

A GUIDE FOR CREDITORS

when?
where
how?
who
what?



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INVESTOR IN PEOPLE



The Insolvency Service is an Executive Agency within the Department of Trade and Industry



This guide provides general information only. Whilst every effort has been made to ensure that the information is accurate, it is not a full and authoritative statement of the law and you should not rely upon it as such.


The Insolvency Service cannot accept responsibility for any errors or omissions whether as a result of negligence or otherwise.

The Insolvency Service cannot provide legal advice. You are advised to seek professional advice about the application of the law to yourself or your business.

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1. About this guide




This guide explains the procedures if you are owed money by an individual in bankruptcy or a company in compulsory liquidation. The guide also outlines other insolvency procedures. It is primarily for small business and individual creditors and for those who lack security for the money they are owed. The guide covers procedures in England and Wales.

The guide does not provide advice on debt recovery or on how to start insolvency procedures.

See pages 7-9 for a glossary of common insolvency terms.


What is The Insolvency Service?



The Insolvency Service is an Executive Agency within the Department of Trade and Industry (DTI). The Insolvency Service administers and investigates the affairs of **bankrupts and companies in compulsory liquidation**, establishes the reasons for the insolvency and reports evidence of misconduct.

The Insolvency Service is not involved in the day-to-day handling of administrative receiverships, administrations, voluntary liquidations and voluntary arrangements.


What is insolvency?



The most commonly used definition of insolvency is the inability of an individual or company to pay debts when they become due. The term insolvency is also used to describe the various formal proceedings which may apply to an individual or company. The Act of Parliament under which these procedures are administered is the Insolvency Act 1986. Insolvency law provides a system of dealing fairly with the

assets of the insolvent and the claims of creditors. The law also deals with what happens to the individual or company following the insolvency.

What are the insolvency procedures?



The procedures which can apply to **individuals** are:

- bankruptcy
- individual voluntary arrangement.


The procedures which can apply to **companies** are:

- compulsory liquidation (winding up by the court)
- administrative receivership
- administration
- company voluntary arrangement
- creditors' voluntary liquidation
- members' voluntary liquidation (applies to solvent companies only but is regulated by the Insolvency Act 1986).

The procedures which can apply to **partnerships** are:

- bankruptcy of individual members
- individual voluntary arrangement (involving individual members)
- compulsory liquidation (winding up by the court)
- administration
- company voluntary arrangement.

Who deals with the insolvency procedures?




An **Official Receiver** (OR) will normally handle the early stages of a **bankruptcy or compulsory liquidation**. If there are significant assets, an **insolvency practitioner** (IP) may be appointed as trustee/liquidator in place of the OR. All other insolvency procedures are handled by IPs.

2. Official Receivers (ORs) and Insolvency Practitioners (IPs)



Who they are and what they do




ORs are civil servants in The Insolvency Service and officers of the court to which they are attached. As well as administering cases, ORs have a duty to investigate the affairs of individuals in bankruptcy and companies in compulsory liquidation. They report evidence of criminal offences to a prosecuting agency. They report unfit conduct by company directors to the Secretary of State, who will decide whether to begin court proceedings to disqualify a director.

IPs work in the private sector. They are usually accountants or solicitors. They are required by law (the Insolvency Act 1986) to be authorised to act as IPs.

Authorisation is by the Secretary of State for Trade and Industry or one of the recognised professional bodies (RPBs). RPBs are approved by the Secretary of State to authorise their members. About 90% of IPs are authorised by RPBs.

IPs acting as liquidators in creditors' voluntary liquidations only, administrative receivers and administrators have a duty to report to the Secretary of State any evidence of unfit conduct by company directors.

How and when to contact ORs and IPs



How do I find out who is dealing with a case?

You should be contacted automatically by the OR/IP if he or she knows that you are a creditor. For further details, see parts 3 and 5.

If you believe an individual or company may be subject to insolvency proceedings and you have not heard from an OR/IP - you could take one or more of the following steps:

- if it is a company insolvency, contact Companies House (see page 14)
- if it is a bankruptcy, contact The Insolvency Service's Bankruptcy Public Search Room (see page 14)
- if it is a bankruptcy or compulsory liquidation, contact the OR's office located nearest to the insolvent's business (see pages 14-17). You should give the full name of the bankrupt or company
- if a partnership is involved, bankruptcy orders may have been made against individual partners and details can be obtained from the Bankruptcy Public Search Room
- look in the public notices section of newspapers.

How do I make myself known as a creditor?

You should write to the OR/IP dealing with the insolvency. You should supply the full name of the individual or company as well as your own details.

You should inform the OR/IP if you change your address.

Should I contact the OR/IP if I have any information about the individual or company?

You should write to the OR/IP if you have any information about the assets of the individual or company or about the conduct of the individual or company directors. This information may help the OR/IP in the recovery of assets or in his or her duty to report misconduct.

The OR/IP is not keeping me informed. What should I do?

Do not expect to receive frequent reports from the OR/IP. Once your claim is filed with the OR/IP, you will be notified automatically of any distribution made or that no funds are available and that the case is to be closed. It can take weeks, months or years (in some complex cases) to realise assets. If you are concerned, contact the OR/IP handling the case.

Have you remembered to notify the OR/IP of any change of your address?

I want to complain about the handling of my case. What should I do?

If the OR is dealing with the insolvency:

- You may be able to resolve the complaint by taking it up immediately with the officer dealing with the case or his or her immediate manager.
- If not, you can write to the local Official Receiver. Alternatively you can telephone, although you may be asked to set out the details of your complaint in writing.
- If you are not satisfied with the response to your complaint, you should write to the Regional Manager for the Official Receiver.

- If matters still cannot be resolved, you should write to the Inspector General and Agency Chief Executive asking him to review the matter.

If an IP is dealing with the insolvency:

- You should contact his or her authorising body to complain about unprofessional conduct. You can obtain details of the authorising body by telephoning the Insolvency Service Central Enquiry Line on 020 7291 6895 or e-mail Central.Enquiryline@insolvency.gsi.gov.uk.
- You can approach the court which is dealing with the insolvency to complain about any omission or decision by the IP.

3. Bankruptcy and compulsory liquidation (winding up by the court)



Bankruptcy - the procedure



Bankruptcy can only apply to individuals (including sole traders and individual members of a partnership). Bankruptcy petitions may be presented to the court by the individual, by creditors who are owed £750 or more, or by the supervisor of an individual voluntary arrangement (where the individual has not complied with the terms of the arrangement). A bankruptcy order is made by the court.

The OR normally acts as receiver and manager of the bankrupt's estate and will become trustee unless an IP is appointed. The trustee realises any assets (except for certain assets which include basic domestic items needed by the bankrupt and his or her family, and items such as vehicles, equipment, tools and books which are needed for the bankrupt's job). After the payment of fees and the costs of the proceedings, the trustee distributes the remaining funds to the creditors in a strict order of priority (see page below).

Compulsory liquidation - the procedure



Compulsory liquidation is the winding up of a company or a partnership by a court order (a "winding up" order). A petition is normally presented to the court by a creditor stating that he or she is owed a sum of money by the company and that the company cannot pay.

The OR becomes liquidator but an IP will be appointed to take over from the OR if the company has significant assets. The liquidator's role is to realise the company's assets, pay all the fees and charges arising from the liquidation, and pay the creditors as far as funds allow in a strict order of priority (see page below).

Restrictions on a bankrupt or company director



An undischarged bankrupt can trade after the bankruptcy order but there are restrictions. If an undischarged bankrupt trades under a new name, he or she must disclose the old name (under which the bankruptcy order was made) to anyone with whom he or she does business. An undischarged bankrupt is not allowed to act as a director of a company or be concerned with its management, without leave of the court. An undischarged bankrupt can only obtain a small amount of credit (currently up to £250) without informing those he or she is dealing with about the bankruptcy.

A bankrupt is usually discharged (freed) automatically from the restrictions of bankruptcy after three years. If a person has been bankrupt before (within the last 15 years), he or she must wait five years before applying to the court for discharge.

A director of a failed company can become a director of a new company unless subject to a disqualification order or personally adjudged bankrupt. A disqualified person or bankrupt may obtain leave of the court to be a director. There are restrictions on the further use of the failed company's name or trading name. The court may order a director to make a contribution to the assets of the company if it is proved that he or she has been involved in fraudulent or wrongful trading.

Your role as a creditor



When will I be notified?

The OR will normally notify all known creditors (within 12 weeks of the date of the court order) whether a meeting of creditors will be held. The OR will decide to hold a meeting if there are significant assets.

You will also be sent a report giving estimates of the insolvent's assets and liabilities and what the causes of the failure are considered to be. If you think that a bankrupt or company is withholding information about the assets, you should write to the OR dealing with the case.

How do I make a claim?

To make a claim you should complete a proof of debt form and return it to the OR/IP. The form is sent to you with the notice to creditors. **Remember to sign the form.** ORs will **not** normally send an acknowledgement.

When all the assets available to unsecured creditors have been realised, the trustee/liquidator will distribute the proceeds in a strict order of priority.

Unsecured creditors will be paid after all fees and charges arising from the insolvency procedures have been paid and after payments to preferential creditors.

Unsecured creditors are paid before shareholders in a company. Payments are made in proportion to the value of each claim.

If a dividend is to be paid, all creditors whose addresses are known will be notified. If you have not already submitted a proof of debt, this may be your last chance to do so. If your proof of debt is submitted after the dividend has been declared, you may lose your right to share in the funds available at that time.

How much you are paid will depend upon the amount of money which can be realised and the number of claims. If there are few assets, you may not receive anything.

You can obtain a list of creditors from the OR/IP. The OR/IP is allowed to charge a statutory fee for this service. The list will show how much each creditor is owed. You also have a right to inspect the court file unless the court directs otherwise. If a statement of affairs has been submitted, you will be directed to the court file for details of creditors and their claims. When paying a dividend, the OR/IP can reject the whole or part of a creditor's claim. The OR/IP must provide reasons for doing so in writing. If you are dissatisfied with the decision on your claim, you may apply to the court for the decision to be reversed or varied.

Meeting of creditors

A meeting of creditors is held so that the creditors can appoint an IP as trustee or liquidator in place of the OR. This is likely to be the only meeting of creditors before the final meeting is called.

If the creditors do not choose an IP, the OR can apply to the Secretary of State to make an appointment or remain as trustee/liquidator. The OR can also apply to the Secretary of State when an appointment of an IP is needed in an emergency, for example to deal with urgent transactions involving assets. When this happens the IP must notify the creditors. This may be done by advertisement in a newspaper if the court allows, for example where there are a large number of creditors.

The OR must hold a meeting if it is requested by one quarter in value of the creditors. If the creditors request a meeting, they will have to lodge a deposit for the costs of the meeting with the OR.

You can normally only vote at the meeting if you have returned your proof of debt to the OR/IP within

the time stated in the notice. You can vote at the meeting without attending personally but you must also have submitted a proxy form. The form is supplied by the OR/IP at the same time as the notice summoning the creditors' meeting and must be returned by the time specified.

Creditors'/liquidation committee

A creditors'/liquidation committee can also be appointed at a meeting of creditors unless the Official Receiver remains as trustee/liquidator. The committee supervises and assists the trustee/liquidator on behalf of the creditors. In bankruptcies it is called a creditors' committee; in liquidations it is a liquidation committee. The committee consists of at least 3 and not more than 5 elected creditors.

An individual creditor who has been elected can act personally or appoint a representative.

You have a right to nominate yourself or any other creditor as a member of a committee. You can also vote for yourself.

A creditors'/liquidation committee must approve certain actions proposed by the trustee/liquidator. Each committee has different powers but they include agreeing to carrying on the bankrupt's or company's business and bringing or defending legal actions. A liquidation committee must approve payments to any class of creditors (for example, preferential creditors) in full and any arrangements made with creditors or in relation to assets.

The trustee/liquidator's remuneration

The OR's remuneration (payment) as trustee/liquidator is specified under insolvency law. An IP's remuneration as trustee/liquidator is fixed by the creditors'/liquidation committee. If there is no committee, it may be fixed at a meeting of creditors. The remuneration can be fixed as a percentage of the value of the assets or on a time basis. Any creditor, with the support of 25% in value of unsecured creditors, can apply to the court for the remuneration to be reviewed if they consider it too high. If the creditors do not agree a remuneration, the IP will receive the same as would have been paid to an OR.

Completion of the case

If an OR is dealing with the case and you have sent in a proof of debt, the OR will inform you when he

or she intends to apply (to the Secretary of State) for release. This means that the OR's role as trustee/liquidator comes to an end. The creditors have a right to object to the OR's release.

Please note that the release of the OR as trustee is not relevant to and does not affect a bankrupt's discharge.

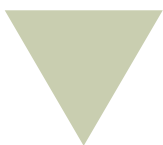
You will also be sent a summary of the OR's receipts and payments as trustee/liquidator.

If an IP is dealing with the case and you have sent in a proof of debt, you will be sent a notice of the final meeting of creditors. At this meeting the IP will report on his or her conduct of the case and will give a summary of the receipts and payments. The creditors have a right to object to the IP's release.

What legal action can I take against the bankrupt/company or the trustee/liquidator?

After the date of the court order unsecured creditors cannot take any action against the bankrupt or company without the consent of the court. You must submit your claim to the trustee/liquidator. You can apply to the court if you are dissatisfied with the actions of the OR/IP.

4. Insolvency terms: what do they mean?



This part provides a brief explanation of some of the terms you may come across as a creditor in insolvency proceedings. Please note that this glossary is for general guidance only. Many of the terms have a specific technical meaning in certain contexts which may not be covered here.

Administrative receiver

IP appointed in an administrative receivership. In this case the IP is often referred to as the "receiver".

Administrator

IP appointed by the court under an administration order.

Charge

Right taken over property by a creditor to protect against default in repayment of the loan (such as a mortgage).

Debenture

Document in writing, usually under seal, issued as evidence of a debt or the granting of security for a loan of a fixed sum at interest (or both). The term is often used in relation to loans (usually from banks) secured by charges, including floating charges, over companies' assets.

Deed of Arrangement

Arrangement (governed by the Deeds of Arrangement Act 1914) proposed by the debtor for payments to his or her creditors. It is occasionally used instead of an individual voluntary arrangement, particularly where creditors already agree to the terms of the arrangement and are not likely to take other action to recover their debt.

Discharge

Process which frees a bankrupt from the restrictions of bankruptcy and releases him or her from most bankruptcy debts.

Dividend

Sum distributed to each creditor in insolvencies.

Fixed charge

Charge held over specific assets. The debtor cannot sell the assets without the consent of the secured creditor or repaying the amount secured by the charge.

Floating charge

A charge held over general assets of a company. The assets may change (such as stock) and the company can use the assets without the consent of the secured creditor unless the charge "crystallises" (becomes a

fixed charge). Crystallisation occurs on the appointment of a receiver, at the start of winding up, or as otherwise provided for in the document creating the charge.

Interim receiver

The court may appoint the OR to act as interim receiver of an individual's property (usually to protect and secure it), after the presentation of the bankruptcy petition but before a bankruptcy order is made.

Liquidation (winding up)

Applies to companies or partnerships. It involves the realisation and distribution of the assets and usually the closing down of the business. There are three types of liquidation - compulsory, creditors' voluntary and members' voluntary.

Liquidator

OR/IP appointed to administer the liquidation of a company or partnership.

Member (of a company)

A person who has agreed to be, and is registered as, a member - for example, a shareholder of a limited company.

Nominee

IP who carries out the preparatory work for a voluntary arrangement, before its implementation.

Preferential creditor

Creditor entitled to receive payments in priority over other unsecured creditors. These creditors include certain Government departments, occupational pension schemes and employees.

Proof of debt

Statutory form completed by a creditor to state how much is claimed. The form is supplied by the trustee or liquidator.

Provisional liquidator

OR/IP appointed to preserve a company's assets pending the hearing of a winding up petition.

Proxy form

Form which must be completed if a creditor wishes someone else to represent him or her at a creditors' meeting and vote on his or her behalf.

Realise

Realising an asset means selling it or disposing of it to raise money.

Receiver

Commonly used name for an administrative receiver. The term can also mean a person appointed by the court or under a charge to receive the rents and profits of property.

Receiver and manager

When a bankruptcy order is made, the OR becomes receiver and manager to protect the bankrupt's estate. This happens before the OR becomes trustee or before an IP is appointed in his or her place.

Receivership

A company in administrative receivership is often said to be "in receivership".

Release

The process whereby the OR/IP is freed from liabilities as trustee/liquidator or administrator.

Secured creditor

Creditor who holds security, such as a mortgage, over a person's assets for money owed.

Statement of affairs

Document completed by a bankrupt or company officer, stating the assets and giving details of debts and creditors.

Summary administration

When a bankrupt has filed his or her own petition and the debts are less than the small bankruptcy level (currently £20,000), the court can issue a certificate for the summary administration of the estate. In such cases the OR need not investigate the bankrupt's affairs and the bankrupt may be discharged after two years.

Supervisor

IP appointed to supervise the carrying out of an individual or company voluntary arrangement.

Trustee

Person who holds property on trust for another. In bankruptcies the OR (as trustee in bankruptcy) or IP holds the property of the bankrupt in trust for creditors and is referred to as the trustee.

Unsecured creditor

Creditor who does not hold security for money owed. Some unsecured creditors may also be preferential creditors.

Voluntary liquidation

Method of liquidation not involving the courts or the OR. There are two types of voluntary liquidation - members' voluntary liquidation for solvent companies or creditors' voluntary liquidation.

Winding up order

Order of a court for the compulsory winding up or liquidation of a company or partnership.

5. Reference table

This is a general introduction to the insolvency procedures handled by IPs (not ORs). Please contact your professional adviser or the IP handling your case for further details.

Administrative receivership

Administration

Purpose:	To recover money owed to a secured creditor	To save a company or partnership facing financial problems; to reach an arrangement with creditors or to gain approval of a CVA; to achieve a better realisation of assets than in liquidation
Proposed/commenced by:	A floating charge holder	A court order. Petition can be presented by the company or partnership, the company's directors, creditors or by the supervisor of a voluntary arrangement
Handled by:	Administrative receiver	Administrator
Creditors notified:	Within 28 days of appointment of administrative receiver (unless the court otherwise directs)	Within 28 days of a court order (unless the court otherwise directs)
Meeting of creditors/voting rights:	Held within 3 months of appointment or longer period if the court allows (unless the company goes into liquidation). To vote, written notice of claim is needed	Held within 3 months (unless the court otherwise directs). To vote, written notice of claim is needed
Committees:	A creditors' committee may be appointed. It can only request information from the administrative receiver	A creditors' committee may be appointed
IP's remuneration fixed by:	Floating charge holder or the court	Creditors' committee, creditors or the court
Progress/completion of the case:	Account of receipts and payments is sent on completion to the creditors' committee if there is one	After approval of administrator's proposals, creditors receive reports twice yearly and on vacation of office by administrator
Legal action against the company/individual:	All creditors retain the right to take legal action	Creditors cannot take legal action without leave of the court

Company (CVA)
Individual (IVA)
voluntary
arrangement

Creditors' voluntary
liquidation

Members' voluntary
liquidation

To allow a company, partnership or individual with financial problems to reach a binding agreement with creditors

To allow an insolvent company to put itself into liquidation without the need for a court order

To allow a solvent company to put itself into liquidation (eg if there is no-one left to run a family business)

The directors, partners, liquidator, administrator, or the individual debtor (not creditors)

The directors (not creditors)

The directors

Nominee who becomes the supervisor

Liquidator

Liquidator

When the notice of creditors' meeting is issued

Within 14 days of the members' meeting

No requirements to notify creditors.

Timing is specified in the nominee's proposal or by the liquidator or administrator. To vote, written notice of claim is needed

Within 14 days of the members' meeting. To vote, written notice of claim is needed

The debts must be paid within 12 months. If the liquidator considers that the company will not be able to pay its debts in full within 12 months, a meeting of creditors must be held and the liquidation becomes a creditors' voluntary liquidation

A committee is not appointed

Liquidation committee may be appointed

Agreed in the terms of the arrangement

Liquidation committee, creditors or the court

Creditors receive reports annually and within 28 days of completion

Meetings of creditors held annually and on completion

All creditors who had notice of the meeting to consider the proposal are bound by the meeting's decision. In an IVA the interim order prevents all creditors from taking action

Creditors can petition for compulsory winding up

6. Where to go for further information



Questions on the procedures involved in a specific insolvency should be referred to your professional adviser or to the OR/IP handling the case (see page 3).

Please note that The Insolvency Service and Official Receivers can only provide information about the administration of your case. They cannot offer legal advice. You should always seek professional advice from a solicitor, accountant or IP. If you do not have a professional adviser, contact your local Citizens Advice Bureaux (please refer to your local telephone book for the address and telephone number).

You can contact The Insolvency Service central Enquiry Line for general enquiries on insolvency matters on 020 7291 6895; or e-mail: Central.Enquiryline@insolvency.gsi.gov.uk

For further copies of any of The Insolvency Service publications please contact your local Official Receiver' office; or The Insolvency Service Publications Order Line on 0121 698 4241; or write to:

The Insolvency Service (Publication Orders)
Records Management
4th Floor East
Ladywood House
Birmingham
B2 4UZ

All Insolvency Service publications appear in full on our website, www.insolvency.gov.uk. You can download or order them from the site. Some of them are also available in Urdu.

To contact Companies House:



Companies House holds the records for all limited companies incorporated in England and Wales at its head office at:

Companies House
Crown Way
Cardiff CF4 3UZ

Company records can also be examined at the London search room and at satellite offices in Birmingham, Leeds and Manchester. Company records can be obtained by post if you are unable to visit one of the offices. Telephone orders can be accepted if you pay by credit card (Access, Visa and Mastercard only). For further information, telephone Cardiff 01222 380801.

To search the Individual Insolvency Register:



Searches can be made by post or in person. Searches cannot be made by telephone. This service is free.

A search form is available on The Service's website at www.insolvency.gov.uk

The address is:

The Insolvency Service
Bankruptcy Public Search Room
2nd Floor West Wing
Ladywood House
45/6 Stephenson Street
Birmingham, B2 4UP
Tel: 0121 698 4000 General enquiries only
Fax: 0121 698 4406

Information on debt recovery:



Please note that The Insolvency Service cannot give advice on debt recovery or on how to begin insolvency proceedings.

A guide to credit management for buyers and suppliers, “Better Payment Practice”, is available from:

DTI Publications Order Line

Admail 528

London SW1W 8YT

Tel: 0870 1502500.

Please quote “Better Payment Practice - URN 98/965”.

Guidance on county court procedures, including information about the small claims procedure and enforcing judgments is available from any county court office (see under ‘Courts’ in the telephone directory). Information for small businesses about using the county courts for debt recovery is also available from court offices.

Individuals who have ordered goods and services and arranged for payment by credit, including credit cards, may be able to claim against the provider of credit. The Consumer Credit Act 1974 (s75) provides for this in limited situations. Advice may be obtained from Citizens Advice Bureaux.

To obtain further copies of this guide:



For further copies of this booklet or any Insolvency Service publications please contact your local Official Receiver’ office; or The Insolvency Service Publications Order Line on 0121 698 4241; or write to:

The Insolvency Service (Publication Orders)

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4th Floor East

Ladywood House

Birmingham

B2 4UZ

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Official Receivers

London

21 Bloomsbury Street
London WC1B 3SS
Tel: 020 7637 1110
Fax: 020 7636 4709

Anglia Region

Anglia Region
Regional Manager
2nd Floor
Abbeygate House
164-167 East Road
Cambridge CB1 1DB
Tel: 01223 324480
Fax: 01223 445310

Cambridge

2nd Floor,
Abbeygate House
164-167 East Road
Cambridge CB1 1DB
Tel: 01223 324480
Fax: 01223 445310

Norwich

Emmanuel House
2 Convent Road
Norwich NR2 1PA
Tel: 01603 628983
Fax: 01603 760842

Ipswich

8th Floor
St Clare House
Princes Street
Ipswich IP1 1LX
Tel: 01473 217565
Fax: 01473 230430

St Albans

1st Floor
Trident House
42-48 Victoria Street
St Albans AL1 3HR
Tel: 01727 832233
Fax: 01727 732400

Northampton

SOL House
29 St Katherine Street
Northampton NN1 2QZ
Tel: 01604 542400
Fax: 01604 542450

Southend

2nd Floor
Tylers House
Tylers Avenue
Southend-on-Sea SS1 2AX
Tel: 01702 602570
Fax: 01702 602567

South East Region

South East Region
Regional Manager
5th Floor, Sunley House
Bedford Park
Croydon CR9 ITX
Tel: 020 8681 5166
Fax: 020 8667 8000

Brighton 69 Middle Street
Brighton BN1 1BE
Tel: 01273 861300
Fax: 01273 861301

Canterbury 4th Floor, Clarkson House
Rhodaus Town
Canterbury CT1 2RZ
Tel: 01227 825850
Fax: 01227 825888

Croydon 5th Floor, Sunley House
Bedford Park
Croydon CR9 1TX
Tel: 020 8681 5166
Fax: 020 8667 8000

Reading 2nd Floor
Kings Wharf
20-30 Kings Road
Reading RG1 3ET
Tel: 0118 958 1931
Fax: 0118 950 4941

Medway Ground Floor
Victory House
Quayside
Chatham Maritime ME4 4QU
Tel: 01634 895700
Fax: 01634 895711

South West Region

South West Region
Regional Manager
3rd Floor, Finance House
Barnfield Road
Exeter EX1 1QR
Tel: 01392 436886
Fax: 01392 422618

Bournemouth 1st Floor
Heliting House
35 Richmond Hill
Bournemouth BH2 6HT
Tel: 01202 203900
Fax: 01202 203920

Bristol 3rd & 4th Floors
Intercity House, Mitchell Lane
Bristol BS1 6BD
Tel: 01179 279515
Fax: 01179 252054

Cardiff 3rd Floor, Companies House
Crown Way
Cardiff CF14 3ZA
Tel: 029 2038 1300
Fax: 029 2038 1318

Exeter 3rd Floor, Finance House
Barnfield Road
Exeter EX1 1QR
Tel: 01392 4368
Fax: 01392 422618

Plymouth 1st Floor, Cobourg House
Mayflower Street
Plymouth PL1 1DJ
Tel: 01752 635200
Fax: 01752 635222

Southampton Western Range
83-85 London Road
Southampton SO15 2SH
Tel: 023 8030 3100
Fax: 023 8030 3177

Swansea 2nd Floor
Sun Alliance House
166-167, St Helens Road
Swansea SA1 5DL
Tel: 01792 642861
Fax: 01792 479700

Midlands Region

Midlands Region
Regional Manager
5th Floor
Ladywood House
45/6 Stephenson Street
Birmingham B2 4UP
Tel: 0121 698 4000
Fax: 0121 698 4402

Birmingham

3rd Floors
Ladywood House
45/6 Stephenson Street
Birmingham B2 4UP
Tel: 0121 698 4000
Fax: 0121-698 4402
0121 698 4189

Gloucester

21-23 London Road
Gloucester GL1 3HB
Tel: 01452 521658/527997
Fax: 01452 310910

Leicester

1st Floor
Knightsbridge House
Lower Brown Street
Leicester LE1 3TF
Tel: 01162 795800
Fax: 01162 795825

Nottingham

Huntingdon Court Annex
90-94 Mansfield Road
Nottingham NG1 3HH
Tel: 01159 116644
Fax: 01159 116649

North East Region

North East Region
Regional Manager
1st Floor
25 Queen Street
Leeds LS1 2TW
Tel: 01132 338222
Fax: 01132 338332

Hull

Suite J, Anchor House
The Maltings
Silvester Street
Hull HU1 3HA
Tel: 01482 323729
Fax: 01482 217806

Leeds

1st Floor
25 Queen Street
Leeds LS1 2TW
Tel: 01132 338222
Fax: 01132 338332

Newcastle

1st Floor
Melbourne House
Pandon Bank
Newcastle-upon-Tyne NE1 2QJ
Tel: 0191 260 4600
Fax: 0191 260 4611

Sheffield

5th Floor
City Plaza South
Pinfold Street
Sheffield S1 2GU
Tel: 01142 212700
Fax: 01142 212750

Stockton

2nd Floor
St Marks House
Teesdale
Thornaby
Stockton on Tees TS17 6QT
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Fax: 01642 628819

North West Region

North West Region
Regional Manager
1st Floor, Boulton House
17-21 Chorlton Street
Manchester M1 3HY
Tel: 0161 934 5400
Fax: 0161 934 5450

Blackpool 1st Floor
Newfield House
Vicarage Lane
Blackpool FY44 4BW
Tel: 01253 830700
Fax: 01253 830711

Chester Suite 5, 3rd Floor
Windsor House
Pepper Street
Chester CH1 1DF
Tel: 01244 402750
Fax: 01244 402799

Liverpool 2nd Floor
Cunard Building
Pier Head
Liverpool L3 1DS
Tel: 0151 236 9131
Fax: 0151 243 7800

Manchester 1st Floor
Boulton House
17-21 Chorlton Street
Manchester M1 3HY
Tel: 0161 934 5400
Fax: 0161 934 5450

Stoke 2nd Floor, Suite A
Cophall House
King Street
Newcastle-under-Lyme ST5 1UE
Tel: 01782 664100
Fax: 01782 664120

The standards of service you can expect

If you telephone us

- We will answer your call between 9am and 5pm, Monday to Friday.
- We aim to answer 95% of calls to our central enquiry line within 20 seconds and 95% of all other calls within 16 seconds.

If you write to us or e-mail

- We will reply within 15 working days of receipt, stating the name and telephone number of the person replying.
- If more research is needed we will send an interim reply within 5 working days that will tell you when you can expect a full reply.

If you have an appointment

- You will be seen no later than 5 minutes after the fixed appointment time.
- If you do not have an appointment, you will be seen within 10 minutes.

If you are required to attend for an interview

- By law you must attend for an interview when required to do so.
- In some cases the Official Receiver will need to interview you immediately to deal with urgent matters.
- If not, the Official Receiver will write to you within 2 working days of the Official Receiver receiving written notification of the court order, fixing an appointment date and time for you.
- You will be interviewed in private.

In some cases the Official Receiver will offer to interview you over the telephone

- If so, the Official Receiver will write to you within 2 working days of the Official Receiver receiving written notification of the court order asking you to provide a land-line telephone number and fixing a date and time when you will be contacted to discuss your case.

If you have a disability or special need

- When attending one of our offices, please let us know in advance. We will try to make suitable arrangements and, where necessary, a home visit or telephone interview may be possible.

In addition, if you are a creditor

The Official Receiver aims to:

- issue reports to creditors about the assets and liabilities of the bankrupt within 8 weeks of the bankruptcy or winding-up order; and
- hold the first meeting of creditors (if there are material assets) within 12 weeks of the bankruptcy or winding-up order.

In addition, if you are an insolvency practitioner

- The Official Receiver will offer to hand over a case to you within 8 working days of your appointment.
- Our Central Accounting Unit aims to:
- process payment requests by you within 4 days or by the due date; and
 - post bank giro credit receipts to you on the day received.

This is a summary of the standards of service you can expect from us. You will find full details of our Charter standards on our website at www.insolvency.gov.uk or ask for a free Charter leaflet.

To obtain further copies of this guide, please contact the Insolvency Service Publications Order Line on 0121 698 4241, your local Official Receiver's office or write to:

The Insolvency Service (Publication Orders)
Records Management
4th Floor East
Ladywood House
Birmingham
B2 4UZ

Publications can also be ordered on our website at www.insolvency.gov.uk

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