



DISCIPLINARY CONSENT ORDER

20 August 2015

PURSUANT TO RULE 5 OF THE IPA INVESTIGATION COMMITTEE RULES

Gareth Neill, of Belfast, Northern Ireland, an IPA member and Licensed Insolvency Practitioner

This order is made in relation to a complaint from debtors that between August 2011 and June 2015 Mr Neill failed to comply with the Fundamental Principle of Professional Competence and Due Care in that he failed to ensure that there was effective communication with debtors, for which he was responsible, regarding the implications of entering into a settlement in relation to potential proceeds arising from any PPI claims.

Accordingly, Mr Neill was found liable to disciplinary action under the IPA's Articles of Association. Mr Neill acknowledged that, at the time, his systems were unable to cope with the volume of cases taken on in the wake of the unique impact that the Paymex decision had on the practice and general uncertainty around PPI. This was a contributory factor in subsequent communication issues and difficulty with giving regular, clear and accurate information to debtors. The sanction takes into account the fact that these two issues, which arose around the same time and the confusion created, was a mitigating factor.

The Investigation Committee decided to impose a disciplinary order that Mr Neill be reprimanded, pay a fine of £1,000 and make a contribution towards costs.