

MEMORANDUM OF UNDERSTANDING

- Agreed Principles -

1 GRANTING OF AUTHORISATIONS

Each Body recognised by the Secretary of State will grant authorisations only to suitable applicants and will work to common standards in considering those applications.

2 MAINTENANCE OF AUTHORISATIONS

Each Body will ensure, through monitoring and other activities, that the authorisations it has granted remain valid.

3 ETHICS AND PROFESSIONAL STANDARDS

Each Body will apply an ethical code or guide to its members, and will seek to ensure that those members work to common professional standards that are reviewed and, where possible enhanced, to enable creditors and others to receive an efficient service at fair cost.

HANDLING OF COMPLAINTS

Each Body will have in place an accessible, effective, fair, and transparent procedure for dealing with complaints against members.

SECURITY AND CAUTION

Each Body will have in place appropriate mechanisms to ensure that its members comply with legislative requirements for security (in England and Wales) or caution (in Scotland), and to ensure that potential claims arising from the fraud or dishonesty of an insolvency practitioner are identified and made.

DISCLOSURES AND EXCHANGE OF INFORMATION

Each Body will freely share information with the Secretary of State and the other Bodies to assist in the proper performance of their regulatory duties.

RETENTION OF RECORDS

Each Body will retain members' monitoring reports and records relating to complaints for sufficient time to allow the Secretary of State to be satisfied that the Principles set out in this Memorandum are being met.

REPORTING TO THE SECRETARY OF STATE

Memorandum Of Tourism Phase Two

Didier Musso



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