

Type of Order: DISCIPLINARY CONSENT ORDER

Date of Order: 18 November 2021

Committee name: REGULATION AND CONDUCT COMMITTEE

Details of IP: **Kenneth Pattullo** of **Begbies Traynor** an IPA member and Licensed Insolvency Practitioners (IP).

Summary of complaint: This Order is made in relation to a complaint Mr Pattullo breached the fundamental principle of professional behaviour of the Insolvency Ethical Code by requesting a fee of £250 from 69 debtors for administration costs in dealing with a payment for PPI redress received on Protected Trust Deeds that had been closed.

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

Summary of sanctions: The Committee noted that the decision to seek the payment was with the benefit of external legal advice. In these circumstances, it was agreed that the conduct was less serious with reference to the Common Sanctions Guidance (CSG) which provides for a reprimand and a fine with a starting point of £1,500 where there has been a failure to comply with the fundamental principle of professional behaviour.

The Committee agreed that the finding was aggravated by the number of cases affected by the decision and the financial effect on the debtors.

The Regulation and Conduct Committee imposed a disciplinary order that Mr Pattullo be reprimanded, fined £4,000 and contribute £2,050 towards costs.