

These terms and conditions ("Terms and Conditions") apply to the services ("Services") that we will provide to you pursuant to the attached letter of engagement ("Letter of Engagement"). The Letter of Engagement and the Terms and Conditions are together referred to as the "Contract". The Contract forms the entire agreement between us relating to the Services. It replaces and supersedes any previous proposals, correspondence, understandings or other communications between us, whether written or oral.

1 Parties

The parties to the Contract are:

- 1.1 Insolvency Practitioners Direct Limited ("we/us/our"), a limited liability company, number 4460757, whose registered office is situated at Suite 1 Marcus House, Park Hall Business Village, Park Hall Road, Stoke on Trent, ST3 5XA. "ipd" is a trading name of Insolvency Practitioners Direct Limited.
- 1.2 The entity or entities on whose behalf the attached Letter of Engagement was acknowledged and accepted ("you/your"). Where there is more than one of you, all of you are jointly and severally liable for any obligations in the Contract.
- 1.3 Mr Martin Williamson, a licensed insolvency practitioner employed by us. He is a party to this Contract solely for the benefit of the indemnity given by you in clause 11.4 and has no liability under this Contract.

2 Validity and Amendment

- 2.1 You confirm and undertake that you have all necessary powers and have obtained all necessary authorisations, consents and approvals to enter validly and lawfully into this Contract.
- 2.2 Amendment to the Terms and Conditions may be made only by specific reference in the Letter of Engagement to the relevant clause of the Terms and Conditions. In the event of a conflict between the Terms and Conditions and the Letter of Engagement, the Letter of Engagement will prevail.
- 2.3 Either of us may request changes to the Services. We will work with you to consider and, if appropriate, to vary any aspect of the Services, subject to payment of reasonable additional fees and a reasonable additional period to provide any additional Services if appropriate. Any variation to this Contract will be set out in writing and will form part of the Contract to which these Terms and Conditions will apply.
- 2.4 The terms of this Contract which expressly or by implication are intended to survive its termination or expiry will survive and continue to bind both of us.
- 2.5 If any provision of this Contract is held to be invalid, in whole or in part, it will be deemed not to form part of the Contract. In any event, the enforceability of the remainder of the Contract will not be affected.
- 2.6 Nothing in this Contract will prevent us from taking all such action as may be required by law or statute or to comply with the regulations of any relevant professional body.

3 Information and Assistance

- 3.1 Our performance of the Services is dependent upon you providing us with such information and assistance as we may reasonably require from time to time.
- 3.2 You will use reasonable skill, care and attention to ensure that all information we may reasonably require is provided on a timely basis and is accurate, complete and not misleading. You will also notify us immediately if you subsequently learn that the information provided is inaccurate, incomplete or misleading or otherwise should not be relied upon.

3.3 Any reports issued or conclusions reached by us may be based upon information provided by you and on your behalf, which we will not corroborate or verify unless specified in the Letter of Engagement. While the Services may involve an analysis of financial information and accounting records, it will not include an audit in accordance with generally accepted auditing standards. Accordingly, we assume no responsibility and make no representations with respect to the accuracy or completeness of any information provided by you and on your behalf.

3.4 You understand that the Services are not designed to and are not likely to reveal fraud or misrepresentation. Accordingly we cannot accept responsibility for detecting fraud or misrepresentation (whether by management or external parties).

3.5 For the avoidance of doubt, we will not be required to direct your affairs, the sole responsibility for which remains with you.

3.6 Unless otherwise specified in the Letter of Engagement, we will not provide specialist services, including but not limited to legal, regulatory, accounting, taxation, or due diligence services.

4 Fees and Payment

4.1 The basis of our fees will be set out in the Letter of Engagement.

4.2 Time for payment of fees and expenses will be of the essence, and you agree to pay our fees promptly in accordance with the Letter of Engagement or our invoice. In any event, payment is due on invoices within 14 days of the date of the invoice.

4.3 All sums due in connection with the Services will be subject to the payment of tax by you where applicable (including value added tax at the current rate).

4.4 Any fee estimate given by us will be given in good faith but will not be contractually binding.

4.5 Without prejudice to any other right or remedy that we may have if you fail to pay any sum due to us on the due date then we may charge interest on such outstanding sum from the due date for payment at the annual rate of 10% above the base rate from time to time of Barclays Bank plc accruing on a daily basis and being compounded quarterly until payment is made whether before or after any judgment and you shall pay the interest immediately on demand

4.6 All monies including, but not limited to, any fees or expenses payable by you to us under this Contract will be paid in full without any set off, deduction, counter-claim or other reason for withholding payment.

4.7 Our bank details for payment of our invoices and all other payments to us are as follows:
Bank name: Barclays Bank plc
Account number: 30123064
Sort code: 20-36-43

We will never inform you of a change to our bank details by email. If our bank details do change, we will notify you by post, and we recommend that you telephone us to confirm the new details.

4.8 You must pay to us on demand all such legal costs or expenses which we may reasonably incur from time to time incur in connection with:

- (a) enforcing the payment of any sum due to us under the Contract; or
 - (b) successfully defending a claim brought by you relating to the Contract.
- 4.9 Unless stated otherwise in the Letter of Engagement, you will be liable for the payment of our fees and costs. Where you are unable to pay such fees and costs, then you agree that together with you the following will also be jointly and severally personally liable for the payment of such fees and costs:
- (a) any Guarantor(s);
 - (b) (in the case of a Limited Liability Partnership), the member(s); and
 - (c) (in the case of a Limited Liability Company, including a Company Limited by Guarantee) the director(s) and shareholder(s).

5 Your responsibility for other parties

You will be solely responsible for the work and fees of any other party engaged by you (rather than us on your behalf) in connection with the Services regardless of whether such party was introduced to you by us. Unless specified in the Letter of Engagement, we will not be responsible for reviewing such services, including specialist services provided to you by other parties.

6 Reports and Advice

- 6.1 During the performance of the Services we may provide interim oral comments, or written reports, letters, schedules or hard or soft copies of computer models in draft form. As these represent work in progress and not our final views or conclusions, we do not assume a duty of care to you (or anyone else) in respect of them. The final results of our work and our definitive conclusions will be contained in our final written report set out on our letterhead and signed by a director, and will not bear any qualification in the title, header or footer.
- 6.2 Our advice may be disclosed to your advisers provided that you take reasonable steps to ensure that they understand that:
- (a) our advice is confidential;
 - (b) they may use our advice only for the purpose of the Services contemplated in the Letter of Engagement; and
 - (c) we accept no duty of care to them in respect of any use they may make of our advice.
- 6.3 Subject to clause 6.2 above, any advice given or report issued by us is provided solely for your use and benefit and only in connection with the purpose in respect of which the Services are provided. Unless otherwise provided in the Letter of Engagement or required by law, you will not disclose any of our advice or reports to any third party, other than in accordance with clause 6.2, or refer to us or the Services without our prior written consent, which we may at our discretion grant, withhold or grant subject to conditions. In no event, regardless of whether consent has been provided, will we assume any responsibility to any third party to which any advice or report is disclosed or otherwise made available. It is your responsibility to ensure that our report is maintained confidentially and no third party gains access to it.
- 6.4 We will not provide any advice regarding the position of any person or parties employed by you either under a contract of employment or a contract for services. We will only provide general guidance on how the provision of the Services may affect the position of employees or other parties under a

contract for services and such general guidance may not be relied upon to the extent of advice given as part of the Services specified in the Letter of Engagement. We will not be liable to you in respect of any guidance given relating to employment matters. If you are in any doubt as to how the provision of the Services by us may affect the position of employees or other parties under a contract for services you agree that you will seek independent advice in this respect.

7 Confidentiality

- 7.1 For the purposes of these Terms and Conditions "Confidential Information" means information which is marked confidential or which is confirmed in writing as being confidential or which might reasonably be considered to be confidential.
- 7.2 Both parties agree that any Confidential Information received from the other will be used only for the purposes of providing or receiving Services under this or any other contract between us. Except as provided below, neither party will disclose the other's Confidential Information to any third party without the written consent of the other. These restrictions will not apply to any information which:
- (a) is or becomes generally available to the public other than as a result of a breach of an obligation under this clause;
 - (b) is acquired from a third party that owes no obligation of confidence in respect of the information;
 - (c) is known by the recipient prior to the date of this Contract; or
 - (d) is or has been independently developed by the recipient.
- 7.3 Notwithstanding clause 7.1 above either of us will be entitled to disclose Confidential Information of the other:
- (a) in accordance with the terms of the Letter of Engagement;
 - (b) to our respective insurers or legal advisers; or
 - (c) to a third party to the extent that this is required by any court of competent jurisdiction or by a governmental authority or regulatory authority, or where there is a legal duty or requirement to disclose, provided that (and without breaching any legal or regulatory requirement) where reasonably practicable not less than 2 business days' notice in writing is first given to the other.
- 7.4 Notwithstanding the above we may disclose any information referred to in this clause internally within Insolvency Practitioners Direct Limited for the purpose of our normal risk management procedures.
- 7.5 Unless otherwise specifically agreed by us in writing and notwithstanding the above, we may cite the performance of the Services to our clients and prospective clients as an indication of our experience.

8 Working for Other Clients

We will not be prevented or restricted by virtue of our relationship with you, including anything in this Contract, from providing services for other clients. Our standard internal procedures are designed to ensure that confidential information communicated to us during the course of performance of the Services will be maintained confidentially and separate from directors and staff assigned to engagements in which there is a manifest competing interest of another client.

9 Conflicts of Interest

- 9.1 Whilst we have established procedures to identify situations where a conflict of interest might arise, we cannot be certain that we will identify all of those which exist or may develop, in part because it is difficult for us to anticipate what you might perceive to be a conflict. If despite this, you are or become aware of any potential conflict affecting our provision of the Services, you will notify us immediately. If we become aware of any potential conflict, we will notify you immediately.
- 9.2 Where a potential conflict is identified and we believe that your interests can be properly safeguarded by the implementation of appropriate procedures, we will agree with you, in writing, the arrangements that we will implement to preserve confidentiality and to ensure that the advice and opinions that we give are wholly independent. Just as we will not use information confidential to you for the advantage of a third party, we will not use Confidential Information obtained from any other party for your advantage.
- 9.3 If we decide that an actual or potential conflict of interest has arisen during the course of providing the Services, we will notify you of this in writing and we may at our discretion immediately discontinue providing any part or all of the Services outlined in the letter of engagement until such time as any actual or potential conflict of interest has been resolved.

10 Liability

YOUR ATTENTION IS PARTICULARLY DRAWN TO THE PROVISIONS OF THIS CONDITION

- 10.1 It is our responsibility to:
- practise professionally, competently, conscientiously and objectively, putting the interests of its clients foremost;
 - avoid any conflict of interest; and
 - comply with any relevant legislation, Statements of Insolvency Practice and with the rules of the regulatory body(ies) responsible for regulating its business activities.
- 10.2 We will therefore use all reasonable skill and care in the provision of the Services.
- 10.3 In this Contract, any exclusion or limitation of liability of any person or firm is only valid to the extent that it:
- does not arise from death or personal injury,
 - does not arise from fraud or dishonesty of that person or firm, and
 - may by law be limited or excluded.
- This clause 10.3 does not in any way confer greater rights than either of us would otherwise have at law.
- 10.4 The parties have agreed that it is reasonable for Insolvency Practitioners Direct Limited to limit its liability in connection with the provision of the Services.
- 10.5 Our liability to pay damages for loss or damage, suffered by you as a direct result of breach of contract, negligence, or any other tort by us in connection with the Services will be limited to that proportion only of your actual loss which was directly and solely caused by us. In any event, our liability will in no circumstances exceed the aggregate amount set out in the Letter of Engagement. We will not be liable for any direct, indirect or consequential loss (including, without limitation, pure economic loss, loss of profits, loss of business, depletion of goodwill and similar loss), costs, damages, charges or expenses caused directly or indirectly by us which exceeds the limits set out in this clause 10.5.

- 10.6 Notwithstanding clause 10.5 above, in no circumstances will we be liable to pay any damages to you for losses arising out of or in any way connected with (1) the provision of information to us by you or (2) your failure to provide information to us either punctually or at all or (3) any fraudulent or dishonest act on your part or that of anyone acting on your behalf or any other third party.
- 10.7 You accept and acknowledge that no legal proceedings arising from or in connection with this Contract (or any variation or addition thereto) will be commenced against any of our partners, principals, directors, staff or employees personally, including Martin Williamson.
- 10.8 Any claims, whether in contract, negligence or otherwise, must be formally commenced within two years after the party bringing the claim becomes aware (or ought reasonably to have become aware) of the facts which give rise to the action and in any event no later than four years after any alleged breach of contract, negligence or other course of action. This expressly overrides any statutory provision which would otherwise apply.
- 10.9 In respect of the liability for payment of our fees and costs, we refer to clause 4.9 above.

11 Indemnities

- 11.1 In this clause:
- "Liabilities" means all liabilities, losses, claims, charges, demands and expenses (or actions, investigations or other proceedings in respect of these); and
 - "Expenses" means all costs and expenses (including legal and other professional fees).
- 11.2 In accordance with clause 6, you must not disclose our advice or provide any report issued by us to any third party or refer to us or the Services without our prior written consent. We accept no responsibility to any third party to whom our advice or report is disclosed or otherwise made available without our prior written consent. Accordingly, you agree to indemnify us to the fullest extent permitted by law against all Liabilities we may incur arising out of or in connection with any disclosure by you to a third party and to reimburse us for all Expenses which are incurred by us. This indemnity will not apply to the extent that the third party claim is determined to have resulted from our fraud or dishonesty.
- 11.3 You agree to indemnify us from and against any Liabilities which we suffer or incur relating to or arising out of or in connection with the provision of the Services by us and will reimburse us for all Expenses which are incurred by us investigating or defending such Liabilities. This indemnity will not apply to the extent that it is final judicially determined that the relevant Liabilities resulted from our negligence or default.
- 11.4 By virtue of clause 10.7, and in consideration of us providing the Services to you, you agree to indemnify Martin Williamson from and against any Liabilities which he suffers or incurs relating to or arising out of or in connection with the provision of the Services by us and will reimburse him for all Expenses which are incurred by him investigating or defending such Liabilities. This indemnity will not apply to the extent that it is final judicially determined that the relevant Liabilities resulted from his negligence or default.

12 Contracts (Rights of Third Parties) Act

- 12.1 This agreement shall bind and benefit the successors and personal representatives of each party.

- 12.2 A party may not assign the benefit of its rights under this agreement.
- 12.3 The Contracts (Rights of Third Parties) Act 1999 does not apply so as to give to a person who is not a party to this agreement a right under it.

13 Termination and Suspension

- 13.1 At any time during the term of the Contract, either of us may terminate the Contract for whatever reason upon the expiry of 21 days notice ("termination period") to be given in writing to the other commencing on the date when that notice of termination is sent. During the termination period we reserve the right to suspend the performance of our duties and obligations under the Contract.
- 13.2 At any time during the term of the Contract, either of us may give immediate notice to the other suspending the performance of its duties and obligations under the Contract or terminating the Contract as a whole in the event that:
- circumstances exist or arise which, in the reasonable opinion of that party, materially and adversely affect the performance of, or the ability to perform, that party's duties and obligations under the Contract; or
 - either of us becomes aware that the other has failed (whether before or after the date of the Letter of Engagement) to disclose to it information which in the reasonable opinion of that party is material to the performance of its duties and obligations under the Contract.
- 13.3 At any time during the term of the Contract, at our discretion we may give immediate notice to you suspending performance of our duties or terminating the Contract as a whole in the event that:
- we do not receive payment from you of any invoice in accordance with clause 4.2;
 - in our reasonable opinion circumstances have arisen as a result of carrying out the Services that create an actual or potential conflict of interest for us or any employee of Insolvency Practitioners Direct Limited in accordance with the latest Ethical Guidelines for Insolvency Practitioners issued by the Regulatory Body of the Licensed Insolvency Practitioner acting in providing the Services; or
 - you do not provide evidence of identity which we regard as satisfactory for the purposes of clause 21.1.
- 13.4 Either of us may terminate the Contract forthwith by notice in writing to the other if the period of suspension of the Contract referred to at clause 13.2 above exceeds 21 days.
- 13.5 We reserve the right to invoice for all fees and expenses due in respect of the Services provided up to the date of suspension or termination together with all reasonable costs and expenses incurred in connection with the suspension or termination of the Contract.
- 13.6 If we suspend the performance of the Contract pursuant to clause 13.2 above, we will be entitled reasonably to vary our fees for the resumed performance of the Contract.
- 13.7 Upon termination of the Contract each of us will upon written request from the other, return to the other all property and documentation of the other that is in its possession, save that we will be entitled to retain one copy of such documents that we require to maintain a professional record of our provision of the Services.
- 13.8 Upon termination of the Contract under any part of this clause 13, you will pay forthwith upon request all fees and expenses due in respect of the Services provided up to the date of

termination together with our reasonable costs and expenses incurred in connection with the termination of the Contract.

- 13.9 For the avoidance of doubt, the date of termination will be the date upon which any period of notice expires under clause 13.1 or the date of immediate notice given in accordance with clause 13.2, 13.3 or 13.4.

- 13.10 Termination of the Contract will be without prejudice to any accrued rights of both of us.

14 Our File of Papers

- 14.1 For the purposes of this clause "File" means any correspondence, notes, memoranda, accounts, statements or other documents created or received by us for the purposes of providing the Services to you.
- 14.2 We will store the File for six years from the conclusion of your matter, after the expiry of which period you agree that we may destroy the File without any liability to you.
- 14.3 We have, in addition to any other right or remedy available to us, a lien over the File for all fees, costs and expenses charged under or in connection with this agreement. If any such sum remains unpaid (in full or in part) we are entitled to retain the File in our possession until full payment is made.
- 14.4 Where we are not exercising our right under clause 14.3, where you request a copy of any documents we hold, or which have been previously supplied to you, we will supply a copy to you but you will have to pay our costs of doing so, and we may require that you pay an estimate of such costs before we provide the copies to you. There is an administrative charge of £25 plus VAT per request. Additionally, we charge £0.25 per side of black and white A4. Our charges for supplying copies of other types of paper are available upon request.

15 Electronic communications

- 15.1 During the provision of the Services the parties may from time to time communicate electronically with each other. However, the electronic transmission of information cannot be guaranteed to be secure or virus or error free and such information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete or otherwise be adversely affected or unsafe to use. Both parties recognise that systems and procedures cannot be a guarantee that transmissions will be unaffected by such hazards.
- 15.2 Both parties accept the risks of and authorise electronic communications between themselves. Both parties agree to use commercially reasonable procedures to check for the then most commonly known viruses before sending information electronically. Each party will be responsible for protecting its own systems and interests in relation to electronic communications. Neither party (including its respective partners, directors, employees, agents or servants) will have any liability to the other on any basis, whether in contract, tort (including negligence) or otherwise, in respect of any error, damage, loss or omission arising from or in connection with the electronic communication of information between each other or any reliance on such information.
- 15.3 The exclusion of liability in clause 15.2 will not apply to the extent that any liability arises out of acts, omissions or misrepresentations which are in any case criminal, dishonest or fraudulent on the part of either party's respective partners, directors, employees, agents or servants.

16 Environmental Issues

We will not perform an environmental audit, nor will we assess the impact of environmental legislation on you, or attempt to identify environmental liabilities which may have accrued or which could arise in the future.

17 Financial Services and Markets Act 2000

We are regulated by the Institute of Chartered Accountants in England and Wales to provide certain credit-related services (including consumer credit-related activities) where these are complementary to or arise out of the Services. If, during the provision of the Services, you need advice beyond what we are permitted to do, we may refer you to someone who is authorised by the Financial Conduct Authority, as we are not. The cost of a third party providing advice in this respect is not included in the cost of the Services.

18 European and Non-UK Legislation

We will not provide any advice or assurances with respect to matters that may be affected by European or other non-UK Legislation.

19 Intellectual Property

19.1 We own the intellectual property rights in any systems, techniques, methodologies, ideas, concepts, information and know-how used and/or developed during our performance of the Contract. We also own the intellectual property rights (including, without limitation, any copyright) in our working papers, reports and letters and any other form of material (including electronic) generated in connection with the provision of the Services. You may, however, make copies of our reports and letters but only for use in accordance with the provisions of this Contract.

19.2 You will have a non-exclusive licence to use all original material created by us and provided to you for the purpose for which such material was prepared. From time to time we may also provide you with copies of other material, the copyright and/or other intellectual property rights in which may belong to third parties. We do not authorise you to copy or otherwise use this third party material in any manner which might amount to an infringement of the copyright and/or other intellectual property rights of that third party.

20 Data Protection

20.1 We (and, where applicable, you) will comply with the Data Protection Act 2018 (DPA) when processing personal data including the provisions of the General Data Protection Regulations (EU) 2016/679 (GDPR) or any amendments to such legislation and/or regulations.

20.2 In order to perform the Services we may need to process personal data (such as information about you or individuals in your organisation) for this and other related purposes and we may need to disclose this information to third parties. We may share information:

- (a) with any third parties consulted by us either specifically in connection with the Services or generally in support of our office administration, but only on the strict understanding that your information will be kept confidential; or
- (b) if it is a reasonably necessary part of performing the Services; or
- (c) if we are under a duty to give the information, or if required by law.

20.3 We (and, where applicable, you) will use appropriate technical and organisation measures to protect against unauthorised or

unlawful processing or personal data and against accidental loss or destruction of, or damage to, personal data.

20.4 To the extent that we act as a data processor for you:

- (a) we will only process personal data in accordance with your instructions and our Privacy Policy (which can be accessed at <http://www.ipd-uk.com/legal-regulatory-information/> (if such instructions conflict, we will adhere to the terms of our Privacy policy); and
- (b) you will provide such assistance as we may request to enable us to respond to any request for personal data, complaint or any notice from any body authorised under the DPA.

21 Anti-Money Laundering

21.1 In order to comply with Money Laundering Regulations and Legislation and to satisfy our procedure for taking on new clients you agree to provide evidence of your identity to our satisfaction.

21.2 We reserve the right to carry out independent identification checks which may be by electronic means or otherwise, separately from or in addition to any form of identification you may supply to us.

21.3 We are obliged under the Proceeds of Crime Act 2002 to submit a report to the National Crime Agency if we know, suspect or have reason to suspect that you are engaged in money laundering, drug trafficking or the provision of financial assistance to terrorism. We are not permitted to tell you that we have made such a report.

22 Warranties

Except as set out in clause 10.1 above, you accept and acknowledge that we have not provided any warranties or guarantees of any nature in respect of the Services or satisfactory conclusion of the Services or with respect to the economic, financial or other results which you may experience as a result of the provision of the Services.

23 Notices

23.1 Any written notice issued pursuant to this Contract may be delivered in person, by letter, by email or by facsimile transmission. Notices to us at our address must be marked for the attention of the director referred to in the Letter of Engagement. Notices to you will be delivered to the address of the Letter of Engagement or the last address or email address notified by you to us.

23.2 Any notice delivered by post will be deemed to have arrived 48 hours after dispatch if sent by First Class Post; any notice sent by fax or served personally will be deemed to have arrived on the first working day after dispatch; any notice sent by email will have been deemed to have arrived once 24 hours has elapsed since the date/time of sending.

24 Force Majeure

24.1 A force majeure event for the purposes of these Terms and Conditions will mean any material event or circumstance beyond the reasonable control of a party, including (but not limited to) Act of God, explosion, revolution, insurrection, riot, civil commotion, international or national or local emergency, terrorist act, act of government, cyber attack on computer systems, strike, fire or flood.

24.2 If any party is affected by a force majeure event which prevents or delays full or prompt performance of the

provision of the Services to be provided by us, it will promptly notify the other party.

24.3 Neither party will be liable for any delays or failure to perform the Services to the extent that it arises from a force majeure event.

25 Entire Agreement

25.1 The Contract and the Letter of Engagement sets out the entire agreement between us in relation to its subject matter.

25.2 You hereby waive your entitlement to make a claim in relation to a representation which is not set out or referred to in the Contract or the Letter of Engagement but not so as to disentitle it to a remedy for fraudulent concealment or fraudulent misrepresentation.

26 Miscellaneous

26.1 Governing Law

This Contract will be governed by and interpreted in accordance with English law unless otherwise stated in the Letter of Engagement.

26.2 Severability

Each provision in the Letter of Engagement and these Terms and Conditions is severable, and if any provision is, or becomes, invalid or unenforceable or contravenes any applicable regulations or law, the remaining provisions will remain in full force and effect.

26.3 Personnel

Neither of us will directly solicit the services of any employee, agent or representative of the other without the prior written consent of the other during the term of the Contract or for the period of six months after the termination of the Contract

26.4 Assignment

Neither of us may transfer or assign any rights or obligations under this Contract without the prior written consent of the

other party, except that we may transfer our rights and obligations to any partnership or legal entity established or authorised to take over all or part of our business and/or the appointments made to Martin Williamson in respect of him being an Office Holder in accordance with the Insolvency Act

27 Complaints

27.1 We always strive to provide a professional and efficient service, however we recognise that it is in the nature of insolvency proceedings for disputes to arise from time to time. If you should have cause to complain about the way that we are acting, you should, in the first instance, put details of your complaint in writing to us, addressed to the Office Holder or Engagement Director. This will formally invoke our complaints procedure and if we agree between us that we have given you a less than satisfactory service we will take reasonable steps to put it right.

27.2 Most disputes can be resolved amicably either through the provision of further information or following negotiations. However, in the event that you have exhausted our complaints procedure and you are not satisfied that your complaint has been resolved or dealt with appropriately, you may complain to the regulatory body that licences the insolvency practitioner concerned. Any such complaints should be addressed to **The Insolvency Service, IP Complaints, 3rd Floor, 1 City Walk, Leeds, LS11 9DA**; or you may contact them by:
email: ip.complaints@insolvency.gsi.gov.uk
telephone: 0845 602 9848. Calls are (as at June 2015) charged at between 1p and 10.5p per minute from a land line and for mobiles, between 12p and 41p per minute if you are calling from the UK.

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