

Press release: Business Secretary unveils reforms to give consumers a better deal

- Former Treasury Select Committee Chair Andrew Tyrie nominated to be new Chair of the Competition and Markets Authority (CMA)
- proposals to ensure new technology and data are used to benefit consumers, not to disadvantage them
- proposals to strengthen national enforcement of consumer rights, while maintaining strong levels of protection at local level
- improve consumers' access to alternative dispute resolution services to avoid costly court hearings
- establish a set of principles that will underpin how vulnerable consumers, such as those suffering mental ill health and conditions like Alzheimer's disease can expect to be treated

Proposals to modernise the approach taken by regulators; establishing rights for consumers to benefit from their own data; making terms and conditions simpler and more understandable and taking stronger action against scams are part of a new package of measures announced by Business Secretary Greg Clark today (11 April 2018).

The [Modernising Consumer Markets Green Paper](#) will set out how regulators should ensure that consumers are not being unfairly penalised by suppliers who hold information on their behaviour; look at how their own data can be made more accessible to consumers; and make it easier for people to switch to better value services.

Andrew Tyrie, the former Chair of the Treasury Select Committee and the Commission which oversaw the separation of the high-risk activities of UK banks from their core personal and business lending activities, has been nominated to be the Chair of the UK's independent competition authority. A new 'strategic steer' for the Competition and Markets Authority (CMA) has been published for consultation, which emphasises the place consumers have at the heart of the CMA's mission.

Business Secretary Greg Clark said:

Britain has long been a world leader in ensuring that markets work in the interests of consumers, taking innovative approaches to regulation that have been taken up by other countries across the world.

I am determined that we should renew that innovative, pro-consumer approach as new technologies present new challenges and opportunities.

Today's proposals are an important step in taking forward the objective of our Industrial Strategy to ensure that the British business environment is shaped by competition that benefits consumers in terms of keen prices, quality products and services and cutting-edge innovation.

Andrew Tyrie, nominated as Chair of the CMA, said:

Making markets work for the benefit of millions of people is what the CMA is all about. In the years ahead, competition can and should be put even closer to the centre of British economic life, reaching to every sector, rooting out monopoly and unfair trading practices, and enhancing Britain's global competitiveness into the bargain.

The government's 3 principles for modern consumer markets

The green paper sets out 3 principles for responding to the challenges and opportunities of modern consumer markets:

- competition is central to our approach – the government has a role in ensuring that consumers are active in the marketplace and that firms compete to provide the best goods and services for the lowest price
- new tech that works in favour of the customer – consumers should benefit from new technology and new business models, with competition and regulation working for them
- redress for when things go wrong – consumers should be able to get redress with effective enforcement in cases of consumer harm

Competition to drive innovation

The UK is an open, enterprising economy, built on innovation and competition which drive good outcomes for consumers.

As technology develops it presents new opportunities, as well as new challenges, especially for economic regulators. Suppliers increasingly hold detailed information on the habits of consumers that can be used positively to refine the service offered to them, but it can also be used against them. For example, loyal consumers may be put on to the highest tariffs, even though they may be vulnerable, and end up subsidising other consumers.

The government wants to ensure that consumers can access their own data held by companies, so that they can use it to obtain better deals.

We will keep our competition rules up to date by reviewing them to ensure that they are effective and actively applied.

We will take steps to encourage regulators to work together so that there is

a consistent approach taken across different sectors.

New tech that works in favour of the customer

Emerging technologies, such as automatic switching services and apps, are making it easier for consumers to manage their services online and get the best deals. The government will ensure the development of digital technologies works for consumers, by enabling them to use their own data safely and securely to seek the most suitable product for their needs.

Redress for when things go wrong

A strong set of consumer rights contributes powerfully to people's trust in business. When something does go wrong, the government wants people to feel confident about pursuing complaints to a swift conclusion.

Consumers made over 12 million complaints to financial services, energy and water suppliers last year. Hundreds of thousands of consumers' complaints are being resolved through 'alternative dispute resolution' (ADR) which offers an alternative to court action – for example, ombudsmen, independent mediation or arbitration. Research shows that 8 in 10 consumers who used alternative dispute resolution report that their problem would not have been resolved without it. The government believes more can be done to give consumers access to high quality dispute resolution services and to avoid costly court hearings and will help consumers enforce their rights by:

- improving consumers' awareness of and access to alternative dispute resolution and their experience of the process
- consulting on strengthening advocacy arrangements in the telecoms sector
- considering strengthening national enforcement of consumer rights, while maintaining strong levels of consumer protection at a local level.

Protecting the vulnerable

The government will work with regulators to explore how best to ensure vulnerable consumers are protected by:

- identifying and sharing best practice policies and approaches to vulnerable consumers from across sectors;
- developing a set of principles to improve the service that consumers with mental ill health and Alzheimer's disease should expect to receive
- developing guidance for companies dealing with vulnerable consumers who rely on power of attorney.

The consultation will run for 12 weeks.

Notes to editors

Key proposals

Simpler terms and conditions

- consumers need to understand what they have agreed to when accepting a contract or privacy notice. Consumers are more likely to read and understand terms and conditions (T&Cs) if they are shortened and simplified
- the Behavioural Insights Team will produce a concise, good practice guide for business on presenting T&Cs and privacy notices online. We will consult on whether T&Cs in some sectors should be required to reach a given level of comprehension, such as measured by online testing
- the Competition and Markets Authority (CMA) is working with sector regulators, trade bodies and trading standards to improve business compliance so as to minimise use of unfair terms in consumer markets

Cracking down on subscription traps

- subscriptions are increasingly common online and many consumers who take up free trial or scam subscriptions end up inadvertently paying for unwanted services
- the Consumer Protection Partnership (CPP) will recommend how to make it easier for consumers to cancel unwanted subscriptions (including free trial subscriptions) and avoid unreasonable charges

Digital innovation

- launching a review into how to make data portability work best for all consumers in regulated markets as part of a 'Smart Data' review, building on the approach pioneered by Open Banking
- we are consulting on consumer perceptions of personalised pricing and on the evidence of detriment to consumers
- the new Centre for Data Ethics and Innovation will seek to ensure that our governance, rules and regulations consider public concerns around data driven technologies, and address businesses' needs for greater clarity and certainty around data use

Driving better performance by suppliers in regulated markets

- development of 'performance scorecards' for suppliers and digital comparison tools in regulated markets to hold them to account for the outcomes they deliver

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- developing guidance for companies dealing with vulnerable consumers who rely on power of attorney

Redress for when things go wrong

- we are consulting on the model of Alternative Dispute Resolution (ADR) that would deliver the best experience for consumers
- this includes seeking views on improving consumer awareness and take-up of ADR and raising business participation

Strengthening national enforcement of consumer rights, while maintaining strong levels of protection at local level

- the government is keen to ensure that our whole system of consumer protection provides a robust response to both local and national threats
- we will consult on how to improve accountability for the enforcement of consumer law and strengthen our system of consumer protection while maintaining strong links to local authorities

Competition to drive innovation

The government will carry out a statutory review of the competition powers, seeking views on whether the competition regime delivers competition for the benefit of consumers, provides the CMA and regulators with the tools they currently need to tackle anti-competitive behaviour and is sufficiently equipped to manage emerging challenges.

Speech: Writing a new chapter in the Global Era

Thank you Minister Song Tao and Lord Mandelson for your kind words of welcome.

I am delighted to be here in Beijing this morning during what is my third official visit to China, leading the United Kingdom delegation to the tenth UK-China Senior Leadership Forum.

Having attended previous forums, it is with great pleasure that I am back here today with so many of my parliamentary colleagues, who share my keen interest in China and my determination to build the strongest possible partnership between our two countries.

I am also delighted to see many Chinese colleagues returning to the forum, as well as new friends. I remember literally 'breaking the ice' with Vice Minister Guo Yezhou at the very first forum at Ditchley Park in 2007.

Indeed, times haven't changed too much – the UK has only recently emerged from the latest 'Beast from the East' cold weather during the past week or so. The fact that Beijing also saw snow last week I take as a good omen for

our deliberations – I believe you have a proverb here which says that heavy snow promises a good harvest.

And so it is a great pleasure to be back here this morning.

This forum specifically invites those delegates who are already influential and on a positive trajectory in their respective systems and parties.

I believe this approach fosters interest, understanding and friendship between our two countries – and I am confident and optimistic that these ties will remain with the delegates throughout their careers, as they have done with me.

Crucially, this understanding represents more than just warm words between like minds – it provides the cultural and social bedrock which underpins bilateral relations between any two countries, of any size and any political persuasion.

For that is what I want to discuss with you this morning.

How a healthy UK-China relationship is absolutely critical to the prosperities and fortunes of both of our countries, as we step forward together into a fast-changing world full of both challenges and opportunities alike.

And how it is not just our governments who need to work closely, but our businesses, people and societies too – they are the ones who will help us together write that new chapter in relations between our two countries.

Importance of the UK-China relationship

For as you have just heard in the words from the Prime Minister, Theresa May, we are in a 'Golden Era' of UK-China relations – relations which are going from strength to strength, and an Era which we all hope continues long into the future.

And as number two in the British Government – and the first Cabinet Minister to visit Beijing after the Prime Minister's successful visit in January earlier this year – I hope my attendance here and my presence this week in China will help us to realise more mutual benefits from this relationship.

As the UK makes our preparations to leave the EU, we are determined to build on the Prime Minister's visit to realise our bold vision for a truly global Britain.

A Britain that is one of the most outward-looking, welcoming, and free-trading nations in the world – and a Britain that provides leadership on the global stage.

Indeed, it is encouraging to see the great work the UK Government is doing out here in China to promote the United Kingdom – through the work of the Foreign and Commonwealth Office, the Department of International Trade, and

the GREAT campaign.

It is a reminder that when we stand united at home, we truly are a stronger country abroad.

And in order to deliver this vision of a global Britain, it is clear we must both forge new, and strengthen existing, relationships with our partners around the world.

That is why the Prime Minister made clear during her visit our aspiration for the UK and China to be partners for the long term – a goal that I hope I share with everyone here today.

For China has a major role to play in so many critical issues that affect the UK and the world at large.

From how we tackle global challenges and threats such as climate change and international terrorism, to how we grow our economies in the years ahead and deliver prosperity for all of our peoples.

However, cementing and building on this 'Golden Era' of bilateral relations and delivering on our goal for a long-term partnership is about much more than just our two governments working together.

It is crucially about bringing our peoples and our societies closer together as well.

By working with vital organisations such as the Great Britain China Centre, the China-Britain Business Council with offices across China, and of course the Senior Leadership Forum itself.

We can ensure that our communities and our businesses work closer together than ever before, fostering the cultural, social and economic ties that transcend mere national boundaries and form the very essence of co-operation between nations.

It is worth remembering that there are more than 150,000 Chinese students studying in UK universities, as well as thousands of UK students here in China as well – many of whom are choosing to learn Mandarin.

For as the Prime Minister witnessed first-hand during her visit to Wuhan, Beijing and Shanghai, it is those teachers and students; those businesses, scientists and engineers; those innovators, pioneers and creators.

They are the ones in their everyday interactions who both ensure that our cultural and social links remain strong.

But who at the same time stand to benefit directly when our two countries work more closely together.

So that is why, during the Prime Minister's visit in January, we launched Global Partners 2020, a new programme to establish links between future leaders in the UK and China. Indeed, it is by building such links, that we

can enhance and expand our ties well into the future, to the advantage of both our countries.

The Prime Minister's visit was also a chance to push forward our business to business links, as we together signed some £9 billion worth of trade deals.

But on broader concerns on market access issues and creating a level playing field for UK business to operate in China, there was more limited progress. I am heartened that President Xi has spoken on numerous occasions to stress his commitment to reform and continued opening of China's market. But at a time when global trade is increasingly under pressure, implementation and concrete action is necessary.

The UK has been and will continue to be a champion of free trade, globalisation and the rules-based international system, which provides a strong basis for resolving trade disputes. But like the US, the EU and UK have some concerns on areas like market access and the protection of intellectual property for our businesses in China, and we look forward to working with China to address these concerns.

That is why I believe there is a role here for the UK and China to work together, speeding up and implementing commitments China has already made, while demonstrating the advantages of a more open market.

In the pharmaceutical sector for example, we can look to speed up the registration process and improve access to British drugs. And on financial services, we should be looking to lift caps on securities and insurance sectors.

Indeed, moving forward on this agenda will build on what are already strong economic foundations between the UK and China.

Total trade in goods and services between the UK and China in 2017 was worth £67 billion – a 13.8 per cent increase from 2016. UK exports to China have grown by 68 per cent since 2010. And China is expected to be one of the UK's largest foreign investors by 2020.

At the government to government level, we also have a very strong foundation to build on. Both of our countries participate in a host of vital international organisations, such as the IMF and the G20 – and we are both permanent members of the United Nations Security Council. And during her visit, the Prime Minister and Premier Li agreed to resume the sequence of annual summits between the UK and China at their level.

There have been many excellent examples of recent co-operation between our countries, such as working together in the United Nations to sign the groundbreaking Paris climate change deal in 2016, and keeping up the pressure of sanctions on North Korea. And there is much we can do together in the future to combat threats such as modern slavery and human trafficking, serious organised crime, and the trade in illegal wildlife products.

It is also important to emphasise that the UK and China both benefit from the rules-based international system and both have a responsibility to uphold

international norms and global interests.

Nowhere is this more important or urgent right now than in the fight against the use and proliferation of the most dangerous weapons. We in the UK have just suffered the first use of nerve agents on European soil since the Second World War. It is shocking that all the evidence points towards the direct involvement of the Russian state.

The UK has scrupulously followed our international obligations and is working with the Organisation for the Prohibition of Chemical Weapons to ensure that this attack is investigated. We look to our friends and international partners to respect this process and not to be misled by disinformation or attempts to shift responsibility from where it belongs.

And similarly, we have been shocked at the news of chemical weapons being used against innocent civilians in Syria. We must work together against the terrible scourge which these weapons represent and the suffering they cause, wherever such attacks occur.

The links between our two countries therefore remain strong: our Global Partnership is addressing those rising global challenges; building thriving economies of the future; and enhancing further the already strong links between our peoples and our businesses.

And while it is true that the UK and China haven't always seen eye-to-eye on everything, we recognise that, like all friends, our relationship is strong enough to express disagreement – and that is something to be valued and cherished.

But while it is clear our bilateral relationship is increasing in breadth and depth, I believe we can go further still.

As the Prime Minister outlined in January, I believe we are now opening a new chapter in the Golden Era of UK-China relations, in which co-operation between us is stronger than ever before, and in which we can tackle mutual threats together, and take advantage of the exciting new opportunities that await us both.

China's Belt and Road Initiative

For China, the Belt and Road Initiative is ambitious and has the potential to drive global prosperity and development outcomes if implemented well – and could bring lasting benefits to the countries involved.

We welcome the opportunities presented by the Initiative as a means of global growth and connectivity, and enhancing development outcomes.

Through our industrial strategy at home, we want to ensure that our firms and companies that are well placed to trade and do business in growing markets around the world – such as here in China – and thereby propel Britain to global leadership of the exciting industries of the future.

For British businesses have vast experience in delivering prestige projects – and the City of London has a track record of raising capital and providing other financial and professional services that is second to none.

While we will be discussing the Initiative later, the Prime Minister rightly made clear two key points during her visit, which I would like to emphasise again:

The first is that the UK is a natural partner for the Initiative, and we are well placed to co-operate, having appointed Douglas Flint as the new Financial and Professional Services Envoy for the Belt and Road at the UK-China Economic and Financial Dialogue in December.

The second is the importance of international standards in order for the Initiative to reach its full potential in delivering benefits to all.

The Initiative therefore presents an excellent opportunity for our two countries to work closely together under our Global Strategic Partnership to deliver positive outcomes for the UK and China, and for third countries involved – and I look forward to following its development closely.

Building Global Britain

And for the UK, we must focus our energies on delivering a successful departure from the European Union – minimising the risks and seizing the opportunities that await, while building that global country that is China's strong partner on the world stage.

The UK Government is absolutely clear that in June 2016, the UK took a democratic decision to leave the European Union – and that is what we are delivering.

As Prime Minister May said to President Xi during her visit in January, we are seizing this opportunity to become an ever more outward-looking, global Britain.

A Britain that, united together and speaking with one strong voice, is free to strike our own comprehensive trade deals with nations around the world, including, of course, China, while continuing to work together with our international partners to tackle head on the global challenges we will face.

That is why we are seeking the broadest and deepest possible agreement with the EU, that covers more sectors and co-operates more fully than any other existing Free Trade Agreement.

While the negotiations have covered many complex issues, we are making good progress.

The UK and the EU recently reached an agreement on the terms of a time-limited implementation period from next year, providing certainty for both businesses and citizens.

This is a decisive step forward that not only provides stability in the short term, but represents the beginning of life outside the European Union – serving as a platform on which we build our future relationship not just with the EU, but with other countries too.

For we are absolutely clear that in leaving the European Union, the UK will not retreat from the global stage.

Far from it, we will continue to engage closely with our key partners around the world – and we are clear that China will remain an increasingly important partner to the UK.

During the implementation period, we will be free to negotiate, ratify and sign new trade deals while continuing to benefit from the EU's existing agreements.

The Prime Minister and President Xi made clear their view that we should be ambitious in considering our future bilateral trade and investment relationship. The joint trade and investment review which they agreed will map out opportunities and barriers, and help inform decisions on how best to strengthen and upgrade our links during that implementation period and beyond.

If we get this right, it will benefit not just the many British businesses looking for new growth markets, but Chinese firms too – boosting the prosperity of us all.

And so it is in this spirit that negotiations continue – with a positive, upbeat vision for life outside the EU that maximises the opportunities available not just to the United Kingdom – but to our global partners too.

Conclusion

For if we are to truly deliver on our bold vision for a global, outward-facing nation.

If we are both to capitalise on the possibilities that the Belt and Road Initiative presents.

If we are to not simply maintain the strength of our existing partnership, but write a new chapter in the 'Golden Era' of UK-China relations.

It will be thanks not just to our governments, but in large part to the hard work and diligence of those of you gathered here today.

By fostering a sense of understanding and appreciation between our two countries, we can enhance further that cultural and social bedrock which underpins, and is so crucial to, our relationship.

Through regular dialogue, discussion and debate at fora such as these, we can move forwards together, confident in a better future for both of our peoples.

I therefore look forward to our talks this morning and hearing the outcomes

of the talks this afternoon – as well as the Gala Dinner tonight.

I am grateful to the Great Britain China Centre for all their work on this initiative over the past ten years, and their commitment to developing ever-closer relations with China.

And I pass on my sincere thanks as well to the International Department of the Communist Party of China for building these links with us.

I wish all the participants here today the very best, and I hope that the discussions and the forum, like relations between our two countries, grow ever stronger in the years ahead.

Thank you very much.

Press release: Debt management bosses banned after transferring half-a-million from own companies

Andrew Brooke (45) and Gary Gregson (38) have been disqualified for 13 and 10 years respectively and are now prevented from acting, directly or indirectly, as directors of companies.

Gary Gregson was the main director of Gregson and Brooke Financial Services Ltd (GBFS) and One Tick Ltd (OT). The companies provided debt management services to people in financial distress, helping them to come to agreements with their creditors and pay down their debts.

The companies operated through various different trading names, including Expert Money Solutions.

Together GBFS and OT received payments from customers into debt payment plans and offered a 'credit resolve' product, which attempted to challenge the enforceability of credit agreements signed by their clients, as well as reclaiming PPI payments.

Although this was a legitimate service, GBFS and OT would pay minimal contributions to the credit providers from their clients' debt payment plans, while keeping a significant portion of their clients' money to go towards 'service fees'.

Some customers complained to the Financial Ombudsman that their debts had increased, despite having paid money into their debt payment plans.

The Financial Conduct Authority (FCA), the financial services regulator, visited the offices of GBFS and OT in July 2014 and as a result the firm

agreed to stop accepting new customers.

The FCA also warned Gary Gregson that the companies could be closed down after they were unable to provide adequate records of how much money was being held on behalf of their clients.

Gary Gregson agreed not to withdraw fees, other than to pay staff, but then proceeded to transfer £210,006 from GBFS and OT to himself and third parties he was connected to, before resigning his directorships.

The firms then came under the stewardship of Andrew Brooke, who was reappointed as a director of the companies on 20 August 2014. The FCA continued to have concerns and issued Supervisory Notices to GBFS and OT on 29 August 2014.

But Andrew Brooke then proceeded to transfer a total of £442,000 to another company he was a director of before both GBFS and OT entered into administration in October 2014.

Following the collapse of the companies, the Insolvency Service investigated due to concerns identified by the firms' administrators.

Gary Gregson was disqualified by the court for 10 years, beginning on 7 March 2018, for a lack of commercial probity and failure to ensure the debt management companies, including another failed company, Gregson and Brooke Ltd (GAB), adhered to guidance issued by the regulator.

Andrew Brooke was disqualified at an earlier hearing for 13 years, beginning on 7 July 2017, having also acted with a lack of commercial probity and failure to ensure GAB adhered to the regulator's guidance.

At the same time as Andrew Brooke was disqualified, his wife Shalles Fee Onido (43), also known as Shalles Brooke, and Nova Espoltero (33) were disqualified for four years each having allowed Andrew Brooke to authorise £442,000 worth of transfers from GBFS and OT.

Robert Clarke, Head of Insolvent Investigations North for the Insolvency Service, said:

"The real victims here are Brooke and Gregson's clients who sought genuine assistance to help manage their debts but many received little or no benefit at all from instructing the companies to act on their behalf.

"Brooke and Gregson clearly put their own interests ahead of their clients. The vast amount of money they transferred out of their companies and their timing as the net was closing in from the FCA showed a cynical disregard for the needs of their customers.

"I would also like to thank the FCA, whose cooperation was crucial in securing these disqualifications."

Jonathan Davidson, Director of Supervision – retail and authorisations at the FCA said:

“These individuals were more interested in lining their own pockets than helping potentially vulnerable people get out of debt. This case shows what can be achieved when we work with partners, like the Insolvency Service, to ensure people face the consequences of their actions.

“We are pleased that as result of our partnership it will be years before they have any involvement in the business community again as directors.”

Notes to editor

Information on the Directors

Gary John Gregson lives in Manchester, having previously resided in Bolton.

Andrew Roy Brooke lives in Digos City, Philippines, having previously resided in Bolton.

Shalles Fee Onido lives in Digos City, Philippines.

Nova Espoltero lives in Davao City, Philippines.

Information on the companies

Information from Companies house regarding Gregson and Brooke Limited ([CRO No. 06194937](#)). The company went into liquidation on 7 July 2014 and had an estimated deficiency of £1,956,491.

Information from Companies house regarding Gregson and Brooke Financial Services Ltd ([CRO No. 07338291](#)). The company went into Administration on 27 October 2014 and the Joint Administrators' Progress Report, dated 15 April 2016, disclosed an estimated deficiency of £2,307,440.

Information from Companies house regarding One Tick Ltd ([CRO No. 06904931](#)). The company went into administration on 27 October 2014 and the Joint Administrators' Progress Report, dated 15 April 2016, disclosed an estimated deficiency of £183,858.

Court details

Gregson attended a trial in February 2018 in the High Court at Manchester District Registry. His Honour Judge Davies found that Gregson transferred a total of £144,781 from Gregson and Brooke Financial Services Ltd and £65,225 from One Tick Ltd to himself and third parties connected to him between 28 July 2014 and 21 August 2014. Mr Gregson told the Court that the transfers had been made as repayments of loans he had given to the companies.

Brooke was disqualified at an uncontested hearing in June 2017 in the High Court at Manchester District Registry. His Honour Judge Bird concluded that Brooke transferred a total of £285,000 and £157,000 from GBFS and OT respectively to another company of which he was a director after the FCA had issued the Supervisory Notices on 29 August 2014. The third party company had issued single page invoices to GBFS and OT on 15 August 2014 with the only narrative being 'commission'.

What is a disqualification order?

A disqualification order has the effect that without specific permission of a court, a person with a disqualification cannot:

- act as a director of a company
- take part, directly or indirectly, in the promotion, formation or management of a company or limited liability partnership
- be a receiver of a company's property

In addition that person cannot act as an insolvency practitioner and there are many other restrictions are placed on disqualified directors by other regulations. Disqualification undertakings are the administrative equivalent of a disqualification order but do not involve court proceedings. Further information on director disqualifications and restrictions is [available](#).

The Insolvency Service administers the insolvency regime, investigating all compulsory liquidations and individual insolvencies (bankruptcies) through the Official Receiver to establish why they became insolvent. It may also use powers under the Companies Act 1985 to conduct confidential fact-finding investigations into the activities of live limited companies in the UK. In addition, the agency authorises and regulates the insolvency profession, deals with disqualification of directors in corporate failures, assesses and pays statutory entitlement to redundancy payments when an employer cannot or will not pay employees, provides banking and investment services for bankruptcy and liquidation estate funds and advises ministers and other government departments on insolvency law and practice.

Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is [available](#).

About the Financial Conduct Authority

1. On 18 September 2014 the Financial Conduct Authority [issued a Consumer Warning](#) about Gregson and Brooke Financial Services and One Tick (and another connected company, The Money Management Service Ltd) advising customers to stop making payments to the firms.
2. On 1 April 2013 the Financial Conduct Authority (FCA) became responsible for the conduct supervision of all regulated financial firms and the prudential supervision of those not supervised by the Prudential Regulation Authority (PRA).
3. The FCA took over regulation of consumer credit, which includes debt management firms, on 1 April 2014.
4. The FCA has an overarching strategic objective of ensuring the relevant markets function well. To support this it has three operational objectives: to secure an appropriate degree of protection for consumers; to protect and enhance the integrity of the UK financial system; and to promote effective competition in the interests of consumers.
5. Find out more information [about the FCA](#).

FCA press office contact details:

Press: 0207 066 3232

Outside office hours: 07795 351 956

Media enquiries for this press release – 020 7596 6187 or 020 7637 6498

You can also follow the Insolvency Service on:

[Press release: Foreign flagged ships detained in the UK during March 2018](#)

During March, there were four new detentions of foreign flagged vessels in a UK port, four vessels remained under detention from previous months. A total of four vessels remain under detention at the end of March.

1. In response to one of the recommendations of Lord Donaldson's inquiry into the prevention of pollution from merchant shipping, and in compliance with the EU Directive on Port State Control (2009/16/EC as amended), the Maritime and Coastguard agency (MCA) publishes details of the foreign flagged vessels detained in UK ports each month.
2. The UK is part of a regional agreement on port state control known as the Paris Memorandum of Understanding on Port State Control (Paris MOU) and information on all ships that are inspected is held centrally in an electronic database known as THETIS. This allows the ships with a high risk rating and poor detention records to be targeted for future inspection.
3. Inspections of foreign flagged ships in UK ports are undertaken by surveyors from the Maritime and Coastguard Agency. When a ship is found to be not in compliance with applicable convention requirements, a deficiency may be raised. If any of their deficiencies are so serious they have to be rectified before departure, then the ship will be detained.
4. All deficiencies should be rectified before departure if at all possible.
5. When applicable, the list includes those passenger craft prevented from operating under the provisions of the EU Directive on Mandatory Surveys

for the safe operation of regular Ro-Ro ferry and high speed passenger craft services (1999/35/EU).

Notes on the list of detentions

- Full details of the ship. The accompanying detention list shows ship's International Maritime Organization (IMO) number which is unchanging throughout the ship's life and uniquely identifies it. It also shows the ship's name and flag state at the time of its inspection.
- Company. The company shown in the vessel's Safety Management Certificate (SMC) or if there is no SMC, then the party otherwise believed to be responsible for the safety of the ship at the time of inspection.
- Classification Society. The list shows the Classification Society responsible for classing the ship only.
- Recognised Organisation. Responsible for conducting the statutory surveys: and issuing statutory certificates on behalf of the Flag State
- White (WL), Grey (GL) and Black lists (BL) are issued by the Paris MoU on 01 July each year and shows the performance of flag State.

SHIPS DETAINED IN MARCH 2018

Vessel Name: ANNA

GT: 39709

IMO: 9255593

Flag: Bahamas (White List)

Company: Adelfia Navigation SA

Classification Society: LR

Recognised Organisation: LR Recognised Organisation for ISM Doc: LR

Recognised Organisation for ISM SMC: LR

Date and Place of Detention: 31st March at Immingham

Summary: Fifteen deficiencies with two ground for detention

Defective item	Nature of defect	Ground for Detention
15150 – ISM	Not as required	Yes
10127 – Voyage or passage plan	Not as required	No
11101 – Lifeboats	Inoperative	Yes
10101 – Pilot ladders and hoist/pilot transfer arrangements	Missing	No
04109 – Fire drills	Lack of control	No
02105 – Steering gear	Not as required	No
04108 – Muster list	Incomplete	No

05105 – MF/HF Radio installation	Not as required	No
01331 – Collective bargaining agreement	Missing	No
11117 – Lifebuoys incl. provision and disposition	Not as required	No
18432 – Risk evaluation, training and instruction to seafarers	Missing	No
11124 – Embarkation arrangement survival craft	Not properly maintained	No
18416 – Ropes and wires	Damaged	No
11116 – Distress flares	Insufficient	No
11103 – Stowage and provision of Lifeboats	Not as required	No

This vessel was still detained on 31st March 2018

Vessel Name: K DADAYLI

GT: 5751

IMO: 9513191

Flag: Panama (White List)

Company: Dadaylilar Denizcilik Nakliyat

Classification Society: RINA

Recognised Organisation: PHRS Recognised Organisation for ISM Doc: PHRS/BV

Recognised Organisation for ISM SMC: PHRS/BV

Date and Place of Detention: 26th March at Immingham

Summary: Twenty nine deficiencies with four ground for detention

Defective item	Nature of defect	Ground for Detention
01316 – Cargo Information	Missing information	No
07199 – Other (fire safety)	Other	Yes
09235 – Fitness for duty – work and rest hours	Rest hours insufficient	No
10101 – Pilot ladders and hoist/pilot transfer arrangements	Missing	No
04108 – Muster list	Incomplete	No
10127 – Voyage or passenger plan	Lack of information	No
11131 – On board training and instructions	Missing information	No
11131 – On board training and instructions	Lack of training	No
11117 – Lifebuoys incl. provision and disposition	Not as required	No
05104 – MF Radio installation	Not as required	No

07111 – Personal equipment for fire safety	Not properly maintained	No
18418 – Winches & capstans	Inoperative	No
03108 – Ventilators, air pipes, casing	Not as required	Yes
18432 – Risk evaluation, training and instruction to seafarers	Missing	No
03113 – Bulwarks and freeing ports	Not as required	No
11105 – Rescue boat inventory	Not as required	No
11104 – Rescue boats	Missing equipment	No
15150 – ISM	Not as required	Yes
01333 – Ship specific plans for the recovery of persons from water	Incomplete	No
11104 – Rescue boats	Not properly maintained	No
05116 – Operation/maintenance	Not properly maintained	No
06105 – Atmosphere testing instrument	Missing	No
03108 – Ventilators, air pipes, casings	Not properly maintained	Yes
04103 – Emergency, lighting, batteries and switches	Inoperative	No
07114 – Remote means of control (opening, pumps, ventilation, etc.) Machinery spaces	Not as required	No
07106 – Fire detection and alarm system	Not properly maintained	No
11101 – Lifeboats	Not ready for use	No
07125 – Evaluation of crew performance (fire drills)	Lack of familiarity	No
07106 – Fire detection and alarm system	Not as required	No

This vessel was still detained on 31st March 2018

Vessel Name: AMIRA MARIAM

GT: 15349

IMO: 9167631

Flag: Tuvalu (Not Listed)

Company: Elamira for Maritime Agencies Co Sae

Classification Society: BV

Recognised Organisation: BV

Recognised Organisation for ISM Doc: IS Class

Recognised Organisation for ISM SMC: IS Class

Date and Place of Detention: 22nd March 2018 at Liverpool

Summary: Sixteen deficiencies with four ground for detention

Defective item	Nature of defect	Ground for Detention
11110 – Stowage & provision of liferafts	HRU improperly fitted	Yes
07105 – Fire doors/openings in fire resisting divisions	Not as required	Yes
18405 – Electrical	Unsafe	No
07113 – Fire pumps & IT's pipes	Inoperative	No
01209 – Manning specified by the minimum safe manning doc.	Not as required	Yes
01220 – Seafarer employment agreements (SEA)	Not as required	No
01306 – Shipboard working arrangements	Not properly filled	No
10101 – Pilot ladders and hoist/pilot transfer arrangement	Damaged	No
07108 – Ready availability of fire fighting equipment	Missing	No
10116 – Nautical publications	Missing	No
10129 – Navigation records	Missing	No
18302 – Sanitary facilities	Not properly maintained	No
11101 – Lifeboats	Not properly maintained	No
10133 – Bridge operations	Lack of familiarity	No
04108 – Muster list	Incomplete	No
15150 – ISM	Not as required	Yes

This vessel was released on 30th March 2018

Vessel Name: FRISIAN LADY

GT: 3666

IMO: 9246906

Flag: Netherlands (White List)

Company: Boomsma Shipping BV

Classification Society: LR

Recognised Organisation: LR

Recognised Organisation for ISM Doc: LR

Recognised Organisation for ISM SMC: LR

Date and Place of Detention: 7th March at Immingham

Summary: Twelve deficiencies with four ground for detention

Defective item	Nature of defect	Ground for Detention
10114 – Voyage data recorder (VDR)/Simplified Voyage data recorder (S-VDR)	Inoperative	Yes
01105 – Cargo Ship Safety (including exemption)	Missing	No
10109 – Lights, shapes, sound-signals	Missing	Yes
11117 – Lifebuoys incl. provision and disposition	Not as required	No
03108 – Ventilators, air pipes, casings	Damaged	No
09235 – Fitness for duty – work and rest hours	Rest hours insufficient	No
11104 – Rescue boats	Damaged	Yes
18420 – Cleanliness of engine room	Not as required	No
18408 – Electrical	Unsafe	No
13101 – Propulsion main engine	Not as required	No
03199 – Other (load lines)	Other	No
15150 – ISM	Not as required	Yes

This vessel was released on 13th March 2018

DETENTIONS CARRIED OVER FROM PREVIOUS MONTHS

Vessel Name: SOUTHERN BREEZE

GT: 4109

IMO: 9437763

Flag: Malta (White List)

Company: Sonata D00

Classification Society: BV

Recognised Organisation: BV Recognised Organisation for ISM Doc: BV

Recognised Organisation for ISM SMC: BV

Date and Place of Detention: 28th February 2018 at Fowey

Summary: Eight deficiencies with one ground for detention

Defective item	Nature of defect	Ground for Detention
18203 – Wages	Missing	Yes
18203 – Wages	Missing	No
18204 – Calculation and payment of wages	Not according to SEA	No

01220 – Seafarers’ employment agreement (SEA)	Not properly filled	No
18199 – Other (Minimum requirements)	Not as required	No
15150 – ISM	Not as required	No
02103 – Stability/strength/ loading information and instruments	Not as required	No
11102 – Lifeboat inventory	Not properly stowed	No

This vessel was released on 6th March 2018

Vessel Name: DEEPSEA WORKER

GT: 3345

IMO: 7905285

Flag: St Vincent & Grenadines

Company: Seaway Offshore LLC

Classification Society: DNV GL

Recognised Organisation: DNV GL

Recognised Organisation for ISM Doc: DNV GL

Recognised Organisation for ISM SMC: DNV GL

Date and Place of Detention: 19th January 2018 at Sunderland

Summary: Fifteen deficiencies with one grounds for detention

Defective item	Nature of defect	Ground for Detention
16105 – Access control	Not as required	No
01214 – Enforcement by flag state	Missing	No
01137 – Civil liability for oil pollution damage cert	Missing	No
10127 – Voyage or passage plan	Lack of information	No
10116 – Nautical publications	Missing	No
18399 – Other (Accommodation, recreational facilities)	Other	No
07122 – Fire control plan	Not updated	No
15150 – ISM	Not as required	Yes
07109 – Fixed fire extinguishing installation	Not as required	No
18302 – Sanitary Facilities	Not as required	No
18324 – Cold room, cold room cleanliness, cold room temperature	Inoperative	No
14499 – Other (Marpol Annex IV)	Other	No

07114 – Remote means of control (opening, pumps, ventilation etc.) Machinery spaces	Inoperative	No
03108 – Ventilators air pipes, casings	Corroded	No
14108 – 15ppm alarm arrangements	Inoperative	No

This vessel was released on 29th March 2018

Vessel Name: SEA TRIDENT

GT: 964.

IMO No: 7393169.

Flag: PANAMA (white list)

Company:

Classification Society: Expired

Recognised Organisation: Expired

Recognised Organisation for ISM DOC:

Recognised Organisation for ISM SMC:

Date and Place of Detention: 17 June 2016, West Cowes

Summary: Seventeen deficiencies with seventeen grounds for detentions

Defective item	Nature of defect	Ground for Detention
01101 – Cargo ship safety equipment cert	Expired	Yes
01102 – Cargo Ship safety construction cert	Expired	Yes
01104 – Cargo ship safety radio cert	Expired	Yes
01108 – Loadline cert	Expired	Yes
01117 – IOPP (International Oil Pollution Prevention cert	Expired	Yes
01119 – International Sewage Pollution Prevention cert	Expired	Yes
01124 – International Air Pollution Prevention cert	Expired	Yes
01137 – Civil liability for bunker oil pollution damage cert	Expired	Yes
01199 – Other certs (Certificate of class)	Expired	Yes
01201 – Certificates for master and officers	Missing	Yes
10111 – Charts	Not updated	Yes
10116 – Publications Nautical	Not updated	Yes
11108 – Inflatable liferafts	Expired	Yes
11116 – Distress flares	Missing	Yes

07109 – Fixed fire fighting extinguishing installation	Not as required	Yes
07110 – Fire fighting equipment & appliances	Not as required	Yes
01140 – Declaration of Maritime Labour Compliance	Missing	Yes

This vessel was still detained on 31st March 2018

Vessel Name: CIEN PORCIENTO (General Cargo)

GT: 106.

IMO No: 8944446.

Flag: Unregistered.

Company: Open Window Inc.

Classification Society: Unclassed.

Recognised Organisation: Not applicable.

Recognised Organisation for ISM DOC: Not applicable.

Recognised Organisation for ISM SMC: Not applicable

Date and Place of detention: 4 March 2010, Lowestoft

Summary: Thirty deficiencies including seven grounds for detention

This vessel was still detained on 31 March 2018

Notes to Editors

- The MCA is a partner in the Sea Vision UK campaign to raise awareness and understanding of the sea and maritime activities. Sea Vision promotes the importance and economic value of the sector and works to highlight the exciting range of activities and career opportunities available to young people within the UK growing maritime sector at www.seavision.org.uk
- Follow us on Twitter: @MCA_media

For further information please contact Maritime and Coastguard Agency Press Office, on: +44 (0) 2380 329 401 Press releases and further information about the agency is available [here](#).

Press release: British High Commission hosts Commonwealth Big Lunch ahead of the Commonwealth Heads of Government Meeting

HE Sarah Cooke in a selfie with school girls from Unubini and Tandale Primary Schools

The Big Lunch was the culmination of events in Tanzania ahead of the 2018 Commonwealth Heads of Government Meeting to be held in the London from 16th to 20th April 2018.

The Meeting will see up to 53 Commonwealth Heads of Government and representatives discuss key issues under the theme of "Towards a Common Future".

Today's Tanzania Commonwealth Big Lunch enabled young female students from the Msichana Initiative Girls Clubs in Unubini Primary School and Tandale Primary School in Dar es Salaam to receive mentorship and advice from some of the most successful and influential women in Tanzania.

The British High Commissioner, HE Sarah Cooke, stated

The Commonwealth Heads of Government meeting taking place in London next week will focus on delivering a fairer and more prosperous, secure and sustainable future for the Commonwealth. I am delighted to invite the young students from the Msichana Initiative Girls Clubs to today's Big Lunch and connect them with inspirational mentors. One billion Commonwealth citizens are under the age of 25, so it is particularly important that the Commonwealth speaks to the challenges its young people face and answers their ambitions for a better life.

The lunch culminated with HE Sarah Cooke presenting the Commonwealth Point of Light Award to Petrider Paul, who was selected by Her Majesty Queen Elizabeth II. Petrider is a gender equality activist and was awarded for her exceptional voluntary service campaigning against child marriage and gender-based violence.

I am delighted to present Petrider with the Point of Light Award on behalf of Her Majesty Queen Elizabeth commented HE Sarah Cooke. She is an inspiration not only to the young students here today but all young girls and women across Tanzania and the Commonwealth.

Also speaking at the event was Ms. Rebeca Gyumi, founder and Executive Director of Msichana Initiative who recently received the Human Rights Defender award from the UK Government, she said,

We will not consider ourselves successful until we have reached every girl. We do not want to leave anyone behind. I'm happy to see young girls sharing their dreams and aspirations with some of the most remarkable women in Tanzania, this should continue even in our individual spaces, that's how we build strong communities