

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 03012174

Company name in full Waterford Reproductions Limited

→ Filling in this form

Please complete in typescript or in
bold black capitals.

2 Liquidator's name

Full forename(s) Martin

Surname Maloney

3 Liquidator's address

Building name/number Leonard Curtis

Street Leonard Curtis House

Elms Square, Bury New Road

Post town Whitefield

County/Region Greater Manchester

Postcode M457TA

Country

4 Liquidator's name ①

Full forename(s) Anthony

Surname Milnes

① Other liquidator

Use this section to tell us about
another liquidator.

5 Liquidator's address ②

Building name/number Leonard Curtis

Street Leonard Curtis House

Elms Square, Bury New Road

Post town Whitefield

County/Region Greater Manchester

Postcode M457TA

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	7	m	1	m	2	y	2	y	0	y	2	y	0	
To date	d	1	d	6	m	1	m	2	y	2	y	0	y	2	y	1	
7	Progress report																
	☒ The progress report is attached																
8	Sign and date																
Liquidator's signature	Signature X  X																
Signature date	d	0	d	3	m	0	m	2	y	2	y	0	y	2	y	2	

**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 **Gabriel Bryant**

Company name **Leonard Curtis**

Address **Leonard Curtis House**

Elms Square, Bury New Road

Whitefield

Post town **Greater Manchester**

County/Region

Postcode **M 4 5 7 T A**

Country

DX

Telephone **0161 413 0930**

**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



LEONARD CURTIS
BUSINESS RESCUE & RECOVERY

**Waterford Reproductions Limited
(In Creditors' Voluntary Liquidation)**

Company Number: 03012174

Former Registered Office and Trading Address:

Unit 5a, Farnworth Park Industrial Estate, Wellington Street Farnworth, Bolton BL4 7AH

**Joint Liquidators' Second Progress Report
pursuant to Section 104A(1) of the Insolvency Act 1986 (as amended)
and Rule 18.3 of the Insolvency (England and Wales) Rules 2016**

**Report Period:
17 December 2020 to 16 December 2021**

3 February 2022

Leonard Curtis
Leonard Curtis House, Elms Square, Bury New Road, Whitefield
Greater Manchester M45 7TA
Tel: 0161 413 0930 Fax: 0161 413 0931
recovery@leonardcurtis.co.uk
Ref: K/26/GB/W728Q/1010

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TO ALL MEMBERS, CREDITORS AND THE REGISTRAR OF COMPANIES

1 INTRODUCTION

- 1.1 Martin Maloney and Anthony Milnes were appointed Joint Liquidators of Waterford Reproductions Limited (“the Company”) on 17 December 2019.
- 1.2 Martin Maloney and Anthony Milnes are authorised to act as insolvency practitioners in the UK by the Institute of Chartered Accountants in England and Wales.
- 1.3 There has been no change in office holder since the date of Liquidation.
- 1.4 This report provides an update on the conduct of the Liquidation for the period from 17 December 2020 to 16 December 2021, as required by Section 104A(1) of the Insolvency Act 1986 (as amended) (“the Act”) and Rule 18.3 of the Insolvency (England and Wales) Rules 2016 (“the Rules”). It contains details of the progress made, the expected outcome for creditors and other information that the Joint Liquidators are required to disclose and should be read in conjunction with the previous progress report dated 1 February 2021.
- 1.5 All figures are stated net of VAT.

2 CONDUCT OF THE LIQUIDATION

- 2.1 The Company’s registered office was changed to Leonard Curtis House, Elms Square, Bury New Road, Whitefield, Greater Manchester M45 7TA on 8 January 2021.

Assets Realised

Sundry Receipt

- 2.2 A sundry receipt of £1,248 has been received from HPL UK Ltd in relation to an overpayment.

Assets Still to be Realised

- 2.3 There are no further assets to be realised.

3 RECEIPTS AND PAYMENTS ACCOUNT

- 3.1 A summary of the Joint Liquidators’ receipts and payments for the entire period of the Liquidation, including the period from 17 December 2020 to 16 December 2021, is attached at Appendix A.

4 OUTCOME FOR CREDITORS

Secured Creditors

Clydesdale Bank plc t/a Yorkshire Bank (“Yorkshire Bank”)

- 4.1 Yorkshire Bank hold a fixed charge and a floating charge created on 8 June 2009 and registered at Companies House on 12 June 2009. The statement of affairs indicates a liability of £13,000. No claim has been received.

Preferential Creditors

- 4.2 As at the date of Liquidation, no preferential claims were anticipated.
- 4.3 No claims have been received.

Prescribed Part

- 4.4 As the net property in this case is less than the prescribed minimum, there is no requirement to set aside a prescribed part

Ordinary Unsecured Creditors

- 4.5 As at the date of Liquidation, there were 38 unsecured creditors, with estimated claims totalling £344,558. Claims totalling £70,360 have been received.
- 4.6 The funds realised have already been distributed or used or allocated for paying the expenses of the Liquidation. As a result, there will be no dividend to ordinary unsecured creditors.
- 4.7 The Joint Liquidators have collated and acknowledged (where requested) the claims of the ordinary unsecured creditors, although, in view of the fact that there will be no distribution to this class of creditor, unsecured claims have not been formally agreed.

5 INVESTIGATIONS

- 5.1 As previously reported, following the initial assessment, no detailed investigations were considered to be required by the Joint Liquidators. Nothing further has been brought to the attention of the Joint Liquidators during the period of this report.

6 JOINT LIQUIDATORS’ REMUNERATION, EXPENSES AND DISBURSEMENTS, AND CREDITORS’ RIGHTS

Remuneration

- 6.1 A fee of £6,000 in respect of the preparation of the statement of affairs was approved by creditors on 17 December 2019. £5,904 has been drawn, of which, £1,000 has been paid to Higsons Limited for their assistance with the preparation of the statement of affairs.
- 6.2 No steps have been taken during the period to fix the basis of fees in respect of the Joint Liquidators’ remuneration. Based on present information, the Company has insufficient assets to enable the payment of any Joint Liquidators’ remuneration from the estate.

Expenses and Disbursements

- 6.3 A summary of the Joint Liquidators’ expenses from 17 December 2019 to 16 December 2021 is attached at Appendix B. To assist creditors’ understanding of this information, it has been separated into the following two categories:
- *Standard Expenses*: this category includes expenses payable by virtue of the nature of the Liquidation process and / or payable in order to comply with legal or regulatory requirements.

- *Case Specific Expenses*: this category includes expenses likely to be payable by the Joint Liquidators in carrying out their duties in dealing with issues arising in this particular Liquidation. Included within this category are costs that are directly referable to the Liquidation but are not paid to an independent third party (and which may include an element of allocated costs). These are known as ‘category 2 expenses’ and they may not be drawn without creditor approval.

- 6.4 With effect from 1 April 2021, the Joint Liquidators are also required to disclose to those responsible for approving their remuneration whether any payments that they intend to make from an insolvency estate are to associates of Leonard Curtis. Payments to associates are subject to the same level of approval as the office holder’s fees and category 2 expenses.
- 6.5 No resolution was proposed to creditors with regard to either payments to associates or the Joint Liquidators’ category 2 expenses.
- 6.6 Attached at Appendix C is additional information in relation to the firm’s policy on staffing, the use of subcontractors, disbursements and details of current charge-out rates by staff grade. Please be aware that the firm’s charge out rates have been amended with effect from 1 March 2021.
- 6.7 During the Liquidation, the following professional advisors (“PA”) and / or subcontractors (“S”) have been instructed:

Name of Professional Advisor	PA / S	Service Provided	Basis of Fees
Higsons Limited	S	Assistance with the preparation of the statement of affairs	Fixed Fee - £1,000
Emprove Limited	S	Handling of employee claims	Fixed Fee - £861
Cerberus Asset Management	PA	Asset valuation and advice	Fixed Fee - £600
Commercial and Asset Management	S	Debt collection assistance	25% of realisations

- 6.8 You will note that the costs incurred in respect of the services provided are in line with those originally anticipated.

Higsons Limited

- 6.9 Higsons Limited were instructed to provide their knowledge of the Company’s financial position to assist in the preparation of the statement of affairs. The use of Higsons Limited ensured that all of the Company’s matters were considered and recorded as required on the statement of affairs, enabling maximum realisations to be achieved. The Joint Liquidators believe that the fixed fee of £1,000 is fair and reasonable for the work undertaken by Higsons Limited.

Emprove Limited

- 6.10 Emprove Limited were instructed to provide their knowledge and expertise to assist with the employee claims. It is considered that the cost of using Emprove Limited is less than the comparative cost of the Joint Liquidators and their staff undertaking this work. The Joint Liquidators believe that the fixed fee of £861 is fair and reasonable for the work undertaken by Emprove Limited.

Commercial and Asset Management Limited (“CAM”)

- 6.11 CAM were instructed to provide their specialist skills and expertise to assist with the collection of the Company’s book debts. It is considered that the cost of using CAM is less than the comparative cost of the Joint Liquidators and their staff undertaking this work. The Joint Liquidators believe that the fee based on 25% of realisation is fair and reasonable for the work undertaken by CAM.

Creditors’ Rights

- 6.12 Under Rule 18.9 of the Rules, within 21 days of receipt of this report, a secured creditor, or an unsecured creditor with either the concurrence of at least five per cent in value of the unsecured creditors (including the creditor in question), or with the permission of the court, may request in writing that the Joint Liquidators provide further information about their remuneration or expenses which have been itemised in this report.
- 6.13 Under Rule 18.34 of the Rules, any secured creditor, or any unsecured creditor with either the concurrence of at least 10 per cent in value of the unsecured creditors (including that creditor), or the permission of the court, may within eight weeks of receipt of the progress report that first reports the fee basis, the charging of the remuneration or the incurring of the expenses in question, make an application to court on the grounds that, in all the circumstances, the basis fixed for the Joint Liquidators’ remuneration is inappropriate and/or the remuneration charged or the expenses incurred by the Joint Liquidators, as set out in the progress report, are excessive.
- 6.14 Unless the court orders otherwise, the costs of the application shall be paid by the applicant and are not payable as an expense of the Liquidation.

7 MATTERS STILL TO BE DEALT WITH

- 7.1 Matters still to be dealt with before conclusion of the Liquidation include the following:

- The Company’s pension scheme requires closing; and
- The preparation and submission of the Joint Liquidators’ Final Account.

8 OTHER MATTERS

- 8.1 For your information, Liquidation: A Guide for Creditors on Insolvency Practitioner Fees. Version 1 April 2021, which sets out the rights of creditors and other interested parties under the insolvency legislation, may be accessed from the following website via the link below:

<https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/>

- 8.2 If you would prefer this to be sent to you in hard copy form, please contact Gabriel Bryant of this office on 0161 413 0930.

- 8.3 Creditors are also encouraged to visit the following website, which provides a step by step guide designed to help creditors navigate through an insolvency process:

<http://www.creditorinsolvencyguide.co.uk>

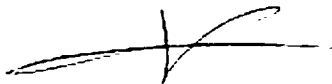
- 8.4 The Joint Liquidators are bound by the Insolvency Code of Ethics, which can be found at:

<https://www.gov.uk/government/publications/insolvency-practitioner-code-of-ethics>

Data Protection

- 8.5 When submitting details of your claim in the Liquidation, you may disclose personal data to the Joint Liquidators. The processing of personal data is regulated in the UK by the General Data Protection Regulation EU 2016/679 as supplemented by the Data Protection Act 2018, together with other laws which relate to privacy and electronic communications. The Joint Liquidators act as Data Controllers in respect of personal data they obtain in relation to this Liquidation and are therefore responsible for complying with Data Protection Law in respect of any personal data they process. The Joint Liquidators’ privacy notice, which is attached to this report at Appendix D, explains how they process your personal data. Terms used in this clause bear the same meanings as are ascribed to them in Data Protection Law.

Yours faithfully



MARTIN MALONEY
JOINT LIQUIDATOR

Martin Maloney and Anthony Milnes are authorised to act as insolvency practitioners in the UK by the Institute of Chartered Accountants in England and Wales under office holder numbers 9628 and 23150, respectively

APPENDIX A

**SUMMARY OF JOINT LIQUIDATORS' RECEIPTS AND PAYMENTS
FROM 17 DECEMBER 2020 TO 16 DECEMBER 2021**

	Estimated to Realise	As at 16 December 2020	Movements During the Period	As at 16 December 2021
	£	£	£	£
RECEIPTS				
Connected Party Debtors	7,200	7,200.00	-	7,200.00
Debtors	3,042	1,247.56	-	1,247.56
	<u>10,242</u>	<u>8,447.56</u>	<u>-</u>	<u>8,447.56</u>
Sundry Receipts		-	1,124.91	1,124.91
Bank Interest		0.58	-	0.58
		<u>8,448.14</u>	<u>1,124.91</u>	<u>9,573.05</u>
PAYMENTS				
Statement of Affairs Fee		1,000.00	4,903.75	5,903.75
Employment Law Consultancy		430.49	430.49	860.98
Asset Valuation Fee		600.00	-	600.00
Debt Collection Fee		311.89	-	311.89
Statutory Advertising		171.90	-	171.90
Software Licence Fee		87.00	-	87.00
Bond Fee		40.00	-	40.00
Document Hosting		14.00	-	14.00
AML Checks		40.00	-	40.00
TOTAL COSTS AND CHARGES PAID		<u>2,695.28</u>	<u>5,334.24</u>	<u>8,029.52</u>
BALANCE		<u>5,752.86</u>	<u>(4,209.33)</u>	<u>1,543.53</u>
MADE US AS FOLLOWS				
Balance at Bank		5,276.18	(5,276.18)	-
VAT Control Account		476.68	1,066.85	1,543.53
BALANCE		<u>5,752.86</u>	<u>(4,209.33)</u>	<u>1,543.53</u>

**SUMMARY OF JOINT LIQUIDATORS' EXPENSES
FROM 17 DECEMBER 2019 TO 16 DECEMBER 2021**

Standard Expenses

Type	Charged by	Description	Total Amount Incurred to Date £	Amount Incurred in This Period £	Amount Paid £	Amount Unpaid £
AML Checks	Business Tax Centre	Electronic client verification	40.00	-	40.00	-
Bond Fee	AUA Insolvency Risk	Insurance bond	40.00	-	40.00	-
Document Hosting	Pelstar	Hosting of documents for creditors *	21.00	-	14.00	7.00
Software Licence Fee	Pelstar	Case management system licence fee *	87.00	-	87.00	-
Statutory Advertising	Courts Advertising	Advertising	171.90	-	171.90	-
Storage Costs	Auctus Limited	Storage of books and records	64.42	-	-	64.42
		Total standard expenses	424.32	-	352.90	71.42

* Payment to Associate requiring specific creditor / committee approval from 1 April 2021

Case Specific Expenses

Type	Charged by	Description	Total Amount Incurred to Date £	Amount Incurred in This Period £	Amount Paid £	Amount Unpaid £
Statement of Affairs fee	Higsons Limited	Assistance with the Statement of Affairs	1,000.00	-	1,000.00	-
Asset Valuation Fee	Cerberus Asset Management	Cost of Asset Valuation	600.00	-	600.00	-
Debt Collection Fee	Commercial and Asset Management	Cost of Debt Collection	311.89	-	311.89	-
Postage Fees	Postworks	Cost of posting Mail	3.03	-	-	3.03
Employment Law Consultancy	Emprove Limited	Employee Services	860.98	430.49	860.98	-
Staff Mileage	Leonard Curtis	Category 2 expense requiring specific creditor / committee approval	20.26	-	-	20.26
		Total case specific expenses	1,796.16	430.49	1,772.87	23.29

LEONARD CURTIS POLICY REGARDING FEES, EXPENSES AND DISBURSEMENTS

The following Leonard Curtis policy information is considered to be relevant to creditors:

Staff Allocation and Charge Out Rates

We take an objective and practical approach to each assignment which includes active director involvement from the outset. Other members of staff will be assigned on the basis of experience and specific skills to match the needs of the case. Time spent by secretarial and other support staff on specific case related matters, e.g. report despatching, is not charged.

Where it has been agreed by the appropriate body of creditors that the office holders’ remuneration will be calculated by reference to the time properly given by the office holders and their staff in attending to matters as set out in a fees estimate, then such remuneration will be calculated in units of 6 minutes at the standard hourly rates given below. In cases of exceptional complexity or risk, the insolvency practitioner reserves the right to request and obtain authority from the appropriate body of creditors that their remuneration on such time shall be charged at the higher complex rates given below.

The following hourly charge out rates apply to all assignments undertaken by Leonard Curtis:

	6 Jan 2014 onwards		1 Aug 2019 onwards		1 March 2021 onwards	
	Standard	Complex	Standard	Complex	Standard	Complex
	£	£	£	£	£	£
Director	450	562	525	656	550	688
Senior Manager	410	512	445	556	465	581
Manager 1	365	456	395	494	415	518
Manager 2	320	400	345	431	365	456
Administrator 1	260	325	280	350	295	369
Administrator 2	230	287	250	313	265	331
Administrator 3	210	262	230	288	245	306
Administrator 4	150	187	165	206	175	219
Support	0	0	0	0	0	0

Office holders’ remuneration may include costs incurred by the firm’s in-house legal team, which may be used for non-contentious matters pertaining to the insolvency appointment.

Use of Associates

We are required to disclose to those responsible for approving our remuneration whether any payments we intend to make from an insolvency estate are to Associates of Leonard Curtis. The term “Associate” is defined in s435 of the Insolvency Act 1986 but we are also required to consider the substance or likely perception of any association between the appointed insolvency practitioner, their firm (LC) or an individual within the firm and the recipient of a payment. Payments to Associates are subject to the same level of approval as the office holder’s fees and category 2 expenses (see table below).

Whilst we are not aware of any third parties who meet the legal definition of “Associate” we are aware that there is a perceived association between LC and Pelstar Limited. Pelstar Limited provides insolvency case management software and document hosting facilities to LC. LC employs an individual who is married to a director of Pelstar Limited. Pelstar Limited’s costs are set out in the tables below.

Use of Professional Advisors

Details of any professional advisor(s) used will be given in reports to creditors. Unless otherwise indicated the fee arrangement for each is based on hourly charge out rates, which are reviewed on a regular basis, together with the recovery of relevant disbursements.

The choice of professional advisors is based around a number of factors including, but not restricted to, their expertise in a particular field, the complexity or otherwise of the assignment and their geographic location.

APPENDIX C (CONT'D)

Use of Subcontractors

Where we subcontract out work that could otherwise be carried out by the office holder or his/her staff, this will be drawn to the attention of creditors in any report which incorporates a request for approval of the basis upon which remuneration may be charged. An explanation of why the work has been subcontracted out will also be provided.

Categorisation of Expenses

We are required to provide creditors with an estimate of the expenses we expect to be incurred in respect of an assignment and report back to them on actual expenses incurred and paid in our periodic progress reports. There are two broad categories of expenses: standard expenses and case specific expenses. These are explained in more detail below:

- a) Standard Expenses – this category includes expenses which are payable in order to comply with legal or regulatory requirements and therefore will generally be incurred on every case. They will include:

payments and therefore will generally be incurred on every case. They will include:				
Type	Description	Amount		
AML checks via Smartsearch	Electronic client verification in compliance with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017	£5.00 plus VAT per search		
Bond / Bordereau fee via AUA Insolvency Services	Insurance bond to protect the insolvent entity against any losses suffered as a result of the fraud or dishonesty of the IP	£10.00 to £1,200.00 dependent on value of assets within case		
Company searches via Companies House	Extraction of company information from Companies House	£1.00 per document unless document can be accessed via the free service		
Document hosting via Pelstar Limited (see Use of Associates and Category 2 expenses)	Hosting of documents via a secure portal for access by creditors/shareholders. Costs are charged per upload plus VAT and are generally dependent upon the number of creditors. The costs are commensurate with those charged by other providers of comparable services.	Type	First 100	Every addtl 10
		ADM	£14.00	£1.40
		CVL	£7.00	£0.70
		MVL	£7.00	£0.70
		CPL	£7.00	£0.70
		CVA	£10.00	£1.00
		BKY	£10.00	£1.00
		IVA	£10 p.a. or £25 for life of case	
Software Licence fee hosting via Pelstar Limited (see Use of Associates and Category 2 expenses)	Payable to software provider for use of case management system. The costs are commensurate with those charged by other providers of comparable services.	£87.00 plus VAT per case		
Postage via Royal Mail or Postworks	Cost of posting documents which are directly attributable to a case to external recipients	Calculated in accordance with applicable supplier rates and dependent on the number of pages and whether the document is sent by international, first or second class post.		
Post re-direction via Royal Mail	Redirection of post from Company's premises to office-holders' address	0-3 months £216.00 3-6 months £321.00 6-12 months £519.00		
Statutory advertising via advertising agents	Advertising of appointment, notice of meetings etc. - London Gazette - Other	£91.80 - £102.00 plus VAT per advert Dependent upon advert and publication		
Storage costs	Costs of storage of case books and records	£5.07 plus VAT per box per annum plus handling charges		

Type	Description	Amount
Agents' fees	Costs of appointed agents in valuing and realising assets	Time costs plus disbursements plus VAT
Debt Collection fees	Costs of appointed debt collectors in realising debts	Generally agreed as a % of realisations plus disbursements plus VAT
Legal fees	Costs of externally appointed solicitors. Will generally comprise advice on validity of appointment, drafting of sale contracts, advice on retention of title issues and advice on any reviewable transactions	Time costs plus disbursements plus VAT
Other expenses	See Category 1 and 2 expenses notes below	See Category 1 and 2 expenses notes below

- a) Category 1 expenses: These are payments to independent third parties providing the service to which the expense relate. These may include, for example, advertising, external room hire, storage costs, postage costs, telephone charges, travel expenses (excl. mileage), and equivalent costs reimbursed to the office holder or his or her staff. Category 1 expenses may be paid without prior approval.
- b) Category 2 expenses: These are costs that are directly referable to the appointment in question, but not paid to an independent third party. They may include costs which have an element of shared cost. The following items of expenditure are recharged on this basis and are charged at HMRC approved rates:

Business mileage	45p per mile
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Payments to Associates (as defined above) are categorised by LC in the same way as Category 2 expenses. Category 2 expenses and payments to Associates may only be drawn if they have been approved in the same manner as an office holder's remuneration.

**LEONARD CURTIS
PRIVACY NOTICE FOR CREDITORS**

Information we collect and hold about you

By requesting details of your claim in this insolvency, we may collect Personal Data from you, particularly if you are a consumer creditor, a sole trader or are lodging a claim in your personal capacity.

Personal Data is information relating to a living individual. Whenever Personal Data is processed, collected, recorded, stored or disposed of it must be done within the terms of the General Data Protection Regulation (“the GDPR”). Examples of Personal Data include but may not be limited to your name, address, telephone number and email contact details.

If you do not provide us with the information we require, this may adversely affect our ability to deal with your claim, but we would ask you not to submit more Personal Data than we request from you.

Legal justification for processing your Personal Data

The processing of your Personal Data by us is necessary to enable us to comply with legal obligations under the Insolvency Act 1986 and associated legislation which we are subject to as Insolvency Practitioners.

How we use your information

All information you supply to us is required to enable us to comply with our duties under the Insolvency Act 1986 and associated legislation. It will be used to enable us to assess the extent of the insolvent entity’s liabilities, to allow you to vote on any decision procedures, to enable us to communicate with you, to process your claim and to pay any dividends which may be due to you from the insolvent estate.

Who we share your information with

We may be required to share some of your Personal Data with other creditors. The data which will be shared with other creditors will be limited to that specifically required to be disclosed under insolvency legislation.

We may share some of your information with our Data Processors. Data Processors include solicitors, accountants and employment law specialists who assist us with our duties where required. We will only share your information with our Data Processors if we require their specialist advice. All of our Data Processors are subject to written contracts with us to ensure that your Personal Data is processed only in accordance with the GDPR.

How long will we hold your Personal Data for?

We will need to hold your Personal Data for a period of time after the insolvency has been concluded. This is to enable us to deal with any queries which might arise. Our Records Management Policy requires us to destroy our physical files 6 years after closure of the case. Electronic data files will be removed from our Case Management System 6 years after conclusion of the case but may be held on our server for a longer period of time but with restricted access.

Your rights in respect of your Personal Data

You have the right to request access to your Personal Data and to require it to be corrected or erased. You also have the right to request a restriction in the way we process your Personal Data or to object to its processing. You should be aware however that we may not be able to comply with your request if this would affect our ability to comply with our legal obligations.

You have the right to Data Portability. This is a right to have the Personal Data we hold about you to be provided to you in a commonly used and machine-readable format so that you can transfer that Data to another organisation in a way that is not too onerous to upload the Data.

APPENDIX D (CONT'D)

Your right to complain

You have the right to be confident that we are handling your Personal Data responsibly and in line with good practice. If you have a concern about the way we are handling your Personal Data you should contact our Privacy Manager in the first instance.

If you are unable to resolve your concerns with us, you have the right to complain to the Information Commissioners' Office. The Information Commissioner can be contacted at Wycliffe House, Water Lane, Wilmslow, Cheshire SK6 5AF or on 0303 123 1113.

Contacting us

If you have any questions relating to the processing of your Personal Data, please write to our Privacy Manager at Leonard Curtis, 5th Floor, Grove House, 248A Marylebone Road, London NW1 6BB Alternatively our Privacy Manager can be contacted by telephone on 0207 535 7000 or by email: privacy@leonardcurtis.co.uk.

Data Controller: LEONARD CURTIS