

PROVISION OF SERVICES REGULATIONS SUMMARY SHEET FOR GARNER ADVISORY LIMITED

The following information is designed to draw the attention of interested parties to the information required to be disclosed by the Provision of Services Regulations 2009.

Licensing Body

Stuart Garner is licensed to act as an Insolvency Practitioner in the United Kingdom by The Insolvency Practitioners Association (IPA).

Garner Advisory Limited is also a member of The Insolvency Practitioners Association (IPA) and the ACCA.

Rules Governing Actions

All IPs are bound by the rules of their professional body, including any that relate specifically to insolvency. The rules of the professional body that licences Stuart Garner of Garner Advisory Limited can be found at www.accaglobal.com/uk/en/member/professional-standards.html. In addition, IPs are bound by the Statements of Insolvency Practice (SIPs), details of which can be found at www.r3.org.uk/what-we-do/publications/professional/statements-of-insolvency-practice.

Ethics

All IPs are required to comply with the Insolvency Code of Ethics and a copy of the Code can be found at www.accaglobal.com/uk/en/member/professional-standards/ethics.html.

Complaints

At Garner Advisory Limited, 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. As such, should you have any comments or complaints regarding the administration of a particular case then in the first instance you should contact the IP acting as office holder.

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, IP Complaints, 3rd Floor, 1 City Walk, Leeds, LS11 9DA, and you can make a submission using an on-line form available at www.gov.uk/complain-about-insolvency-practitioner; or you can email insolvency.enquiryline@insolvency.gsi.gov.uk; or you may phone 0300 678 0015 - calls are charged at up to 12p per minute from a land line, or for mobiles, between 3p and 45p per minute if you're calling from the UK.

Professional Indemnity Insurance

Garner Advisory Limited's Professional Indemnity Insurance is provided by Royal & Sun Alliance plc, ACCA Members Professional Indemnity Scheme, c/o Lockton Companies LLP, North Quay, Temple Back, Bristol BS1 6FL. Indemnity insurance provides worldwide coverage excluding professional business carried out in the United States of America or Canada.

VAT

Garner Advisory Limited is registered for VAT under registration number 151 7868 86

Bribery Act 2010

Garner Advisory Limited is committed to applying the highest standards of ethical conduct and integrity in its business activities. Every employee and individual acting on Garner Advisory Limited's behalf is responsible for maintaining our reputation and for conducting company business honestly and professionally.

Garner Advisory Limited take a zero-tolerance approach to bribery and corruption and are committed to acting professionally, fairly and with integrity in all our business dealings and relationships wherever we operate.

Garner Advisory Limited requires all those who are associated with it to observe the highest standards of impartiality, integrity and objectivity.

Garner Advisory Limited prohibits anyone acting on its behalf from:

- bribing another person. A bribe includes the offering, promising or giving of any financial or other type of advantage;
- accepting a bribe. This includes requesting, agreeing to receive or accepting any financial, or another kind of advantage;
- bribing a foreign public official; and
- condoning the offering or acceptance of bribes.

Garner Advisory Limited will:

- avoid doing business with others who do not accept our values and who may harm our reputation;
- maintain processes, procedures and records that limit the risk of direct or indirect bribery;
- promote awareness of this policy amongst its staff, those acting on its behalf and entities with which it has any commercial dealings;
- investigate all instances of alleged bribery, and will assist the police, and other authorities when appropriate, in any resultant prosecutions. In addition, disciplinary action will be considered against individual members of staff;
- review this policy regularly and update it when necessary.