

## Provision of Services Regulations Summary

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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

Ashok Bhardwaj is licensed to act as Insolvency Practitioner ("IP") in the United Kingdom by the Insolvency Practitioners Association.

### Rules Governing Actions

All IPs are bound by the rules of their professional body, including any that relate specifically to insolvency. 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 [www.insolvency-practitioners.org.uk](http://www.insolvency-practitioners.org.uk)

### Complaints

At Bhardwaj 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 address. This will then formally invoke our complaints procedure and we will endeavour to deal with your complaint.

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](http://www.gov.uk/complain-about-insolvency-practitioner); or you can email [insolvency.enquiryline@insolvency.gsi.gov.uk](mailto: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

Bhardwaj Limited's Professional Indemnity Insurance is provided by 100% Lloyds Syndicate Acapella 2014.

### VAT

Bhardwaj Limited is registered for VAT under registration no GB 628 2475 27.