



# The Insolvency Service

Delivering economic confidence

Official Receiver's Office  
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Ms Michelle Young

By email: [michelle7young@gmail.com](mailto:michelle7young@gmail.com)

[www.gov.uk/government/organisations/insolvency-service](http://www.gov.uk/government/organisations/insolvency-service)

Mr Michael Ough

By email: [michaelough1@gmail.com](mailto:michaelough1@gmail.com)

Your ref:

Our ref: BKT44814011

e-mail: [Liesl.Cook@insolvency.gov.uk](mailto:Liesl.Cook@insolvency.gov.uk)

Date: 22 April 2022

Dear Ms Young,

I refer to Mr Ough's email dated 8 April 2022 sent on your behalf to Dean Beale, the Insolvency Service's Chief Executive. The Chief Executive receives many pieces of correspondence every day and cannot personally respond to all of them. He passes some to others best placed to respond on his behalf, and your email has been passed to me.

You have raised concerns relating to the validity of the bankruptcy order, the legality of the Insolvency Service's Unreasonable Individual Behaviour procedure, the redaction of documents in the Data Subject Access Request (DSAR) and the administration of your case by my office as opposed to "the Official Receiver for the London District."

With respect to your comments regarding the Unreasonable Individual Behaviour guidance, the rationale for its use is contained within our complaints procedure which can be found here: <https://www.gov.uk/government/organisations/insolvency-service/about/complaints-procedure>.

The Insolvency Service's own oversight regulator is the Parliamentary and Health Service Ombudsman and their commitment to acceptable behaviour may be viewed here: <https://www.ombudsman.org.uk/about-us/corporate-information/freedom-information-and-data-protection/our-publication-scheme/our-commitment-acceptable-behaviour>.

You were advised by my office in correspondence from Ms K. Brown dated 21 April 2020 and 28 April 2020 that the validity of the bankruptcy order is a matter for the court. Ms Brown also clearly explained in an email of 21 April 2020 why your case was being dealt with by the Croydon office. The Insolvency Service has repeatedly answered your questions and does not have any further information to provide on these subjects.

Your query regarding the redaction of documents in the DSAR request is being dealt with by our Information Rights Team. They will contact you separately about your query.

By continuing to bring up issues around these matters, you are engaging the following aspects set out in paragraph 3 of the Unreasonable Individual Behaviour guidance:

- refusing to accept that certain issues are not within the Insolvency Service's scope/remit. The appropriate route for the issues you raise is through the court;
- contacting us repeatedly about the same or similar issues when we are unable to add any further information to that which has already been provided;
- making unreasonable demands on the time and resources of staff by contacting us repeatedly about the same issues when we are unable to add any further information to that which has already been provided.

Further to my letter dated 8 March 2022, the Insolvency Service will no longer communicate with you or anyone appointed to act on your behalf on matters that we have already provided information on. These include:

- The making of and validity of the bankruptcy order
- The appointment of Mr Allen as trustee
- Why the Croydon office has dealt with the bankruptcy
- Requests for documents which we do not hold, do not exist or we have already supplied

Any further correspondence on these issues, or that does not set out any substantially new issues, will be filed without response. Where contact is made by telephone, you will be informed that the call will be terminated.

This action would apply to you and any individuals contacting any part of the Insolvency Service on these matters. This action would also extend to any third party engaged by you.

You can challenge the decision to limit contact by requesting that the matter is reviewed by an independent senior manager. Any request for such a review should be made within 3 months of the date of this letter by writing to: [insolvency.complaints@insolvency.gov.uk](mailto:insolvency.complaints@insolvency.gov.uk)

This letter explains our position with regards to the matters you have raised, even if this is not the response that you may have hoped for. Whilst I am sorry that you are evidently dissatisfied with the outcome of this matter, it would appear, at this time, that further exchange of correspondence between ourselves is unlikely to result in a different response.

Yours sincerely,



Liesl Cook  
Official Receiver