

LIQ03

Notice of progress report in voluntary winding up



Companies House

For further information, please
refer to our guidance at
www.gov.uk/companieshouse

1 Company details

Company number	0	2	2	8	6	5	3	2
Company name in full	Accordial Wall Systems Limited							

→ **Filling in this form**
Please complete in typescript or in
bold black capitals.

2 Liquidator's name

Full forename(s)	Julie
Surname	Swan

3 Liquidator's address

Building name/number	Unit 1 First Floor
Street	Brook Business Centre
Post town	Cowley Mill Road
County/Region	Uxbridge
Postcode	U B 8 2 F X
Country	

4 Liquidator's name ①

Full forename(s)	Mark
Surname	Phillips

① **Other liquidator**
Use this section to tell us about
another liquidator.

5 Liquidator's address ②

Building name/number	Unit 1 First Floor
Street	Brook Business Centre
Post town	Cowley Mill Road
County/Region	Uxbridge
Postcode	U B 8 2 F X
Country	

② **Other liquidator**
Use this section to tell us about
another liquidator.

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6 Period of progress report

From date	^d 1	^d 4	^m 0	^m 8	^y 2	^y 0	^y 2	^y 0	
To date	^d 1	^d 3	^m 0	^m 8	^y 2	^y 0	^y 2	^y 1	

7 Progress report

<input checked="" type="checkbox"/> The progress report is attached	
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8 Sign and date

Liquidator's signature	Signature X 	X							
Signature date	^d 1	^d 3	^m 1	^m 0	^y 2	^y 0	^y 2	^y 1	

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Notice of progress report in voluntary winding up



Presenter information

You do not have to give any contact information, but if you do it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name Julie Swan

Company name SKSi

Address Unit 1, First Floor, Brook Business Centre,
Cowley Mill Road

Post town Uxbridge

County/Region

Postcode U B 8 2 F X

Country

DX

Telephone 0204 548 1000



Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- ☐ The company name and number match the information held on the public Register.
- ☐ You have attached the required documents.
- ☐ You have signed the form.



Important information

All information on this form will appear on the public record.



Where to send

You may return this form to any Companies House address, however for expediency we advise you to return it to the address below:

The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ.
DX 33050 Cardiff.



Further information

For further information please see the guidance notes on the website at www.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk

This form is available in an alternative format. Please visit the forms page on the website at www.gov.uk/companieshouse

Accordial Wall Systems Limited
(In Liquidation)
Joint Liquidators' Summary of Receipts & Payments

Statement of Affairs £	From 14/08/2020 To 13/08/2021 £	From 14/08/2017 To 13/08/2021 £
ASSET REALISATIONS		
Bank Interest Gross	NIL	125.79
Book Debts	NIL	86.58
Dividend Receipt	6.46	3,156.58
Funds Transferred from Administration	NIL	153,107.80
Rates Refund	NIL	1,688.39
Retentions	NIL	431.03
	6.46	158,596.17
COST OF REALISATIONS		
Collection Fees	NIL	2,295.80
Corporation Tax	NIL	4.25
DTI Unclaimed Dividends	865.99	865.99
DTI Unclaimed Dividends Fee	25.75	25.75
Legal Fees (1)	NIL	4,913.00
Liquidators' Fees - Fixed Fee	NIL	7,000.00
Liquidators' Fees - Time Costs	NIL	6,020.50
Pension Levy	NIL	29.00
Statutory Advertising	NIL	75.50
	(891.74)	(21,229.79)
UNSECURED CREDITORS		
Trade & Expense Creditors	(865.99)	115,290.25
	865.99	(115,290.25)
	(19.29)	22,076.13
REPRESENTED BY		
Bank 1 - Current		18,101.38
VAT Payable		(86.21)
VAT Receivable		4,060.96
		22,076.13



**ACCORDIAL WALL SYSTEMS LIMITED –
In Creditors' Voluntary Liquidation**

**Joint Liquidators' Annual Progress Report to Members and Creditors
For the Period ending 14 August 2020 to 13 August 2021
In Accordance with Rule 18.1 & 18.7(6) of the Insolvency Rules 2016**

Issued on: 11 October 2021

Delivered on: 13 October 2021

ACCORDIAL WALL SYSTEMS LIMITED

Joint Liquidators' Annual Progress Report to Members and Creditors

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- d) A description of routine work undertaken in the Liquidation;
- e) Further Information;

ACCORDIAL WALL SYSTEMS LIMITED

Joint Liquidators' Annual Progress Report to Members and Creditors

1. INTRODUCTION

- 1.1. We, Julie Swan and Mark Phillips of SKSi, Unit 1 First Floor, Brook Business Centre, Cowley Mill Road, Uxbridge, UB8 2FX, were appointed Joint Liquidators of Accordial Wall Systems Limited ("the Company") by the members and by deemed consent of the creditors on 14 August 2017.
- 1.2. Our duties and functions as Liquidators are the realisation of the Company's assets, the agreement of the claims of creditors where applicable, investigation of the directors' conduct and the Company's affairs generally, and the eventual distribution of realised funds between the creditors in accordance with their legal entitlements, where applicable.
- 1.3. The purpose of this report is to outline our work to date, our strategy and our expectations in relation to the potential recovery prospects.

2. LIQUIDATORS' ACTIONS SINCE LAST REPORT

- 2.1 As detailed in our previous progress report, not all dividend cheques were cleared within the 6 month expiry period and therefore we wrote to all creditors who have not banked their cheques, requesting them to provide us with BACS details by a specific date to allow payment. Whilst a number of creditors provided us with their details, allowing payment to be made, a number failed to respond.
- 2.2 Therefore, any outstanding uncashed dividend payments were remitted to the Insolvency Service as unclaimed dividends in the period covered by this report.
- 2.3 Please note now that the unclaimed dividends have been dealt with, the remaining funds held in the Liquidation account and the VAT Receivable funds will be drawn in relation to our percentage of realisation fees, any outstanding disbursements and tax due to HMRC in relation to the Administration and Liquidation Period.
- 2.4 There is certain work that we are required by the insolvency legislation to undertake in connection with the liquidation that provides no financial benefit for the creditors. A description of the routine work undertaken since our last report is contained in Appendix E.

3. RECEIPTS AND PAYMENTS ACCOUNT

- 3.1. Our Receipts and Payments account for the period from 14 August 2020 to 13 August 2021 is attached at Appendix B incorporates a cumulative account for the period 14 August 2017 to 13 August 2021, being the duration of the Liquidation.
- 3.2. Funds are held on a non-interest bearing account with Metro Bank, which has been reconciled with our receipts and payments account.
- 3.3. All amounts are shown net of VAT unless otherwise stated.

4. ASSETS

Dividend Receipt

- 4.1. During the period covered by this report, there was a dividend receipt received in the sum of £6.46, which was received from a debtor which was placed into Administration.
- 4.2. Please refer to our previous reports for details of assets realised in previous periods. However, please note that the sum of £865.99 showing as a receipt in the period is the dividend cheques which have been written back and subsequently paid to the Insolvency service as unclaimed dividends.

5. LIABILITIES

Secured Creditors

- 5.1. An examination of the Company's mortgage register held by the Registrar of Companies, showed that the Company has granted the charge to HSBC Bank Plc.
- 5.2. Insolvency legislation requires that if the Company has created a floating charge after 15 September 2003, a prescribed part of the Company's net property (i.e. the money that would otherwise be available to the charge holder) should be ring-fenced for distribution to unsecured creditors.
- 5.3. The "prescribed part" that the Liquidator has to set aside for unsecured creditors is:
 - 50% of the first £10,000 of the net property; and
 - 20% of the remaining net property

up to a maximum of £600,000.

- 5.4. As the floating charge was registered after 15 September 2003, the Liquidators will be required to make a prescribed part of the Company's net property available to the unsecured creditors. However, realisations have exceeded the sum due to the Bank and the value of the prescribed part that would have been applicable. As a result, the secured creditor's indebtedness has been discharged in full and the equivalent of the prescribed part thereon, plus all remaining realisations were available to the unsecured creditors.

Preferential Creditors

- 5.5. The Company had a total of 31 permanent staff members all of whom were transferred automatically under the provisions of the Transfer of Undertakings (Protection of Employment) Regulations 2006 upon the sale of the business in the Administration. As a result, there are no claims that would rank preferentially, of which we are aware.

Unsecured Creditors

Trade & Expense Creditors

- 5.6. The Statement of Affairs included 113 non-preferential unsecured creditors. To date, we have received claims from 79 creditors totalling £1,418,987.18.

Crown Creditors

- 5.7. We have received a claim from HM Revenue and Customs in the sum of £598,117.05. As the Company was part of a VAT Group with Accordial Manufacturing Limited, this claim has also been submitted in the Liquidation of Accordial Manufacturing Limited.

6. DIVIDEND PROSPECTS

Secured creditors

- 6.1. As detailed previously in this report, realisations exceeded the sum due to the Bank and the value of the prescribed part that would have been applicable; as a result, the secured creditor's indebtedness has been discharged in full and the equivalent of the prescribed part thereon, plus all remaining realisations are available to the unsecured creditors.

Preferential creditors

- 6.2. There are no known preferential creditors.

Unsecured creditors

- 6.3. There are 113 known creditor claims of which 79 creditors have submitted claims for amounts totalling £1,418,987.18. A first and final dividend of 8.47p in the £ was declared to unsecured creditors of the estate on 24 January 2018 based on the total amount distributed to the unsecured creditors being £116,156.24.

7. INVESTIGATION INTO THE AFFAIRS OF THE COMPANY

- 7.1. We undertook an initial investigation into the Company's affairs to establish whether there were any potential asset recoveries or conduct matters that justified further investigation, taking account of the public interest, potential recoveries, the funds likely to be available to fund an investigation, and the costs involved. Specifically, we reviewed the Company's accounting records and obtained and reviewed copy bank statements prior to the Company ceasing to trade from the Company's bankers.
- 7.2. There were no matters that justified further investigation in the circumstances of this appointment.
- 7.3. Within three months of our appointment as Joint Liquidators, we are required to submit a confidential report to the Secretary of State to include any matters which have come to our attention during the course of our work which may indicate that the conduct of any past or present Director would make them unfit to be concerned with the management of the Company. We confirm that our report has been submitted.

8. JOINT LIQUIDATORS' REMUNERATION

- 8.1. Our post-appointment remuneration was agreed on a combination basis, by creditors by way of a correspondence voting process, on 30 August 2017. The table below summarises our fee basis agreed previously, fees incurred, fees drawn and the balance which remains to be drawn to date.

Work to which fee	Fee Basis	Approved	Costs	Fee	Balance
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ACCORDIAL WALL SYSTEMS LIMITED**Joint Liquidators' Annual Progress Report to Members and Creditors**

relates		Fee (£)	incurred (£)	Drawn (£)	Remaining (£)
Administration and Planning - Liquidation	Fixed fee	7,000	14,382	7,000	NIL
Dividend	Time Costs	6,020.50	6,183.50	6,020.50	NIL
Asset Realisations	Percentage – 5%	N/A	N/A	NIL	5,356.12
Total		13,020.50	20,565.50	13,020.50	5,356.12

- 8.2. To date, our time costs amount to £27,650.50 representing 124.50 of hours work at an average charge out rate of £224.10 per hour.
- 8.3. In the period covered by this report, our time costs amount to £3,733.50, representing 16.70 of hours work at an average charge out rate of £223.56 per hour.
- 8.4. A detailed schedule of the time spent by the grades of staff allocated to the Liquidation and investigation of this matter, together with the appropriate charge out rate and resulting cost, is detailed at Appendix C, in accordance with Statement of Insolvency Practice No 9. ("Sip 9")
- 8.5. Attached at Appendix D is a description of the routine work undertaken in the Liquidation.
- 8.6. SKSi Practice Fee Recovery Policy can be found at <https://www.sksi.co.uk/practice-fee-recovery-policy>.

9. JOINT LIQUIDATORS' EXPENSES

- 9.1. As summarised in the table below, we have incurred total expenses of £75.50 since our appointment as Joint Liquidators.

Type of Expense	Amount incurred (£)	Amount Paid (£)	Amount Outstanding (£)
Statutory Advertising	75.50	75.50	NIL
TOTAL	75.50	75.50	NIL

- 9.2. We have drawn all expenses in this matter.
- 9.3. We do not anticipate incurring any further expenses in this matter.

10. CONCLUSION

- 10.1. The Liquidation will remain open until all outstanding payments have been made and the bank account is NIL.
- 10.2. Creditors should refer to the Appendix E for further information with regards to the report and general information.

ACCORDIAL WALL SYSTEMS LIMITED

Joint Liquidators' Annual Progress Report to Members and Creditors

- 10.3. If creditors have any queries regarding the conduct of the Liquidation, or if they want hard copies of any of the documents made available online, they should contact Hannah Gardner by email at hannah.gardner@sksi.co.uk, or by phone on 0204 548 1000.

A handwritten signature in black ink, appearing to be 'Julie Swan', with a long horizontal stroke extending to the right.

Julie Swan
Joint Liquidator

APPENDIX A

STATUTORY INFORMATION

Company Name: Accordial Wall Systems Limited

Previous Name: N/A

Registered Number: 02286532

Date of Incorporation: 12 August 1988

Principal Trading Activity: 43999 – Other specialised construction activities not elsewhere classified

Registered Office: Unit 1, First Floor, Brook Business Centre, Cowley Mill Road, Uxbridge, UB8 2FX

Former Registered Office: 35 Watford Metro Centre, Tolpits Lane, Watford, Hertfordshire, WD18 9XN

Trading Address: 35 Watford Metro Centre, Tolpits Lane, Watford, Hertfordshire, WD18 9XN

Directorships (previous 3 years):

Nicholas Daniel James	3 August 2016	In Office
Stephen Bernard James	28 March 1995	In Office
David Landy	1 July 1999	In Office

Share Capital: 7,000 ordinary shares of £1 each, held as follows:

Accordial Group Holdings Limited	7,000 Ordinary Shares

Charges:

HSBC Bank PLC	Fixed and Floating	12 June 2013

Joint Liquidators': Julie Swan and Mark Phillips

Joint Liquidators' Address: SKSi Unit 1, First Floor, Brook Business Centre, Cowley Mill Road, Uxbridge, UB8 2FX

Date of Appointment: 14 August 2017

Actions of Joint Liquidators'

Any act required or authorised under any enactment to be done by a Liquidator may be done by either or both Liquidators acting jointly or alone.

APPENDIX B

RECEIPTS AND PAYMENTS ACCOUNT(S)

FOR THE PERIOD FROM 14 August 2020 TO 13 August 2021

Accordial Wall Systems Limited
(In Liquidation)
JOINT LIQUIDATORS' RECEIPTS AND PAYMENTS ACCOUNT

	Statement of affairs £	From 14/08/2020 To 13/08/2021 £	From 14/08/2017 To 13/08/2021 £
RECEIPTS			
Book Debts		0.00	86.58
Retentions		0.00	431.03
Funds Transferred from Administration		0.00	153,107.80
Rates Refund		0.00	1,688.39
Bank Interest Gross		0.00	125.79
Dividend Receipt		6.46	3,156.58
Trade & Expense Creditors		865.99	865.99
		<u>872.45</u>	<u>159,462.16</u>
PAYMENTS			
Liquidators' Fees - Fixed Fee		0.00	7,000.00
Liquidators' Fees - Time Costs		0.00	6,020.50
Legal Fees (1)		0.00	4,913.00
Corporation Tax		0.00	4.25
Pension Levy		0.00	29.00
Statutory Advertising		0.00	75.50
Collection Fees		0.00	2,295.80
DTI Unclaimed Dividends		865.99	865.99
DTI Unclaimed Dividends Fee		25.75	25.75
Trade & Expense Creditors		0.00	116,156.24
		<u>891.74</u>	<u>137,386.03</u>
Net Receipts/(Payments)		<u>(19.29)</u>	<u>22,076.13</u>
MADE UP AS FOLLOWS			
Bank 1 - Current		(19.29)	18,101.38
VAT Receivable / (Payable)		0.00	3,974.75
		<u>(19.29)</u>	<u>22,076.13</u>

APPENDIX C

**SCHEDULE OF JOINT LIQUIDATORS' TIME COSTS
FOR THE PERIOD FROM 14 August 2020 TO 13 August 2021**

Time Entry - SIP9 Time & Cost Summary

ACCOR03 - Accordial Wall Systems Limited
All Post Appointment Project Codes
From: 14/08/2017 To: 31/03/2021

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Senior Administrator	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Administration & planning	4.00	2.00	67.00	2.10	0.00	75.10	17,879.00	238.07
Case specific matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cashier/Tax Returns	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	4.50	1.10	35.80	0.00	0.00	41.40	8,594.00	207.58
Disbursements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investigations	0.00	0.00	5.00	0.00	0.00	5.00	650.00	130.00
Pension Schemes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Realisations of assets	0.00	0.70	0.30	0.00	0.00	1.00	319.50	319.50
Statutory Duties	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	8.50	3.80	108.10	2.10	0.00	122.50	27,442.50	224.02
Total Fees Claimed							13,020.50	
Total Disbursements Claimed							75.50	

Time Entry - SIP9 Time & Cost Summary

ACCOR03 - Accordial Wall Systems Limited
All Post Appointment Project Codes
From: 14/08/2020 To: 31/03/2021

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Senior Administrator	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Administration & planning	0.60	0.00	13.40	0.60	0.00	14.60	3,497.00	239.52
Case specific matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cashier/Tax Returns	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Disbursements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investigations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pension Schemes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Realisations of assets	0.00	0.00	0.10	0.00	0.00	0.10	28.50	285.00
Statutory Duties	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	0.60	0.00	13.50	0.60	0.00	14.70	3,525.50	239.83
Total Fees Claimed							0.00	
Total Disbursements Claimed							0.00	

Time Entry - SIP9 Time & Cost Summary

ACCOR03 - Accordial Wall Systems Limited
All Post Appointment Project Codes
From: 01/04/2021 To: 13/08/2021

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Junior Administrator	Senior Administrator	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Admin and Planning	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Administration & Planning	0.00	0.00	0.20	1.80	0.00	0.00	2.00	208.00	104.00
Case Specific Matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investigations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Litigation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non Chargeable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Realisation of Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	0.00	0.00	0.20	1.80	0.00	0.00	2.00	208.00	104.00
Total Fees Claimed								0.00	
Total Disbursements Claimed								0.00	

APPENDIX D

A DESCRIPTION OF ROUTINE WORK UNDERTAKEN IN THE LIQUIDATION

1. ADMINISTRATION AND PLANNING

- Case planning - devising an appropriate strategy for dealing with the case and giving instructions to the staff to undertake the work on the case.
- Setting up physical/electronic case files
- Setting up the case on the practice's electronic case management system and entering data.
- Issuing the statutory notifications to creditors and other required on appointment as office holder, including gazetting the office holder's appointment.
- Obtaining a specific penalty bond (this is insurance required by statute that every insolvency office holder has to obtain for the protection of each estate).
- Seeking a decision from creditors to fix the basis of the officeholder's remuneration.
- Dealing with all routine correspondence and emails relating to the case.
- Opening, maintaining and managing the office holder's estate bank account.
- Creating, maintaining and managing the office holder's cashbook.
- Undertaking regular reconciliations of the bank account containing estate funds.
- Reviewing the adequacy of the specific penalty bond on a quarterly basis.
- Undertaking periodic reviews of the progress of the case.
- Overseeing and controlling the work done on the case by case administrators.
- Preparing, reviewing and issuing annual progress reports to creditors and members.
- Filing returns at Companies House.
- Preparing and filing VAT returns.
- Preparing and filing Corporation Tax returns.
- Seeking closure clearance from HMRC and other relevant parties.
- Preparing, reviewing and issuing a final account of the liquidation to creditors and members.
- Filing a final return at Companies House.
- Filing final returns at Companies House.

APPENDIX E

FURTHER INFORMATION

Creditors Rights

1. Further information about creditors' rights can be obtained by visiting the creditors' information micro-site published by the Association of Business Recovery Professionals (R3) at <http://www.creditorinsolvencyguide.co.uk/getting-involved/#creditorapproval>
2. Details about how an office holder's fees may be approved for each case type are available in a series of Guidance Notes issued with Statement of Insolvency Practice 9, and they can be accessed at <https://www.icaew.com/technical/insolvency/understanding-business-restructuring-and-insolvency/creditors-guides>
3. There are different versions of these Guidance Notes, and in this case please refer to the Creditors Guide to Liquidators Fees Effective from 6 April 2017.
4. In addition, SKSi Practice Fee Recovery Policy can be found at: <https://www.sksi.co.uk/practice-fee-recovery-policy>.
5. An unsecured creditor may, with the permission of the court or with the concurrence of 5% in value of the unsecured creditors (including the creditor in question) request further details of the Liquidators' remuneration and expenses, within 21 days of receipt of this report. Any secured creditor may request the same details in the same time limit.
6. An unsecured creditor may, with the permission of the court or with the concurrence of 10% in value of the creditors (including the creditor in question), apply to court to challenge the amount and/or basis of the Liquidators' fees and the amount of any proposed expenses or expenses already incurred, within 8 weeks of receipt of this report. Any secured creditor may make a similar application to court within the same time limit.

Complaints Procedure

1. At SKSi 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 our complaints officer Carrie James of SKSi. This will formally invoke our complaints procedure and we will endeavour to deal with your complaint under the supervision of a senior partner unconnected with the appointment.
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,

3. IP Complaints, 3rd Floor, 1 City Walk, Leeds, LS11 9DA; or you may email ip.complaints@insolvency.gov.uk; or you may phone 0300 678 0015 - calls are charged at between 1p and 10.5p per minute from a land line, for mobiles, between 12p and 41p per minute if you're calling from the UK.

Data Protection

4. Following the UK's exit from the EU, the UK is now subject to UK GDPR which sits alongside the Data Protection Act 2018 ("GDPR"), and I would like to draw your attention to the following:
5. In providing our services, we act as an independent data controller in relation to client personal data, i.e. we are an organisation who decides the purpose for which any personal data is to be processed and the way in which it is to be processed. The term 'personal data' means any information relating to a living individual, natural person (data subject).
6. SKSi is committed to compliance with GDPR, together with any applicable national laws, regulations and secondary legislation in the UK relating to the processing of personal data.
7. We rely upon our legitimate interest in processing your data in ways which you would reasonably expect, where processing is necessary in our insolvency appointments and where our interests do not affect your interests, rights or freedoms. We are committed to safeguarding the privacy and security of any personal data which we process for this reason.
8. For further information on how we deal with personal data please see our privacy policy which can be found here: [**https://sksi.co.uk/privacy-policy**](https://sksi.co.uk/privacy-policy)
9. Should creditors have any queries regarding the use of their personal data please contact us on 0204 548 1000 or via email at hannah.gardner@sksi.co.uk

General Information

10. To comply with the Provision of Services Regulations, some general information about SKSi, including about our complaints policy and Professional Indemnity Insurance and the Insolvency Code of Ethics, can be found at <https://www.skis.co.uk/terms-and-conditions>