

PROVISION OF SERVICES REGULATIONS SUMMARY SHEET FOR
EVEN KEEL SOLUTIONS 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

Dorothy Brown is licensed to act as an Insolvency Practitioner in the United Kingdom by the ICAEW and is a member of this professional body.

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 Dorothy Brown can be found at <http://www.icaew.com/en/members/regulations-standards-and-guidance/insolvency/insolvency-regulations-and-guidance>. In addition, IPs are bound by the Statements of Insolvency Practice (SIPs), details of which can be found at <https://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 <http://www.icaew.com/en/technical/insolvency/insolvency-regulations-and-standards>.

Treating Customers Fairly (TCF)

At Even Keel Solutions Limited, we are committed to providing our customers with the highest possible level of customer service and when we fail to do so, we will make every effort to learn from our mistakes to improve our level of service.

To allow us to do this, we are committed to ensuring all of our customers are treated fairly and that their interests are put at the forefront of how we run our business. The following FCA outcomes of Treating Customers Fairly (TCF) are central to our approach:

Outcome 1: Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.

Outcome 2: Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.

Outcome 3: Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

Outcome 4: Where consumers receive advice, the advice is suitable and takes account of their circumstances.

Outcome 5: Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.

Outcome 6: Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

To fulfil these outcomes we will do the following, this list is not exhaustive:

Communicate clearly and regularly with our customers.

Provide advice that is consistent and appropriate given each customer's individual circumstances.

Provide documentation that supports our advice and is easily understood by our customers.

Regularly review case management systems, and ongoing case reviews carried out at management level.

Produce relevant management information and use it to improve our level of customer service and to ensure all customers are treated fairly.

Ensure all employees are provided with sufficient training and knowledge to enable our customers to be treated fairly throughout their involvement with Even Keel Solutions Limited.

Complaints

At Even Keel Solutions 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.

If you consider that the IP has not dealt with your comments or complaint appropriately you should then put details of your concerns in writing to our complaints officer Louise Lewis, Even Keel Solutions Limited, Drewitt House, 865 Ringwood Road, Bournemouth BH11 8LW. This will then formally invoke our complaints procedure.

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. You can complain to the Insolvency Service's Complaints Gateway. They will assess your complaint and pass it onto the relevant authorising body. This will be the authorising body that your IP is registered with.

You can fill in a complaint form on the Insolvency Service Complaints Gateway website at www.insolvencydirect.bis.gov.uk.

Alternatively, you can email them at: IP.Complaints@insolvency.gov.uk.

Even Keel Solutions Limited is regulated by The Financial Conduct Authority, reference number 718204, to provide regulated activities. Further details are held on the Consumer Credit Register, which can be found at <http://www.fca.org.uk/firms/systems-reporting/consumer-credit-register> Complaints relating to matters under our reference number can be referred to The Financial Ombudsman Service, Exchange Tower, London E14 9SR and you may be able to access their Alternative Dispute Resolution (ADR) system. More information can be found at <http://financial-ombudsman.org.uk/consumer/complaints.htm>.

Professional Indemnity Insurance

In order to comply with the Provision of Services Regulations 2009, the practice's professional indemnity insurance is provided by Omnyy LLP of The St Botolph Building, 138 Houndsditch, London EC3A 7AG. This professional indemnity insurance provides 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].

VAT

Even Keel Solutions Limited is registered for VAT under registration no. 183576573.

Bribery Act 2010

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

Even Keel Solutions 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.

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

Even Keel Solutions 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.

Even Keel Solutions 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.