

LIQ03

Notice of progress report in voluntary winding up



Companies House

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

1 Company details

Company number 0 5 4 1 2 1 5 3

Company name in full Argentia Limited

→ Filling in this form

Please complete in typescript or in
bold black capitals.

2 Liquidator's name

Full forename(s) Peter

Surname Hall

3 Liquidator's address

Building name/number 2 Venture Road

Street Science Park

Post town Chilworth

County/Region Southampton

Postcode S O 1 6 7 N P

Country

4 Liquidator's name ①

Full forename(s)

Surname

① Other liquidator

Use this section to tell us about
another liquidator.

5 Liquidator's address ②

Building name/number

Street

Post town

County/Region

Postcode


Country

② Other liquidator

Use this section to tell us about
another liquidator.

LIQ03

Notice of progress report in voluntary winding up

6	Period of progress report											
From date	^d 2	^d 5	^m 0	^m 9	^y 2	^y 0	^y 2	^y 0				
To date	^d 2	^d 4	^m 0	^m 9	^y 2	^y 0	^y 2	^y 1				
7	Progress report											
<input checked="" type="checkbox"/> The progress report is attached												
8	Sign and date											
Liquidator's signature	Signature 								X			
Signature date	^d 0	^d 1	^m 1	^m 1	^y 2	^y 0	^y 2	^y 1				

LIQ03

Notice of progress report in voluntary winding up



Presenter information

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

Contact name Akash Thawani

Company name SKSi

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

Post town Uxbridge

County/Region

Postcode U B 8 2 F X

Country

DX

Telephone 0204 548 1000



Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

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



Important information

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



Where to send

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

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



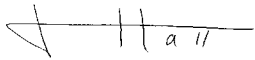
Further information

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

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

Argentia Limited
(In Liquidation)
Liquidator's Summary of Receipts & Payments

Statement of Affairs £		From 25/09/2020 To 24/09/2021 £	From 25/09/2015 To 24/09/2021 £
	ASSET REALISATIONS		
NIL	Argentia Management LLP - Loan	NIL	NIL
NIL	Aurum Cannon LLP - Loan	NIL	NIL
	Cash at Bank	NIL	72.45
119.53	Funds transferred from Administration	NIL	119.53
		NIL	191.98
	COST OF REALISATIONS		
	Administrator's Fees	NIL	159.98
		NIL	(159.98)
	UNSECURED CREDITORS		
(2,284,400.20)	HM Revenue & Customs - PAYE/EIS/	NIL	NIL
(91,790.54)	Trade & Expense Creditors	NIL	NIL
		NIL	NIL
	DISTRIBUTIONS		
(100.00)	Ordinary Shareholders	NIL	NIL
		NIL	NIL
(2,376,171.21)		NIL	32.00
	REPRESENTED BY		
	Vat Receivable		32.00
			32.00



 Peter Hall
 Liquidator



**ARGENTIA LIMITED –
In Creditors' Voluntary Liquidation**

**Liquidator's Annual Progress Report to Members and Creditors
For the Period ending 25 September 2020 to 24 September 2021
In Accordance with Rule 18.1 & 18.7(6) of the Insolvency Rules 2016**

Issued on: 27.10.2021

Delivered on: 29.10.2021

CONTENTS

1. Introduction
2. Liquidator's Actions Since Last Report
3. Receipts and Payments Account
4. Assets
5. Liabilities
 - Secured Creditors
 - Preferential Creditors
 - Unsecured Creditors
 - I. Trade & Expense Creditors
 - II. Crown Creditors
6. Dividend Prospects
7. Investigation into affairs of the Company
8. Liquidator's Pre-Appointment Remuneration
9. Liquidator's Post- Appointment Remuneration
10. Liquidator's Expenses
11. Conclusion

APPENDICES

- a) Statutory Information;
- b) Receipts and Payments Account;
- c) Schedule of Liquidator's Time Costs
- d) A description of routine work undertaken in the Liquidation;
- e) Further Information.

1. INTRODUCTION

- 1.1. Peter Hall and Katie Young of Peter Hall Limited were appointed Joint Liquidators of the Company on 25 September 2015 by the members and by the deemed consent. Katie Young left the firm in 2017 and was removed as Joint Liquidator by court order. Peter Hall Limited has joined the SKS Business Services Group and is now trading as SKSi.
- 1.2. My duties and functions as Liquidator is the realisation of the Company's assets, the agreement of the claims of creditors where applicable, investigation of the directors' conduct and the Company's affairs generally, and the eventual distribution of realised funds between the creditors in accordance with their legal entitlements, where applicable.
- 1.3. The purpose of this report is to outline our work to date, our strategy and our expectations in relation to the potential recovery prospects.

2. LIQUIDATOR'S ACTIONS SINCE APPOINTMENT SINCE LAST REPORT

- 2.1. As previously advised, the Company has claims against Argentia Management LLP and Aurum Cannon LLP ("the LLPs") who each, ultimately, have claims in the liquidation of Wood (SE) Limited ("WSE"). Peter Hall is acting as Liquidator of each of these companies.
- 2.2. The Liquidator had identified a significant claim in respect of WSE and it was envisaged that there may be sufficient realisations for dividend to be paid to the LLPs and then onward to the Company.
- 2.3. However, the Liquidator has now decided that it is unlikely that there will be sufficient recoveries in the liquidation of WSE for any funds to reach the Company.
- 2.4. The Liquidator has therefore decided that it is not beneficial to continue the liquidation of the Company and will shortly be taking steps to close it.
- 2.5. In addition to work to progress the liquidation, there is certain work that I am required by the insolvency legislation to undertake in connection with the liquidation that provides no financial benefit for the creditors. A description of the routine work undertaken since my appointment as Liquidator is contained in Appendix 1.

3. RECEIPTS AND PAYMENTS ACCOUNT

- 3.1. Our Receipts and Payments account for the period from 25 September 2020 to 24 September 2021 is attached at Appendix B.

4. ASSETS

No further assets were realised during the reporting period.

5. LIABILITIES

Secured Creditors

- 5.1. There are no known secured creditors.
- 5.2. An examination of the Company's mortgage register held by the Registrar of Companies, showed that the Company has no current charges over its assets.
- 5.3. Insolvency legislation requires that if the Company has created a floating charge after 15 September 2003, a prescribed part of the Company's net property (i.e. the money that

would otherwise be available to the charge holder) should be ring-fenced for distribution to unsecured creditors.

5.4. The "prescribed part" that the Liquidator has to set aside for unsecured creditors is:

- 50% of the first £10,000 of the net property; and
- 20% of the remaining net property

up to a maximum of £600,000.

5.5. As there are no charges registered over the assets of the Company, the prescribed part provisions do not apply.

Preferential Creditors

5.6. There are no known preferential creditors.

Unsecured Creditors

I. Trade & Expense Creditors

5.7. The Statement of Affairs included 8 non-preferential unsecured creditors with an estimated total liability of £66,698. To date, we have received claims totalling £91,791 from 4 creditors as detailed below:

	Statement of Affairs £	Claims Lodged £
Trade & Expense	66,698	91,791

II. Crown Creditors

5.8. To date, we have received final claim totalling £2,284,400 from HMRC as detailed below.

	Statement of Affairs (£)	Claims Lodged (£)
HM Revenue and Customs- PAYE/NIC	-	2,284,400

6. DIVIDEND PROSPECTS

6.1. There are no known secured or preferential creditors as per section 5 above.

6.2. There is no prospect of a dividend being paid to unsecured creditors in the liquidation as the funds realised have been used or allocated for paying the expenses of the insolvency proceedings.

7. INVESTIGATION INTO THE AFFAIRS OF THE COMPANY

7.1. We undertook an initial investigation into the Company's affairs to establish whether there were any potential asset recoveries or conduct matters that justified further investigation, taking account of the public interest, potential recoveries, the funds likely to be available to fund an investigation, and the costs involved.

7.2. Specifically, we recovered, listed and reviewed the Company's accounting records; obtained and reviewed copy bank statements from the Company's bankers; and compared the

information in the Company's last set of accounts with that contained in the statement of affairs lodged in the liquidation and made enquiries about the reasons for the changes.

- 7.3. The focus of the Liquidator's investigations have been from within the liquidation of WSE with the intention of realising sufficient funds to benefit the LLPs and the Company.
- 7.4. Within three months of our appointment as Liquidators, we are required to submit a confidential report to the Secretary of State to include any matters which have come to our attention during the course of our work which may indicate that the conduct of any past or present Director would make them unfit to be concerned with the management of the Company. We confirm that our report has been submitted.

8. **LIQUIDATOR'S REMUNERATION**

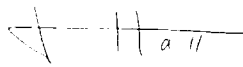
- 8.1. The Joint Administrators' fees were approved on 29 June 2015 by creditors by reference to the time properly given by the Joint Administrators and their staff in attending to matters arising in the Administration on a time cost basis plus disbursements and VAT.
- 8.2. The total costs incurred in the administration were £11,581, of which £5,100 plus VAT was paid. The balance of the Joint Administrators' time costs remains outstanding. Fees of £160 plus VAT have been drawn during the liquidation. No further fees are expected to be drawn.
- 8.3. Under insolvency legislation, the basis of the Joint Administrators' remuneration is carried forward to the liquidation.
- 8.4. During the period from 25 September 2020 to 24 September 2021, time incurred by the Liquidator and our staff totalled £1,244, representing 9 of hours work at an average charge out rate of £137 per hour across all grades of staff.
- 8.5. During the cumulative period of the liquidation from 25 September 2020 to 24 September 2021, time incurred by the Liquidator and our staff totalled £13,313, representing 72 of hours work at an average charge out rate of £185 per hour across all grades of staff. Due to a change in time-recording systems the cumulative period is recorded on two separate tables.
- 8.6. To date, we have not been able to draw any remuneration in this matter and the Liquidators time costs will not be recoverable.
- 8.7. Detailed schedules of the time spent by the grades of staff allocated to the Liquidation and investigation of this matter, together with the appropriate charge out rate and resulting cost, is detailed at Appendix C, in accordance with Statement of Insolvency Practice No 9. ("Sip 9")
- 8.8. A description of the general routine work undertaken in the Liquidation is attached at Appendix D.
- 8.9. SKSi Practice Fee Recovery Policy can be found at <https://www.sksi.co.uk/practice-fee-recovery-policy>.

9. **LIQUIDATOR'S EXPENSES**

- 9.1. No category 1 or category 2 expenses have been incurred during the reporting period.
- 9.2. No agents or professional advisors have been used in the reporting period.

10. **CONCLUSION**

- 10.1. We will be taking steps to finalise the liquidation and close our files shortly after circulation of this report.
- 10.2. Creditors should refer to the Appendix E for further information with regards to the report and general information.
- 10.3. If creditors have any queries regarding the conduct of the Liquidation, or if they want hard copies of any of the documents made available online, they should contact Akash Thawani by email at akash.thawani@sksi.co.uk, or by phone on 0204 548 1000.

A handwritten signature in black ink, appearing to read 'Peter Hall', with a horizontal line extending to the right.

Peter Hall
Liquidator

APPENDIX A

STATUTORY INFORMATION

Company Name: Argentia Limited

Previous Name: N/A

Registered Number: 05412153

Date of Incorporation: 04 April 2005

Principal Trading Activity: Provision of Occupational Therapy Services

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

Former Registered Office: 170 High Street, Winchester, Hants, SO23 9BQ

Trading Address:

Directorships (previous 3 years):

Jonathan Ford	22 March 2007	-
Clare Sadler	28 June 2013	23 January 2015
Davis Lombard (UK) Limited	15 November 2005	23 January 2015

Share Capital: 100 Ordinary Shares of £1 each

Jonathan Ford	100	100%

Charges:

N/A		

Liquidator's Name: Peter Hall

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

Date of Appointment: 25 September 2015

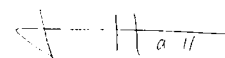
APPENDIX B

RECEIPTS AND PAYMENTS ACCOUNT(S)

FOR THE PERIOD FROM 25 September 2020 TO 24 September 2021

Argentia Limited
(In Liquidation)
LIQUIDATOR'S RECEIPTS AND PAYMENTS ACCOUNT

	Statement of affairs £	From 25/09/2020 To 24/09/2021 £	From 25/09/2015 To 24/09/2021 £
RECEIPTS			
Funds transferred from Administration	119.53	0.00	119.53
Cash at Bank		0.00	72.45
Argentia Management LLP - Loan	NIL	0.00	0.00
Aurum Cannon LLP - Loan	NIL	0.00	0.00
		<u>0.00</u>	<u>191.98</u>
PAYMENTS			
Administrator's Fees		0.00	159.98
Trade & Expense Creditors	(91,790.54)	0.00	0.00
HM Revenue & Customs - PAYE/EIS/VAT	(2,284,400.20)	0.00	0.00
Ordinary Shareholders	(100.00)	0.00	0.00
		<u>0.00</u>	<u>159.98</u>
Net Receipts/(Payments)		<u>0.00</u>	<u>32.00</u>
MADE UP AS FOLLOWS			
VAT Receivable / (Payable)		0.00	32.00
		<u>0.00</u>	<u>32.00</u>



Peter Hall
Liquidator

APPENDIX C

**SCHEDULE OF LIQUIDATOR'S TIME COSTS
FOR THE PERIOD 25 SEPTEMBER 2015 TO 31 MAY 2020
FOR THE PERIOD FROM 25 SEPTEMBER 2015 TO 24 SEPTEMBER 2021
FOR THE PERIOD FROM 01 JUNE 2020 TO 24 SEPTEMBER 2021**

Time Entry - Detailed SIP9 Time & Cost Summary

169ARGE-L - Argentia Limited
From: 25/09/2015 To: 31/05/2020

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Cost (£)	Average Hourly Rate (£)
100 : Contact with directors	0.00	0.10	0.50	0.00	0.60	78.50	130.83
101 : Formalities	0.00	0.00	0.10	0.00	0.10	12.00	120.00
111 : Case planning	0.00	0.50	0.00	0.00	0.50	100.00	200.00
113 : Appointment notification	0.00	0.50	0.00	0.00	0.50	92.50	185.00
114 : Maintenance of records	0.50	0.60	2.40	0.00	3.50	604.50	172.71
115 : Statutory reporting	0.00	0.60	0.20	0.00	0.80	156.00	195.00
116 : Case reviews	2.20	11.20	2.90	0.00	16.30	3,407.00	209.02
119 : Cashiering - general	0.30	0.00	0.60	0.00	0.90	211.50	235.00
310 : Administrative set up	0.00	0.50	2.00	0.00	2.50	332.50	133.00
401 : Administration and planning	1.10	0.00	1.40	0.60	3.10	589.50	190.16
600 : Post appointment tax	0.50	0.70	2.20	0.00	3.40	615.50	181.03
Administration & Planning	4.60	14.70	12.30	0.60	32.20	6,199.50	192.53
501 : Unsecured Creditors	0.00	0.40	0.30	0.00	0.70	116.00	165.71
502 : Employee Matters	0.00	3.00	0.30	0.00	3.30	591.00	179.09
504 : Reports to Creditors	1.20	14.20	0.60	0.00	16.00	3,221.00	201.31
530 : Communication with creditors	0.00	1.00	0.20	0.00	1.20	216.50	180.42
560 : Pre appointment taxes	0.20	0.50	0.00	0.00	0.70	155.50	222.14
Creditors	1.40	19.10	1.40	0.00	21.90	4,300.00	196.35
201 : CDDA Reports	0.50	1.10	0.00	0.00	1.60	361.00	225.63
210 : Antecedent transactions	0.20	0.00	0.00	0.00	0.20	69.00	345.00
217 : SIP 2 review	0.00	2.40	2.50	0.00	4.90	744.00	151.84
Investigation and reporting	0.70	3.50	2.50	0.00	6.70	1,174.00	175.22
325 : Cashiering - receipts	0.55	0.30	0.90	0.00	1.75	345.75	197.57
Realisation of Assets	0.55	0.30	0.90	0.00	1.75	345.75	197.57
403 : Ongoing Employee Issues	0.10	0.00	0.00	0.00	0.10	31.50	315.00
Trading	0.10	0.00	0.00	0.00	0.10	31.50	315.00
Total Hours	7.35	37.60	17.10	0.60	62.65	12,050.75	192.35
Total Fees Claimed						159.98	

Time Entry - SIP9 Time & Cost Summary

169ARGE-L - Argentia Limited
All Post Appointment Project Codes
From: 25/09/2020 To: 24/09/2021

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Junior Administrator	Senior Administrator	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Admin and Planning	0.00	0.00	2.10	1.00	0.00	0.00	3.10	350.00	112.90
Administration & Planning	0.40	0.00	0.20	3.60	0.00	0.00	4.20	558.00	132.86
Case Specific Matters	0.00	0.00	0.30	0.00	0.00	0.00	0.30	36.00	120.00
Creditors	0.00	1.50	0.00	0.00	0.00	0.00	1.50	300.00	200.00
Investigations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Litigation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non Chargeable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Realisation of Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	0.40	1.50	2.60	4.60	0.00	0.00	9.10	1,244.00	136.70
Total Fees Claimed								0.00	
Total Disbursements Claimed								0.00	

Time Entry - SIP9 Time & Cost Summary

169ARGE-L - Argentia Limited
All Post Appointment Project Codes
From: 01/06/2020 To: 24/09/2021

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Junior Administrator	Senior Administrator	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Admin and Planning	0.00	0.00	2.10	1.00	0.00	0.10	3.20	368.00	115.00
Administration & Planning	0.40	0.00	0.20	3.60	0.00	0.00	4.20	558.00	132.86
Case Specific Matters	0.00	0.00	0.30	0.00	0.00	0.00	0.30	36.00	120.00
Creditors	0.00	1.50	0.00	0.00	0.00	0.00	1.50	300.00	200.00
Investigations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Litigation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non Chargeable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Realisation of Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	0.40	1.50	2.60	4.60	0.00	0.10	9.20	1,262.00	137.17
Total Fees Claimed								0.00	
Total Disbursements Claimed								0.00	

APPENDIX D

A DESCRIPTION OF ROUTINE WORK UNDERTAKEN IN THE LIQUIDATION

1. ADMINISTRATION AND PLANNING

- Dealing with all routine correspondence and emails relating to the case.
- Opening, maintaining and managing the office holder's estate bank account.
- Creating, maintaining and managing the office holder's cashbook.
- Undertaking regular reconciliations of the bank account containing estate funds.
- Reviewing the adequacy of the specific penalty bond on a quarterly basis.
- Undertaking periodic reviews of the progress of the case.
- Overseeing and controlling the work done on the case by case administrators.
- Preparing, reviewing and issuing annual progress reports to creditors and members.
- Filing returns at Companies House.
- Preparing and filing Corporation Tax returns.

2. CREDITORS

- Dealing with creditor correspondence, emails and telephone conversations regarding their claims.
- Maintaining up to date creditor information on the case management system.
- Issuing a notice of intended dividend and placing an appropriate gazette notice.
- Reviewing proofs of debt received from creditors, adjudicating on them and formally admitting them for the payment of a dividend.
- Requesting additional information from creditors in support of their proofs of debt in order to adjudicate on their claims.
- Calculating and paying a dividend to creditors and issuing the notice of declaration of dividend.
- Paying tax deducted from the dividends paid to employees.

APPENDIX E

FURTHER INFORMATION

Creditors Rights

1. Further information about creditors' rights can be obtained by visiting the creditors' information micro-site published by the Association of Business Recovery Professionals (R3) at <http://www.creditorinsolvencyguide.co.uk/getting-involved/#creditorapproval>
2. Details about how an office holder's fees may be approved for each case type are available in a series of Guidance Notes issued with Statement of Insolvency Practice 9, and they can be accessed at <https://www.icaew.com/technical/insolvency/understanding-business-restructuring-and-insolvency/creditors-guides>
3. There are different versions of these Guidance Notes, and in this case please refer to the Creditors Guide to Liquidators Fees Effective from 6 April 2017.
4. In addition, SKSi Practice Fee Recovery Policy can be found at: <https://www.sksi.co.uk/practice-fee-recovery-policy>.

All cases

5. An unsecured creditor may, with the permission of the court or with the concurrence of 5% in value of the unsecured creditors (including the creditor in question) request further details of the Liquidators' remuneration and expenses, within 21 days of receipt of this report. Any secured creditor may request the same details in the same time limit.
6. An unsecured creditor may, with the permission of the court or with the concurrence of 10% in value of the creditors (including the creditor in question), apply to court to challenge the amount and/or basis of the Liquidators' fees and the amount of any proposed expenses or expenses already incurred, within 8 weeks of receipt of this report. Any secured creditor may make a similar application to court within the same time limit.

Complaints Procedure

1. At SKSi we always strive to provide a professional and efficient service, however we recognise that it is in the nature of insolvency proceedings for disputes to arise from time to time. If you should have cause to complain about the way that we are acting, you should, in the first instance, put details of your complaint in writing to our complaints officer Carrie James of SKSi. This will formally invoke our complaints procedure and we will endeavour to deal with your complaint under the supervision of a senior partner unconnected with the appointment.
2. Most disputes can be resolved amicably either through the provision of further information or following negotiations. However, in the event that you have exhausted our complaints procedure and you are not satisfied that your complaint has been resolved or dealt with appropriately, you may complain to the regulatory body that

licences the insolvency practitioner concerned. Any such complaints should be addressed to The Insolvency Service,

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

Data Protection

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

General Information

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