

THE PROVISION OF SERVICES REGULATIONS 2009

The following information is supplied in accordance with our obligations under The Provision of Services Regulations 2009. Required information not provided below is included in the engagement letter and terms of business between Mackenzie Goldberg Johnson Limited and its clients.

SERVICE PROVIDER INFORMATION:	
Service Provider:	Mackenzie Goldberg Johnson Limited
Services Provided:	Provision of advice in relation to recovery, restructure, security evaluation, lender investigations, creditor representation and general insolvency.
Associated Services:	None
Legal Status:	Limited company
Web Site:	www.mgjl.co.uk
Email Address:	info@mgjl.co.uk
Registered with:	Registrar of Companies in England and Wales
Registered Number:	05058424
Registered Office:	Scope House, Weston Road, Crewe CW1 6DD
Professional insurers:	CNA Insurance Company Limited of 2 Minster Court, Mincing Lane, London, EC3R 7BB
Scope of Cover	Worldwide coverage, excluding professional business carried out from an office in the United States of America or Canada, and any action for a claim bought in any court in the United States of America or Canada
Indemnity Cover:	£1,000,000
Telephone Number:	01270 212 700
Facsimile Number:	01270 211 700
VAT Registration Number:	866 2944 83
Public Registers:	The company's registration details can be seen at Companies House, England and Wales, under the registered number given above.
Terms of Contract:	All engagements are formally governed by our standard terms of contract, whereby the basis of fees is clearly stated prior to formal instruction. Such terms are governed and enforced by the Courts of England and Wales.
Disengagement:	Where it is no longer acceptable to act under the terms of original engagement, the company operates a formal disengagement procedure, which terminates contract. A general explanation of the circumstances in which disengagement would occur, and the basis of any resultant fees payable are expressly detailed in the terms of engagement.
Appointment Takers & Regulatory Body:	Michael John Gillard, licensed by the Institute of Chartered Accountants England & Wales ("ICAEW") under licence number 14470. Insolvency Practitioners are bound by the rules of their professional body, including any that relate specifically to insolvency.

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	<p>The rules of the professional body that licences Michael John Gillard can be found at</p> <p>http://www.icaew.com/en/members/regulations-standards-and-guidance/insolvency/insolvency-regulations-and-guidance</p> <p>In addition, Insolvency Practitioners are bound by the Statements of Insolvency Practice (SIPs), details of which can be found at</p> <p>https://www.r3.org.uk/what-we-do/publications/professional/statements-of-insolvency-practice</p>
<p>Complaints:</p>	<p>In the rare occasion a complaint is received, the complaint shall be dealt with in the first instance within the terms of our internal policy.</p> <p>Most disputes can be resolved amicably either through the provision of further information or following negotiations. However, if 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.</p> <p>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</p> <p>www.gov.uk/complain-about-insolvency-practitioner</p> <p>or you can email insolvency.enquiryline@insolvency.gsi.gov.uk; or you may phone 0300 678 0015. Information on the call charges that apply is available at https://www.gov.uk/call-charges.</p>
<p>Ethics:</p>	<p>All Insolvency Practitioners are required to comply with the Insolvency Code of Ethics and a copy of the Code can be found at</p> <p>https://www.gov.uk/government/publications/insolvency-practitioner-code-of-ethics</p>
<p>Bribery Act 2010</p>	<p>Mackenzie Goldberg Johnson Limited is committed to applying the highest standards of ethical conduct and integrity in its business activities. Every employee and individual acting on Mackenzie Goldberg Johnson Limited's behalf is responsible for maintaining our reputation and for conducting company business honestly and professionally.</p> <p>Mackenzie Goldberg Johnson 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.</p> <p>Mackenzie Goldberg Johnson Limited requires all those who are associated with it to observe the highest standards of impartiality, integrity and objectivity.</p> <p>Mackenzie Goldberg Johnson Limited prohibits anyone acting on its behalf from:</p> <ul style="list-style-type: none"> • bribing another person. A bribe includes the offering, promising

	<p>or giving of any financial or other type of advantage;</p> <ul style="list-style-type: none"> • 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. <p>Mackenzie Goldberg Johnson Limited will:</p> <ul style="list-style-type: none"> • 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.
Trading Offices:	
Crewe:	Scope House, Weston Road, Crewe CW1 6DD Telephone: 01270 212 700
Consumer Credit Licence:	
<p>The firm is authorised by the Financial Conduct Authority (“FCA”) in relation to the following regulated activities:</p> <ol style="list-style-type: none"> 1. Debt-adjusting (limited to debt adjusting excluding the administration of debt management plans) 2. Debt counselling (limited to debt adjusting excluding the administration of debt management plans) <p>Authorisation is effective from the 1 March 2016. This firms reference number is 663028.</p> <p>If complaints in relation to our Consumer Credit Licence cannot be resolved in line with our internal complaints process they can be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR and you may be able to access their Alternative Dispute Resolution (ADR) system. Alternatively, you may contact the Financial Ombudsman Service on 0300 123 9 123 or 0800 023 4567 or complaint.info@financial-ombudsman.org.uk More information can be found at:</p> <p>http://financial-ombudsman.org.uk/consumer/complaints.htm.</p>	