



Type of Order: DISCIPLINARY CONSENT ORDER

Date of Order: 22 January 2019

Committee name: INVESTIGATION COMMITTEE

Details of IP: **Mrs Susan Wriglesworth**, of Harrogate, an IPA member and Licensed Insolvency Practitioner (IP).

Summary of complaint: This Order is made in relation to a complaint from a debtor that **Mrs Wriglesworth** in her role as Supervisor of an IVA breached the fundamental principle of competence and due care of the Insolvency Code of Ethics when she;

- 1) proceeded with a creditors' meeting seeking approval of an IVA and inappropriately caused the debtor's bank account to be frozen by contacting the bank regarding the proposed IVA having been advised by the debtor that she did not wish to proceed;
- 2) issued further correspondence to the debtor incorrectly referring to herself as the debtor's insolvency practitioner;
- 3) inappropriately passed the debtor's details to a third party claims company.

Accordingly, Susan Wriglesworth was found liable to disciplinary action under the IPA's Articles of Association.

Summary of sanctions: The Common Sanctions Guidance provides for a Severe Reprimand and fine commensurate with the breach where there has been a material breach of the fundamental principles of the Insolvency Ethics Code.

The Investigation Committee imposed a disciplinary order that Susan Wriglesworth be severely reprimanded, fined £2,000; and ordered to pay costs of £1,440.



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Details of IP: **Mrs Susan Wriglesworth**, of Harrogate, an IPA member and Licensed Insolvency Practitioner (IP).

Summary of complaint: This Order is made in relation to a complaint by debtors that **Mrs Wriglesworth** in her role as Supervisor of two interlocking IVAs breached the fundamental principle of professional competence and due care of the Ethics Code for IPs in that:

- the level of variation fee drawn exceeded that authorised by creditors;
- she failed to respond to correspondence issued on the debtors' behalf by the Citizens Advice Bureau; and/or
- her communications with the debtors in relation to modifications to the proposal and increased contributions was inadequate.

Accordingly, Mrs Wriglesworth was found liable to disciplinary action under the IPA's Articles of Association.

Summary of sanctions: The Common Sanctions Guidance provides for a Severe Reprimand and a fine commensurate with the breach when there has been a material breach of the fundamental principles of the Insolvency Ethics Code. The Investigation Committee took into account the relatively low level of the excess fee and that it had been repaid.

. The Investigation Committee imposed a disciplinary order that Susan Wriglesworth be reprimanded, fined £2,000; and ordered to pay costs of £2, 980.