities in the UK. This AR can only carry out the regulated activities which its principal allows it to. The principal is responsible for these regulated activities.

**You can find more information on principal firms and appointed representatives on the FCA website. (https://www.fca.org.uk/firms/financial-services-register)**

Once you have checked this page, you should also check the principal firm's page on the Register and the specific activities that the principal firm does. The principal firm may also have some restrictions or suspensions on its activities, and these may also affect the business that the AR is able to carry on. So you should check the principal's permissions to see how they relate to the business you want to do with the AR.
The AR may not be allowed to do all the regulated activities the principal is permitted to do. The Register does not include details on the contractual relationship between the principal and the AR, but these can decide whether the AR is allowed to conduct particular regulated activities and the protections consumers may have for them. You should contact the principal directly to check which activities the principal allows the AR to do. You can contact the AR's principal(s) via their main contact details and ask them to confirm what regulated activities it permits the AR to do.

See the AR's principal(s) **here**.

The FCA is required to display some information related to certain non-regulated activities. Firms may do other business that is not regulated. You should check with the firm what business it carries out that isn't regulated and what your protections may be.

# Who is involved with activities at this firm?

## Individuals

Individuals currently and previously involved in regulated activities at this firm.

You should check the details of any individual that you want to carry out regulated activities on your behalf, especially their current roles and any disciplinary or regulatory action on their record.

Tue Feb 10 2026 02:46:20 GMT+0200 (Eastern European Standard Time)

## Current

Showing 1 result out of 1

| Name | Individual reference number | Status | Role |
|---|---|---|---|
| **Andrew Hubbard** | **AXH01118** | **Approved by regulator** | **Employed By** |

# Who is this firm connected to?

## Principal firms

**The principal firm(s) of this AR are listed below.**

An AR can only carry out the regulated business that its principal firm allows it to, and the principal firm is responsible for that business.

Some ARs can have more than one principal. The principal(s) of this AR are listed below.

A principal firm is a firm that is authorised for certain regulated activities in the UK and delegates the whole or part of its business to an AR.

**Current**

Showing 1 result out of 1

| Name | Firm reference number | AR Relationship | Effective from |
|---|---|---|---|
| **White Rose Finance Group Limited** | **630772** | **Full** | **23 Jul 2024** |