

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 6 8 8 5 7 7 7

Company name in full Prestige Medical Legal Services Limited

→ Filling in this form

Please complete in typescript or in
bold black capitals.

2 Liquidator's name

Full forename(s) Stephen Gerard

Surname Clancy

3 Liquidator's address

Building name/number The Chancery

Street 58 Spring Gardens

Post town Manchester

County/Region

Postcode M 2 1 E W

Country

4 Liquidator's name ①

Full forename(s) Steven

Surname Muncaster

① Other liquidator

Use this section to tell us about
another liquidator.

5 Liquidator's address ②

Building name/number The Chancery

Street 58 Spring Gardens

Post town Manchester

County/Region

Postcode M 2 1 E W


Country

② Other liquidator

Use this section to tell us about
another liquidator.

LIQ03

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6	Period of progress report															
From date	^d	1	^d	6	^m	1	^m	2	^y	2	^y	0	^y	2	^y	0
To date	^d	1	^d	5	^m	1	^m	2	^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	<div>Signature</div> <div>  </div>															
Signature date	1	0	0	2	2	0	2	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 **Luke.Bancroft**

Company name **Kroll Advisory Ltd.**

Address **4B Cornerblock**

2 Cornwall

Post town **Birmingham**

County/Region

Postcode

B 3 2 D X

Country

DX

Telephone

+44 (0) 20 7089 4700

**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

10 February 2022

Progress Report to Creditors

Prestige Medical Legal Services
Limited
(In Creditors' Voluntary
Liquidation)

Joint Liquidators' Progress Report to Creditors
for the period from 16 December 2020 to 15 December 2021

Kroll Advisory Ltd
The Chancery
58 Spring Gardens
Manchester
M2 1EW

Kroll Advisory Ltd. has recently rebranded as Kroll with a new name, Kroll Advisory Ltd. Insolvency cases handled by insolvency practitioners from Kroll Advisory Ltd. are still being dealt with in the same way, by the same insolvency practitioners and staff. Our staff email addresses are now from kroll.com and our correspondence and website reflects the Kroll branding.

Prestige Medical Legal Services Limited
(In Liquidation)
Joint Liquidators' Summary of Receipts & Payments

Statement of Affairs £		From 16/12/2020 To 15/12/2021 £	From 16/12/2019 To 15/12/2021 £
	ASSET REALISATIONS		
	Bank Interest Gross	0.05	12.97
246,456.00	Debtors	8,640.00	28,848.00
		8,640.05	28,860.97
	COST OF REALISATIONS		
	Agents/Valuers Fees	NIL	2,033.00
	Debt Collection Costs	3,304.50	3,304.50
	IT Services	NIL	786.50
	Liquidators' disbursements	1,496.82	1,496.82
	Liquidators' remuneration	1,000.00	1,000.00
	Pre Appt Statement of Affairs Fee	NIL	3,000.00
	Pre insolvency disbursements	NIL	19.40
	Pre Insolvency Remuneration	NIL	8,000.00
	Re-Direction of Mail	NIL	313.00
	Stationery & Postage	198.65	981.53
	Statutory Advertising	NIL	262.44
		(5,999.97)	(21,197.19)
246,456.00		2,640.08	7,663.78
	REPRESENTED BY		
	Floating/main current account		6,503.52
	General VAT control account		1,160.26
			7,663.78

Stephen Gerard Clancy
Joint Liquidator

Definitions

Word or Phrase	Definition
the Agents / Countrywide	Countrywide Business Advisers Limited, independent agents who were instructed to value and sell the assets of the Company
the Appointment Date	16 December 2019 being the date of appointment of the Joint Liquidators
BEIS	Department for Business, Energy & Industrial Strategy
Category 1 Expenses	The Joint Liquidators' expenses, in dealing with the liquidation, to persons providing the service to which the expense relates and who are not an associate of the Liquidator. These expenses can be paid without prior approval
Category 2 Expenses	The Joint Liquidators' expenses, in dealing with the liquidation, to associates or where there is an element of shared costs. Such expenses require approval by creditors before payment
the Company	Prestige Medical Legal Services Limited (In Creditors' Voluntary Liquidation) the Company (Company Number: 06885777)
the Cumulative Period	The period from 16 December 2019 (date from date of appointment) to 15 December 2021
the Director	Susan Broadley the Director of the Company
the Directors' Report	The Directors' Report to Creditors dated 21 November 2019
HMRC	HM Revenue and Customs
the Joint Liquidators (including contact details)	Stephen Gerard Clancy and Steven Muncaster of Krill Advisory Ltd The Chancery, 58 Spring Gardens, Manchester, M2 1EW Office telephone: 0161 827 9000 Office email: manchester@kroll.com or Tel: +442070295184 Email: Luke.Bancroft@kroll.com Contact name: Luke Bancroft
Post-Appointment	The period following the Joint Liquidators appointment on 16 December 2019
Pre-Liquidation	The Period prior to the Joint Administrations appointment
the Previous Progress Report	The Joint Liquidators' Progress Report to Creditors dated 12 February 2021
the Reporting Period	16 December 2020 to 15 December 2021
RPS	Redundancy Payments Service
the Rules	The Insolvency (England & Wales) Rules 2016 (as amended)
the Secured Creditor / RBS	Royal Bank of Scotland Plc, The holder of a fixed and floating charge over the Company's assets

Word or Phrase	Definition
SIP 9	Statement of Insolvency Practice 9 – Industry Best Practice for Insolvency Practitioners in relation to disclosure of remuneration and expenses
SOA	Statement of Affairs, documentation supplied by the Director outlining the Company's financial position as at the Appointment Date

Contents

1. Introduction
2. Progress of the Liquidation
3. Costs
4. Liabilities and Dividends
5. Costs and Expenses
6. Joint Liquidators' Receipts and Payments Account
7. Creditors' Rights
8. Conclusion

Appendices

1. Joint Liquidators' Receipts and Payments Account
2. Analysis of Expenses Incurred
3. Analysis of Time Charged
4. Narrative of the work carried out in the Reporting Period
5. Statement of Creditors' Rights

1. Introduction

The purpose of this progress report is to detail the Joint Liquidators' acts and dealings together with the conduct of the Liquidation during the Reporting Period.

This report should be read in conjunction with the Directors' Report and the Previous Progress Report.

2. Progress of the Liquidation

2.1 Book Debts

The only asset of the Company is the book debts. The book debts are unassigned and continue to be collected by the Joint Liquidators. According to the Company's SOA as at 21 November 2019, the book value of the book debts were £246,456. This figure is based on the Company's books and records and may not reflect the true position and likely realisations.

During the Reporting Period, £8,640 was realised and during the Cumulative Period £28,840 has been realised in regard to book debts. The Joint Liquidators shall continue to collect the debtors and provide an update in future progress reports.

2.2 Bank Interest

During the Cumulative Period, the Joint Liquidators have realised £13 in regard to bank interest.

2.3 Investigations

The Joint Liquidators reviewed the affairs of the Company to find out if there were any actions which could be taken against third parties to increase recoveries for Creditors.

The Joint Liquidators investigations into the Company's affairs have concluded. The Joint Liquidators cannot, at this stage, disclose the content of their investigations however, should any of the Company's Creditors have information concerning the Company's affairs that they would like to bring to the Joint Liquidators attention, please contact this office.

The Joint Liquidators have a statutory obligation to file a report with BEIS concerning the conduct of all directors of the Company that served in the three years prior to the Joint Liquidators appointment. The Joint Liquidators have filed their confidential report with BEIS regarding the conduct of the Directors of the Company. The content of this report is confidential and has been submitted to the Insolvency Practitioners Compliance Unit.

There are no outstanding lines of enquiry to be followed up by the Joint Liquidators.

3. Costs

3.1 Debt Collection Costs

Countrywide were responsible for their assistance in collating the Company's books and records and the collection of book debts. In doing this Countrywide have incurred £3,305 in the Reporting Period and £5,337 in the Cumulative Period, which has been paid.

3.2 IT Services

During the Cumulative Period, £787 was incurred and paid to Software Systems Europe Ltd for their work in restoring the Company's server and providing the Joint Liquidators with a backup.

3.3 Stationery and Postage

During the Reporting Period, the Company incurred and paid £199 to Accurate Mailing Services Limited in respect of posting documents relating to the Liquidation. During the Cumulative Period £982 has been incurred and paid.

4. Liabilities and Dividends

4.1 Secured Creditor

The Company has a debenture registered at Companies House in favour of RBS, which confers fixed and floating charges over all of the Company's assets. This debenture was created on 30 July 2009 and registered at Companies House on 1 August 2009.

The Director has advised that this charge was satisfied but the records at Companies House have not been updated.

It is understood that there is no amount owing to RBS and the Joint Liquidators have not received any claim to date.

4.2 Preferential Creditors

It is understood that the Company had no employees and therefore does not anticipate any preferential creditor claims, none have been received to date.

4.3 Unsecured Creditors

Based upon claims received to date, the unsecured creditors total £109,516 as at the reporting date and can be summarised as follows:

Creditor	£
HMRC	TBC
Trade and Expense Creditors	109,516
Total	109,516

Based on the current information available to the Joint Liquidators, there will be insufficient asset realisations to enable a distribution to the unsecured creditors.

5. Fees, Expenses and Pre-Liquidation Costs

5.1 Joint Liquidators' Remuneration

Time has been charged in six-minute units. Further details are at Appendix 3.

The Joint Liquidators' time costs for the Reporting Period total £26,019 representing 74 hours at an average hourly rate of £354 and are analysed at Appendix 3. Time is charged in six-minute units.

The Joint Liquidators' time costs for the Cumulative Period total £56,322 representing 170 hours at an average hourly rate of £332 and are analysed at Appendix 3. Time is charged in six-minute units.

These costs have exceeded the estimate provided in the Joint Liquidators fee estimate of £50,380. This is due to extra work being required in the Liquidation than was originally anticipated. The Joint Liquidators are not currently seeking a fee uplift in regards to the estimate being exceeded.

In accordance with SIP 9, the Joint Liquidators have provided further narrative detail of time costs incurred in Appendix 4.

5.2 Fees

The Joint Liquidators received the requisite fee approval from the general body of creditors on 4 May 2020 following a decision by correspondence on the Joint Liquidators' fee resolutions delivered to creditors.

During the Reporting Period, £1,000 has been paid in relation to the Joint Liquidators remuneration as well as £1,497 being paid in relation to Joint Liquidators disbursements.

The Joint Liquidators' Receipts and Payments Account is attached at Appendix 1.

5.3 Expenses

Expenses are any payments from the Liquidation which are neither a Liquidator's remuneration nor a distribution to a creditor or member. Expenses also include disbursements. Disbursements are payments which are first met by the Liquidator and then reimbursed to the Liquidator from the Liquidation.

Expenses are divided into those that do not need approval before they are charged to the Liquidation (Category 1) and those that do (Category 2).

Category 1 Expenses are payments to persons providing the service to which the expense relates who are not an associate of the Liquidator.

Category 2 Expenses are payments to associates or which have an element of shared costs and require approval from creditors in the same manner as the Liquidator's remuneration, whether paid directly from the estate or as a disbursement.

The Joint Liquidators provided in their report to creditors dated 8 April 2020 an estimate of expenses for the Liquidation, totalling £5,104. This was for information purposes only and could possibly change over the course of the Liquidation.

Appendix 2 details the current update of the expenses estimate.

Appendix 2 also details the expenses incurred and paid during the Cumulative Period.

In the Reporting Period, Category 1 Expenses of £3,503 were incurred and paid in full. During the Cumulative Period, Category 1 Expenses were incurred totalled £9,165 which were also paid in full.

No Category 2 expenses have been incurred during the Cumulative Period.

5.4 Pre-Liquidation Costs

Pre-Liquidation costs are fees, charges and expenses incurred by the Joint Liquidators' or their firm, or another person qualified to act as an insolvency practitioner before the Company entered Liquidation but with a view to it doing so.

Pre-Liquidation Costs	Incurred (£)	Paid (£)
Kroll Advisory Ltd Fees	8,000	8,000
Kroll Advisory Ltd Disbursements	19.40	19.40
Agent Fees – CBA SOA Fee	3,000	3,000
Total	11,019.40	11,019.40

On 4 May 2020 the Pre-Liquidation costs were approved by the creditors to be paid out of the assets of the Company.

These costs have been paid in full.

6. Joint Liquidators' Receipts and Payments Account

A detailed Receipts and Payments Account for the Reporting Period is shown in Appendix 1. As at the Reporting Period end date there is a cash balance of £7,664.

7. Creditors' Rights

Information regarding the fees and expenses of Liquidators, including the rights to challenge such costs, are attached at Appendix 5.

8. Conclusion

Creditors will receive formal reports annually until the conclusion of the Liquidation. The Joint Liquidators shall continue to collect the book debts of the Company until collections are finalised before moving the Company into dissolution.

In the meantime, if you require any further information, please contact Luke Bancroft of this office.

A handwritten signature in black ink, appearing to read 'Stephen Clancy'.

Stephen Gerard Clancy
Joint Liquidator

Appendix 1

Joint Liquidators' Receipts and Payments Account

Prestige Medical Legal Services Limited
(In Liquidation)
Joint Liquidators' Summary of Receipts & Payments

Statement of Affairs £	From 16/12/2020 To 15/12/2021 £	From 16/12/2019 To 15/12/2021 £
ASSET REALISATIONS		
	0.05	12.97
246,456.00 Bank Interest Gross	8,640.00	28,848.00
Debtors	8,640.05	28,860.97
COST OF REALISATIONS		
	3,304.50	5,337.50
Debt Collection Costs	NIL	786.50
IT Services	1,496.82	1,496.82
Liquidators' disbursements	1,000.00	1,000.00
Liquidators' remuneration	NIL	3,000.00
Pre Appt Statement of Affairs Fee	NIL	19.40
Pre insolvency disbursements	NIL	8,000.00
Pre Insolvency Remuneration	NIL	313.00
Re-Direction of Mail	198.65	981.53
Stationery & Postage	NIL	262.44
Statutory Advertising	(5,999.97)	(21,197.19)
246,456.00	2,640.08	7,663.78
REPRESENTED BY		
Floating/main current account		6,503.52
General VAT control account		1,160.26
		7,663.78

Stephen Gerard Clancy
Joint Liquidator

Appendix 2 – Analysis of Expenses Incurred

Joint Liquidators' Expenses: comparison with estimate

Expenses	Original expenses estimate £	Actual expenses incurred in the Reporting Period £	Actual expenses incurred to date £	Reason for any excess (if the expenses are likely to, or have, exceeded the original estimate)
Debt Collection Costs (Countrywide Business Advisors Ltd)	4,000.00	3,304.50	5,337.50	More books debts have been realised than expected when the expense estimate was originally created.
IT Services (Software Systems Europe Ltd)	-	-	786.50	The Joint Liquidators did not anticipate the need to restore the Company's servers when the expense estimate was originally created.
Stationary & Postage (Accurate Mailing Services Ltd)	500.00	198.65	1,758.13	More documentation relating to the Liquidation was required to be posted during the Liquidation.
Re-direction of Mail (Royal Mail Group)	-	-	524.00	The Joint Liquidators did not expect any mail to need re-directing when the expense estimate was originally created.
Statutory Advertising (Courts Advertising Ltd)	169.00	-	349.92	The Joint Liquidators uploaded more advertised to the Gazette than originally anticipated. This included advertising the notice for creditors to make a claim.
Bonding (AON UK Ltd)	225.00	-	225.00	
Stationery and Postage (TNT UK)	-	-	184.43	More documentation relating to the Liquidation was required to be posted during the Liquidation.
Bank Charges	10.00	-	-	
Storage Costs	200.00	-	-	
TOTAL	5,104.00	3,503.15	9,165.48	

Notes

The above costs exclude VAT

Previous Progress Reports have informed creditors of an increase in the original estimate.

Joint Liquidators' Expenses: Category 1 and Category 2

Category 1 Expenses			Reporting Period		Cumulative Period	
Company	Activity	Fee Basis	Incurred (£)	Paid (£)	Incurred (£)	Paid (£)
Countrywide Business Advisors Ltd	Debt Collection Costs	% of realisations	3,304.50	3,304.50	5,337.50	5,337.50
Software Systems Europe Ltd	IT services	As incurred	-	-	786.50	786.50
Accurate Mailing Services	Stationery and Postage	As incurred	198.65	198.65	1,758.13	1758.13
Royal Mail Group	Re-direction of Mail	Fixed fee	-	-	524.00	524.00
Courts Advertising Ltd	Statutory Advertising	Fixed fee	-	-	349.92	349.92
AON UK Ltd	Bonding costs	Fixed fee	-	-	225.00	225.00
TNT UK	Stationery and Postage	As incurred	-	-	184.43	184.43
Total			3,503.15	3,503.15	9,165.48	9,165.48

No Category 2 Expenses have been incurred during the Cumulative Period.

Notes

The above costs exclude VAT

The Joint Liquidators' choice of professional advisors was based on their perception of the experience and ability of the respective firms/individuals to perform their work, the complexity and nature of the assignment and the basis of their fee.

Kroll Advisory Ltd, being the employer of the Liquidator and the staff working on the liquidation, is considered an associate of the Liquidator.

It is considered that these expenses are fair and reasonable and proportionate to the liquidation

Appendix 3 – Analysis of Time Charged

Joint Liquidators' Time Costs

Refer to the table below for a detailed breakdown on the Joint Liquidators' time and cost summary in accordance with SIP 9

Prestige Medical Legal Services Limited (In Liquidation)**Analysis of the Joint Liquidators' time costs for the Reporting Period**

Classification of Work Function	Hours					Total Hours	Time Cost (£)	Avg. Hourly Rate (£)
	Managing Director	Manager	Senior	Assistant	Support			
Administration & Planning								
Case review & Case Diary management	5.60	1.75	0.00	1.80	0.00	9.15	4,885.00	533.88
Cashiering & accounting	0.00	2.50	8.30	12.40	0.00	23.20	7,532.50	324.68
IPS set up & maintenance	0.00	0.10	0.00	0.00	0.00	0.10	50.00	500.00
Statutory matters (Meetings & Reports & Notices)	0.50	0.75	0.00	6.40	0.00	7.65	2,000.00	261.44
Strategy planning & control (incl engagement finan	0.80	1.75	0.00	6.20	0.00	8.75	2,405.00	274.86
Tax Compliance / Planning	0.00	0.00	0.00	0.60	0.00	0.60	140.00	233.33
Creditors								
Dealings with creditors and employees	0.00	0.50	0.00	0.80	0.00	1.30	450.00	346.15
Realisation of Assets								
Book debts	0.00	10.35	0.00	12.50	0.00	22.85	8,556.00	374.44
Total Hours	6.90	17.70	8.30	40.70	0.00	73.60		353.51
Total Fees Claimed (£)	4,485.00	8,870.00	3,602.50	9,061.00	0.00		26,018.50	

Prestige Medical Legal Services Limited (In Liquidation)**Analysis of the Joint Liquidators' time costs for the Cumulative Period**

Classification of Work Function	Hours					Total Hours	Time Cost (£)	Avg. Hourly Rate (£)
	Managing Director	Manager	Senior	Assistant	Support			
Administration & Planning								
Case review & Case Diary management	10.40	5.50	0.00	7.70	0.00	23.60	10,629.25	450.39
Cashiering & accounting	0.00	4.60	11.80	22.60	0.00	39.00	12,003.50	307.78
IPS set up & maintenance	0.00	0.10	0.00	0.80	0.00	0.90	208.00	231.11
Statutory matters (Meetings & Reports & Notices)	0.80	10.10	0.00	20.75	0.00	31.65	8,422.00	266.10
Strategy planning & control (incl engagement finan	2.00	8.25	0.00	12.30	0.00	22.55	7,176.00	318.23
Tax Compliance / Planning	0.00	0.00	0.00	0.60	0.00	0.60	140.00	233.33
Creditors								
Dealings with creditors and employees	0.30	0.50	0.00	4.30	0.00	5.10	1,346.00	263.92
Non Pref Creditors / Employee claims handling	0.00	0.00	0.00	0.70	0.00	0.70	140.00	200.00
Investigations								
CDDA & reports & Communication	0.40	2.00	0.00	6.50	0.00	8.90	2,373.00	266.63
Realisation of Assets								
Book debts	0.00	21.60	0.00	14.80	0.00	36.40	13,848.00	380.44
Freehold and Leasehold Property	0.00	0.00	0.00	0.20	0.00	0.20	36.00	180.00
Total Hours	13.90	52.65	11.80	91.25	0.00	169.60		332.09
Total Fees Claimed (£)	8,843.00	23,609.75	4,892.50	18,976.50	0.00		56,321.75	

Appendix 4 – Narrative of work carried out in the Reporting Period

The key areas of work have been:

SIP 9 narrative for the Reporting Period

Administration and planning	<ul style="list-style-type: none"> • Monitoring and reviewing the Liquidation strategy; • Briefing staff on the Liquidation strategy and matters in relation to workstreams; • Regular case management and reviewing of process including regular team update meetings and calls; • Reviewing and authorising junior staff correspondence and other work; • Reviewing matters affecting the outcome of the Liquidation; • Allocating and managing staff/ case resourcing and budgeting exercises and reviews; • Complying with internal filing and information recording practices, including documenting strategy decisions.
Creditors	<ul style="list-style-type: none"> • Updating the list of Unsecured Creditors; • Responding to enquiries from Creditors regarding the Liquidation and submission of their claims; • Reviewing completed forms submitted by Creditors, recording claim amounts and maintaining claim records; and • Drafting progress statutory progress reports.
Statutory and compliance	<ul style="list-style-type: none"> • Ensuring compliance with all statutory obligations within the relevant timescales; • Uploading information to the Creditors' Website; • Drafting and publishing progress reports; • Reviewing time costs to date and producing analysis of time incurred which is compliant with SIP 9; • Monitoring the fees estimate; and • Monitoring the expenses estimate.
Cashiering	<ul style="list-style-type: none"> • Preparing statutory receipts and payments accounts; • Renewing bonding and complying with statutory requirements;
Asset realisations	<ul style="list-style-type: none"> • Collating information from the Company's records regarding assets; • Reviewing and agreeing invoices; • Reviewing costs incurred to ensure recorded accurately; • Arranging payments to agents in a timely manner; and • Continuing the collection of book debts from the Company's debtors.
Tax	<ul style="list-style-type: none"> • Working on tax returns relating to the periods affected by the Liquidator; • Analysing VAT related transactions; reviewing the Company's duty position to ensure compliance with duty requirements; and

Appendix 5 - Statement of Creditors' Rights

STATEMENT OF CREDITORS RIGHTS

Rule numbers refer to Insolvency (England & Wales) Rules 2016 (as amended)

Section numbers refer to Insolvency Act 1986

'Office-holder' is the current Liquidator as applicable

Information for creditors on remuneration and expenses of liquidators

Information regarding the fees and expenses of Liquidators, including details of the Kroll' expenses policy and hourly charge out rates for each grade of staff that may undertake work on this case, is in a document called "Liquidation: A Guide for Creditors on Insolvency Practitioner Fees". This can be viewed and downloaded from the Joint Liquidators' website at:

<https://www.kroll.com/en-gb/services/restructuring-advisory/creditor-guides-and-employee-fact-sheets>

(click on 'Liquidations'). Should you require a copy, please contact this office.

Creditors have the right to request information from the office-holder under rule 18.9

A Secured Creditor, an unsecured creditor with the concurrence of at least 5% in value of the unsecured creditors (including the creditor in question) or any unsecured creditor with the permission of the court may make a written request to the office-holder for further information concerning remuneration or expenses. Such a request must be made within 21 days of receipt of this report and a response will be provided within 14 days of receipt of the request.

Creditors have recourse to court, application to be made within 21 days of the office-holder giving reasons for not providing all the information requested or the expiry of the 14 days within which an office-holder must respond to a request.

Creditors have the right to challenge the office-holder's remuneration and expenses under rule 18.34

A Secured Creditor, an unsecured creditor with the concurrence of at least 10% in value of the unsecured creditors (including that creditor) or any unsecured creditor with the permission of the court, may make an application to court on the grounds that the remuneration charged or expenses incurred are excessive and/or that the basis fixed for the office-holder's remuneration is inappropriate. The application to court must be made no later than eight weeks after receipt of the Progress Report where the charging of the remuneration or the incurring of expenses in question occurs.