



Type of Order:	DISCIPLINARY CONSENT ORDER
Date of Order:	26 June 2025
Committee name:	REGULATION AND CONDUCT COMMITTEE (the Committee)
Details of IP:	David Rankin , of Glasgow , an IPA member and Licensed Insolvency Practitioner.
Summary of complaint:	<p>This Order is made in relation to a complaint that Mr Rankin, in the course of advising and obtaining instructions from a debtor, failed to comply with paragraph 18 (a) Statement of Insolvency Practice (SIP) 3.1 (effective 1 March 2023) when staff acting on his behalf, incorrectly advised the debtor that they were not eligible for a Debt Relief Order.</p> <p>Accordingly, Mr Rankin was found liable to disciplinary action under the IPA's Articles of Association.</p>
Summary of sanctions:	<p>The Committee agreed that the conduct fell within the "less serious" category of the Common Sanctions Guidance (CSG). The CSG provides for reprimand and a fine of £1,500 for a less serious failure to comply with the provisions of a SIP.</p> <p>When considering the appropriate sanction the Committee did not identify any aggravating or mitigating factors.</p> <p>The Committee decided to impose a disciplinary order that David Rankin be Reprimanded and fined £1,500.</p>