In accordance with Rule 6.28 of the Insolvency (England & Wales) Rules 2016 and Section 106(3) of the Insolvency Act 1986.

LIQ14

Notice of final account prior to dissolution in CVL

Companies House

THURSDAY

A7WVF1P4

A05 10/01/2019 #260

COMPANIES HOUSE

1 Company details

Company number	0 3 2 3 3 4 7 9
Company name in full	Telavex 97 Limited

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

2 Liquidator's name

Full forename(s)	Shane
Surname	Biddlecombe

3 Liquidator's address

Building name/number	12/14 Carlton Place
Street	
Post town	Southampton
County/Region	
Postcode	S O 1 5 2 E A
Country	

4 Liquidator's name ❶

Full forename(s)	Gordon
Surname	Johnston

❶ Other liquidator
Use this section to tell us about another liquidator.

5 Liquidator's address ❷

Building name/number	12/14 Carlton Place
Street	
Post town	Southampton
County/Region	
Postcode	S O 1 5 2 E A
Country	

❷ Other liquidator
Use this section to tell us about another liquidator.

LIQ14
Notice of final account prior to dissolution in CVL

6 Liquidator's release

☐ Tick if one or more creditors objected to liquidator's release.

7 Final account

☑ I attach a copy of the final account.

8 Sign and date

Liquidator's signature	Signature X X
Signature date	d 0 d 9 m 0 m 1 y 2 y 0 y 1 y 9

LIQ14
Notice of final account prior to dissolution in CVL

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: Sam Jones

Company name: HJS Recovery (UK) Ltd

Address: 12/14 Carlton Place
Southampton

Post town: SO15 2EA

County/Region:

Postcode:

Country:

DX:

Telephone: 023 8023 4222

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

Continuation page

Name and address of insolvency practitioner

✓ What this form is for
Use this continuation page to *tell us about another insolvency* practitioner where more than 2 are already jointly appointed. *Attach this to the relevant form.* ❶ Use extra copies to tell us of additional insolvency practitioners.

✗ What this form is NOT for
You can't use this continuation *page to tell us about an* appointment, resignation, removal or vacation of office.

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

All fields are mandatory unless specified or indicated by *

1 Appointment type

Tick to show the nature of the appointment:

- ☐ Administrator
- ☐ Administrative receiver
- ☐ Receiver
- ☐ Manager
- ☐ Nominee
- ☐ Supervisor
- ☑ Liquidator
- ☐ Provisional liquidator

❶ You can use this continuation page with the following forms:
- VAM1, VAM2, VAM3, VAM4, VAM6, VAM7
- CVA1, CVA3, CVA4
- AM02, AM03, AM04, AM05, AM06, AM07, AM08, AM09, AM10, AM12, AM13, AM14, AM19, AM20, AM21, AM22, AM23, AM24, AM25
- REC1, REC2, REC3
- LIQ2, LIQ3, LIQ05, LIQ13, LIQ14,
- WU07, WU15
- COM1, COM2, COM3, COM4
- NDISC

2 Insolvency practitioner's name

Full forename(s)	Stephen
Surname	Powell

3 Insolvency practitioner's address

Building name/number	12/14 Carlton Place
Street	
Post town	Southampton
County/Region	
Postcode	S O 1 5 2 E A
Country	

Telavex 97 Limited
(In Liquidation)
Joint Liquidators' Abstract of Receipts & Payments
From 15 December 2015 To 9 January 2019

S of A £		£	£
	ASSET REALISATIONS		
250.00	Plant & Machinery	350.00	
150.00	Furniture & Equipment	175.00	
6,350.00	Motor Vehicles	6,540.00	
200.00	Stock	320.00	
23,178.08	Book Debts	26,538.22	
1,658.40	Cash in Hand	1,658.40	
	Cash at Bank	27.92	
	Payment of SOA fees	6,815.10	
	Bank Interest Gross	6.11	
	Car Tax Refund	56.25	
			42,487.00
	COST OF REALISATIONS		
	Specific Bond	116.00	
	Preparation of S. of A.	6,000.00	
	Office Holders Fees	27,183.82	
	Office Holders Expenses	412.27	
	Agents/Valuers Fees (1)	3,959.75	
	Statutory Advertising	251.00	
	Insurance of Assets	309.89	
	PAYE & NI	105.59	
			(38,338.32)
	PREFERENTIAL CREDITORS		
(11,209.97)	DE Arrears & Holiday Pay	3,734.63	
(1,862.52)	Employee Arrears/Hol Pay	414.05	
			(4,148.68)
	FLOATING CHARGE CREDITORS		
(9,867.26)	National Westminster Bank Plc	NIL	
			NIL
	UNSECURED CREDITORS		
(35,150.78)	Trade & Expense Creditors	NIL	
(7,318.43)	Employees	NIL	
(47,445.28)	DE	NIL	
(9,081.43)	H M Revenue and Customs PAYE	NIL	
(18,467.71)	H M Revenue and Customs VAT	NIL	
			NIL
	DISTRIBUTIONS		
(100.00)	Ordinary Shareholders	NIL	
			NIL
(108,716.90)			**(0.00)**
	REPRESENTED BY		
			NIL

Telavex 97 Limited
(In Liquidation)
Joint Liquidators' Abstract of Receipts & Payments
From 15 December 2015 To 9 January 2019

S of A £	£	£

Shane Biddlecombe
Joint Liquidator

TELAVEX 97 LIMITED (THE COMPANY) - IN LIQUIDATION

COMPANY NUMBER - 03233479

THE INSOLVENCY ACT 1986

Notice of Final Account under R6.28 of the Insolvency (England and Wales) Rules 2016

NOTICE IS HEREBY GIVEN to the Company's creditors that:

1. The Company's affairs are fully wound up.

2. Within 21 days of the receipt of this final account, a secured creditor or an unsecured creditor (with the concurrence of at least 5% in value of the unsecured creditors or any unsecured creditor with the permission of the court) may request in writing that the Liquidators provide further information about their remuneration or expenses included within the final account.

3. Any secured creditor, or an unsecured creditor (with the concurrence of at least 10% in value of the unsecured creditors) may within 8 weeks of receipt of this final account, make an application to court on the grounds that, in all the circumstances, the basis fixed for the Liquidators' remuneration is inappropriate and/or the remuneration charged or the expenses incurred by the Liquidators, as set out in the final account, are excessive.

4. A creditor may object to the release of the Liquidators by giving notice in writing to the Liquidators by the end of the period of 8 weeks from the delivery of this notice. However, if any request for information or any application to court is made, the period will run until that request or application is finally determined.

5. The Liquidators will vacate office under s171 of the Insolvency Act 1986 on delivering the final account to the Registrar of Companies at the end of the above period. The notice delivered will state whether any creditor has objected to the Liquidators' release.

6. The Liquidators will be released under s173 of the Insolvency Act 1986 at the same time as vacating office unless any of the creditors have objected to this, in which case the Liquidators will apply to the Secretary of State for their release in the alternative.

Date: 8 November 2018

Gordon Johnston ACA FABRP
Joint Liquidator

The Liquidators, whose address is 12-14 Carlton Place, Southampton, SO15 2EA may be contacted at this address or by telephone on 023 8023 4222 or via email at recovery@hjssolutions.co.uk .

Liquidators' Final Account to Creditors and Members

Telavex 97 Limited
- In Liquidation

8 November 2018

CONTENTS

1 Introduction

2 Receipts and Payments

3 Work undertaken by the Liquidator

4 Outcome for Creditors

5 Liquidators' Remuneration & Expenses

6 Conclusion

APPENDICES

A Receipts and Payments Account from 15 December 2017 to 8 November 2018 and a Cumulative Receipts and Payments Account for Period from 15 December 2015 to 8 November 2018

B Additional Information in Relation to the Liquidators' Fees, Expenses & Disbursements

C Tasks undertaken by the Liquidators

1 Introduction

1.1 I, Gordon Johnston of HJS Recovery (UK) Ltd , was appointed as Joint Liquidator of Telavex 97 Limited (**the Company**) on 15 December 2015, together with my colleague Stephen Powell The affairs of the Company are now fully wound-up and this is my final account of the liquidation, which covers the period since my last progress report (the **Period**).

1.2 Information about the way that we will use, and store personal data on insolvency appointments can be found in the attached Privacy Notice.

1.3 The trading address of the Company was Sandell House, Railway Approach, Worthing, West Sussex, BN11 1UR.

1.4 The registered office of the Company was changed to c/o HJS Recovery, 12-14 Carlton Place, Southampton, SO15 2EA and its registered number is 03233479.

2 Receipts and Payments

2.1 At Appendix A, I have provided an account of my Receipts and Payments for the Period with a comparison to the directors' statement of affairs values, together with a cumulative account since my appointment, which provides details of the remuneration charged and expenses incurred and paid by the Liquidators.

3 Work undertaken by the Liquidator

3.1 This section of the report provides creditors with an overview of the work undertaken in the liquidation since the date of my last annual progress report, together with information on the overall outcome of the liquidation.

Administration (including statutory compliance & reporting)

3.2 As you may be aware, the Liquidator must comply with certain statutory obligations under the Insolvency Act 1986 and other related legislation. Details about the work I anticipated undertaking in this regard was outlined previously and I would confirm that in this period of the liquidation, the only matters that have affected the costs to any particular extent are payment of the preferential dividend and the matters required to bring the liquidation to a conclusion.

3.3 Where the costs of statutory compliance work or reporting to creditors exceeded the initial estimate, it will usually be because the duration of the case has taken longer than anticipated, possibly due to protracted asset realisations, which have in turn placed a further statutory reporting requirement on the Liquidator.

3.4 As noted in our initial fees estimate/information, this work has not necessarily brought any financial benefit to creditors, but is work required on every case by statute.

Realisation of Assets

There have been no further realisations since my last report. The following is a reminder of the position:

3.5 As creditors will recall Asset Recovery and Insolvency (the agent) valued the Company's physical assets prior to the liquidation. This valuation was used as the realisable value in the directors' estimated statement of affairs. Following appointment, the agent was instructed to recover, store, market and sell the Company's physical assets.

Plant & Machinery

3.6 The directors' estimated statement of affairs reported plant and machinery with a book value of nil and estimated to realise value of £250. The figure of £350 was achieved in respect of these assets.

Furniture & Equipment

3.7 The directors' estimated statement of affairs reported furniture and equipment with a book value of £84 and estimated to realise value of £150. The sum of £175 was achieved in respect of these assets.

Motor Vehicles

3.8 The directors' estimated statement of affairs reported vehicles with a book value of £11,185 and estimated to realise value of £6,350. As per Appendix A funds totalling £6,540 were received in regard to these assets.

Stock

3.9 The directors' estimated statement of affairs reported stock with a book value of £200 and estimated to realise value of £200. Realisations of £320 were achieved.

Book Debts

3.10 The directors' estimated statement of affairs reported book debts with a book value of £46,356 and estimated to realise value of £23,178. Over the course of the liquidation £ 26,538 has been recovered in total. The remainder of the debts were disputed and deemed irrecoverable.

Cash in Hand

3.11 The directors' estimated statement of affairs reported cash in hand with a book value of £1,658 and estimated to realise value of £1,658. These funds were received in full.

Cash at Bank

3.12 The directors' estimated statement of affairs did not list Cash at Bank however after appointment £27 was received.

Car Tax Refund

3.13 A refund was received in respect of car tax in the sum of £56.

Creditors (claims and distributions)

3.14 Further information on the outcome for creditors in this case can be found at section 4 of this report. A liquidator is not only required to deal with correspondence and claims from unsecured creditors, but also those of any secured and preferential creditors of the Company. This may involve separate reporting to any secured creditor and dealing with distributions from asset realisations caught under their security, most typically a debenture as well as dealing with the general handling of communications with stakeholders, such as customers and suppliers.

3.15 Claims from preferential creditors typically involve employee claims and payments made on behalf of the Company by the Redundancy Payments Service (RPS) following dismissal. I would confirm that in this case claims were submitted to the RPS on behalf of the former employees.

3.16 The above work will not necessarily bring any financial benefit to creditors generally and the more creditors there are on an assignment, the higher the resultant cost will usually be, however a liquidator is required by statute to undertake this work.

Investigations

3.17 You may recall from the first progress report to creditors that some of the work the Liquidators are required to undertake is to comply with legislation such as the Company Directors' Disqualification Act 1986 (CDDA 1986) and Statement of Insolvency Practice 2 – Investigations by Office Holders in Administration and Insolvent Liquidations and may not necessarily bring any financial benefit to creditors, unless these investigations reveal potential asset recoveries that the Liquidator can pursue for the benefit of creditors.

3.18 A report on the conduct of the Directors of the Company to the Department for Business, Energy & Industrial Strategy under the CDDA 1986 was submitted during the first year of the liquidation and is confidential.

3.19 Since the last progress report I would advise that no further asset realisations have come to light that may be pursued for the benefit of creditors.

4 Outcome for Creditors

Secured Creditors

4.1 National Westminster Bank Plc holds a fixed and floating charge over the Company's assets. At the date of the liquidation the indebtedness to the secured creditor was estimated at £9,867 and a claim has been received in the sum of £9,925. No distribution has been made in respect of this debt.

Preferential Creditors

4.2 A summary of preferential claims and the dividend paid out to the preferential creditors is detailed below:

Preferential claim	Agreed Claim £	Statement of Affairs Claim £	Dividend paid p in the £1
Employee claims (Total number of claims = [Number])	1,090.67	8,862.52	47.64p in the £
Department for Business, Energy & Industrial Strategy (BEIS)	7,838.53	11,209.97	47.64p in the £

Unsecured Creditors

4.3 I received claims totalling £114,456 from twenty creditors.

4.4 The Company granted a floating charge to National Westminster Bank Plc on 16 March 1998. Accordingly, there was no requirement to create a fund out of the Company's net floating charge property for unsecured creditors (known as the **Prescribed Part**), which only applies to charges created after 15 September 2003.

4.5 I can confirm that the realisations in the liquidation are insufficient to declare a dividend to the unsecured creditors after defraying the expenses of the proceedings.

5 Liquidators' Remuneration & Expenses

5.1 Creditors approved that the basis of the Liquidators' remuneration be fixed as a set amount of £20,050 plus VAT, plus 20% of realisations. The fees are to be paid at the liquidators' discretion, as and when funds permit, the liquidators are authorised to draw Category 2 disbursements in accordance with their firm's published tariff.

5.2 The Liquidators have made the following realisations upon which the creditors have approved a percentage be taken as remuneration. Details of the realisations to date and associated remuneration drawn on account of those realisations are set out below:

Asset category	Value of assets realised in period	Total value of assets realised since appointment	Remuneration % agreed	Total fees invoiced to date	Fees not yet drawn
Plant & Machinery	£0.00	£350.00	20.00	£70.00	£0.00
Furniture & Equipment	£0.00	£175.00	20.00	£35.00	£0.00
Motor Vehicles	£0.00	£6,540.00	20.00	£1,308.00	£0.00
Stock	£0.00	£320.00	20.00	£64.00	£0.00
Book Debts	£8,466.53	£26,538.22	20.00	£5,307.65	£0.00
Cash in Hand	£0.00	£1,658.40	20.00	£331.68	£0.00
Cash at Bank	£0.00	£27.92	20.00	£5.58	£0.00
Bank Interest Gross	£1.37	£3.29	20.00	£0.66	£0.00
Car Tax Refund	£0.00	£56.25	20.00	£11.25	£0.00
Total				£7,133.82	£0.00

5.3 The Liquidators have drawn the set fee agreed of £20,050 approved by creditors. In addition, £7,133.82 has been drawn as the agreed % against asset realisations.

5.4 Attached as Appendix B is additional information in relation to the Liquidators' fees and the expenses and disbursements incurred in the liquidation.

5.5 A copy of 'A Creditors' Guide to Liquidators' Fees' is available on request or can be downloaded from http://www.hjsrecovery.co.uk/publications/

6 Conclusion

6.1 This final account will conclude the administration of this case. The Notice accompanying this account explains creditors' rights on receipt of this information and also when we will vacate office and obtain our release as Liquidators.

Gordon Johnsston ACA FABRP
Joint Liquidator

Enc

Appendix A

Telavex 97 Limited
(In Liquidation)
Joint Liquidators' Summary of Receipts & Payments

Statement of Affairs £		From 15/12/2017 To 08/11/2018 £	From 15/12/2015 To 08/11/2018 £
	ASSET REALISATIONS		
250.00	Plant & Machinery	NIL	350.00
150.00	Furniture & Equipment	NIL	175.00
6,350.00	Motor Vehicles	NIL	6,540.00
200.00	Stock	NIL	320.00
23,178.08	Book Debts	NIL	26,538.22
1,658.40	Cash in Hand	NIL	1,658.40
	Cash at Bank	NIL	27.92
	Payment of SOA fees	NIL	6,815.10
	Bank Interest Gross	2.82	6.11
	Car Tax Refund	NIL	56.25
		2.82	42,487.00
	COST OF REALISATIONS		
	Specific Bond	NIL	116.00
	Preparation of S. of A.	NIL	6,000.00
	Office Holders Fees	(96.18)	27,183.82
	Office Holders Expenses	NIL	412.27
	Agents/Valuers Fees (1)	NIL	3,959.75
	Statutory Advertising	NIL	251.00
	Insurance of Assets	NIL	309.89
	PAYE & NI	105.59	105.59
		(9.41)	(38,338.32)
	PREFERENTIAL CREDITORS		
(11,209.97)	DE Arrears & Holiday Pay	3,734.63	3,734.63
(1,862.52)	Employee Arrears/Hol Pay	414.05	414.05
		(4,148.68)	(4,148.68)
	FLOATING CHARGE CREDITORS		
(9,867.26)	National Westminster Bank Plc	NIL	NIL
		NIL	NIL
	UNSECURED CREDITORS		
(35,150.78)	Trade & Expense Creditors	NIL	NIL
(7,318.43)	Employees	NIL	NIL
(47,445.28)	DE	NIL	NIL
(9,081.43)	H M Revenue and Customs PAYE	NIL	NIL
(18,467.71)	H M Revenue and Customs VAT	NIL	NIL
		NIL	NIL
	DISTRIBUTIONS		
(100.00)	Ordinary Shareholders	NIL	NIL
		NIL	NIL
(108,716.90)		**(4,155.27)**	**(0.00)**
	REPRESENTED BY		
			NIL

Appendix B

Additional Information in Relation to the Liquidators' Fees, Expenses & Disbursements

7 Staff Allocation and the Use of Sub-Contractors

7.1 The general approach to resourcing our assignments is to allocate staff with the skills and experience to meet the specific requirements of the case.

7.2 The constitution of the case team will usually consist of a Partner, a Manager, and an Administrator or Assistant. The exact constitution of the case team will depend on the anticipated size and complexity of the assignment and the experience requirements of the assignment.

7.3 We have not utilised the services of any sub-contractors in this case.

8 Professional Advisors

8.1 On this assignment we have used the professional advisors listed below. We have also indicated alongside, the basis of our fee arrangement with them, which is subject to review on a regular basis.

Name of Professional Advisor	Basis of Fee Arrangement
Marsh (insurance)	On cover, premium
Asset Recovery & Insolvency(valuation and disposal advice)	Hourly rate and disbursements plus sale commission

8.2 Our choice was based on our perception of their experience and ability to perform this type of work, the complexity and nature of the assignment and the basis of our fee arrangement with them.

9 Liquidators' Expenses & Disbursements

9.1 The estimate of expenses (including disbursements) which were anticipated at the outset of the Liquidation was provided to creditors when the basis of our fees were approved, a copy of which is set out below:

Expense	Cost £
Agents' costs	1,394
Statutory advertising	251
Specific penalty bond	116
External meeting room hire	50

Summary of Liquidators' expenses

9.2 A summary of the expenses paid by the Liquidators during the Period can be found in the Receipts and Payments account at Appendix A.

9.3 Category 1 disbursements do not require approval by creditors. The type of disbursements that may be charged as a Category 1 disbursement to a case generally comprise of external supplies of incidental services specifically identifiable to the case, such as postage, case advertising, invoiced travel and external printing, room hire and document storage. Also chargeable will be any properly reimbursed expenses incurred by personnel in connection with the case.

9.4 Category 2 disbursements do require approval from creditors. These are costs which are directly referable to the appointment in question but are not payments which are made to an

independent third party and may include shared or allocated costs that can be allocated to the appointment on a proper and reasonable basis such as internal room hire, document storage or business mileage. Details of Category 2 disbursements charged by this firm (where appropriate) were provided at the time the Liquidators' fees were approved by creditors.

Appendix C

An indication of the tasks undertaken by the Joint Liquidators and their staff are detailed below:

Administration and Planning

- Statutory duties associated with the appointment including the filing of relevant notices;
- Notification of appointment to creditors, members, employees and other interested parties;
- Reviewing available information to determine appropriate strategy;
- Setting up case files;
- Setting up and maintaining bank accounts;
- Progress reviews of the case;
- Statutory reporting to creditors;

Realisation of Assets

Please refer to section 2 of the report, but in summary the time spent includes

- Liaising with agents & solicitors;
- Correspondence and meetings with interested parties;
- Monitoring and chasing of deposits and deferred sale consideration;
- Identifying, securing & insuring of assets;
- Debt collection;
- Agreement of contracts;

Creditors

- Recording and maintaining the list of creditors;
- Dealing with employee related matters;
- Dealing with retention of title claims;
- Meetings with creditors;
- Recording creditor claims;
- Dealing with creditor queries;
- Reviewing and evaluating creditor claims and providing responses;

Investigations

- Corresponding with the former directors & management;
- Recovery and schedule of the company's books and statutory records;
- Conduct an analytical review of company records;
- Review of questionnaires and comments provide by interested parties;
- Questioning of directors and other key personnel;
- Completion of statutory report to the Department for Business, Innovation and Skills;

Tax Reviews

- Completion of post-appointment VAT returns and Corporation Tax returns;
- Review of post appointment tax matters;

Privacy Notice

Use of personal information

We process personal information to enable us to carry out our work as insolvency practitioners which includes processing data that was held by companies/individuals before our appointment together with data collected during an insolvency procedure or a fixed charge receivership. Our legal obligation to process personal data arises from work we are required to carry out under insolvency and other related legislation.

Insolvency practitioners are Data Controllers of personal data in so far as defined by data protection legislation. HJS Recovery (UK) Ltd will act as Data Processor on their instructions about personal data in relation to an insolvency procedure or fixed charge receivership.

Personal data will be kept secure and processed only for matters relating to the insolvency procedure being dealt with.

The data we may process

The personal data insolvency practitioners may process in most cases will be basic details that may identify an individual and will typically be sufficient to allow us to carry out our work as insolvency practitioners, for example, dealing with the claims of individuals who are owed monies by the companies/individuals over whom we have been appointed.

However, insolvency practitioners may be appointed over entities that process personal data that is considered more sensitive, for example health records and this sensitive data will usually have been created before our appointment. Although we will take appropriate steps to safeguard sensitive data (or to destroy it where it is appropriate to do so), subject to limited exceptions, for example, where we identify previous conduct and/or action that requires further investigation, we will not be processing sensitive data.

Sharing information

We may share personal data with third parties where we are under a legal or regulatory duty to do so, or it is necessary for the purposes of undertaking our work as insolvency practitioners. We may also share personal data to lawfully assist the police or other law enforcement agencies with the prevention and detection of crime, where disclosure is necessary to protect the safety or security of any persons and/or otherwise as permitted by the law.

How long will we hold it?

Personal data will be retained for as long as any legislative or regulatory requirement requires us to hold it. Typically, this may be up to 6 years after which it will be destroyed.

What are your rights?

You have the right to receive the information contained in this document about how your personal data may be processed by us.

You also have the right to know that we may be processing your personal data and, in most circumstances, to have information about the personal data of yours that we hold, and you can ask for certain other details such as what purpose we may process your data for and how long we will hold it.

Individuals have the right to request that incorrect or incomplete data is corrected and in certain circumstances, you may request that we erase any personal data on you which may be held or processed as part of our work as insolvency practitioners. If you have any complaints about how we handle your personal data, please contact Shane Biddlecombe at HJS Recovery (UK) Ltd, 12-14 Carlton Place, Southampton, SO15 2EA or via email at recovery@hjssolutions.co.uk so we can resolve the issue, where possible. You also have the right to lodge a complaint about any use of your information with the Information Commissioners Office (ICO), the UK data protection regulator.