

# Press release: Predatory mortgage support boss disqualified by the courts

Daljit Kaur Dhillon (42), from Sutton Coldfield, appeared at the High Court in Birmingham on 13 September 2018 where an order was made to disqualify her from being a company director for nine-and-a-half years. She was also ordered her to pay costs of £12,000.

Known by a variety of names, including Kareena Kapoor, Lisa Dhillon and Daljit Kaur, Ms Dhillon was the director of three companies: Repossession Management Bureau Ltd, RMB Assets Ltd and OM Payments Ltd.

The companies offered financial assistance to people with mortgage arrears but clients complained that they were unaware of the exorbitant fees they charged and following an investigation by the Insolvency Service, the companies were [wound-up in the High Court](#) in September 2015.

Investigators found the companies were formed after a previous business, Red2Black Ltd, ceased trading following an investigation by another government agency. This investigation led to the director of Red2Black, Gurpreet Singh Chadda (the former husband of Daljit Dhillon), being given a Final Notice and record fine of nearly £1m.

The companies targeted people facing the threat of having their homes repossessed and under the guise of 'protecting' the equity, they would take out a charge on the properties. However, the companies failed to adequately inform clients of the amount of fees being charged or that the charge secured the indebtedness of the client. And when the property was sold, the companies would use the charge to extract grossly excessive fees for which no record was maintained to support the amount of work that had purportedly been undertaken. In addition, there was a lack of transparency in that representatives of the companies used false names, which prevented clients from determining who they were dealing with.

Investigators found that Repossession Management Bureau and RMB Assets held charges worth just under £4 million over properties belonging to 97 clients. Together, the two companies had a trade income of more than £1.2 million of which just over £1.1 million was paid out for the benefit of Daljit Dhillon.

The companies were also found to have charged VAT on invoices despite submitting nil VAT returns to the authorities.

Daljit Dhillon was declared bankrupt in June 2016 on the petition of the Official Receiver as liquidator of the three companies, after she failed to repay £353,550 worth of void transactions back to the companies. As a result of further claims made in his capacity as liquidator, the Official Receiver has lodged debts of over £1.5 million in Ms Dhillon's bankruptcy and has

recouped a further £40,000 from a former sales agent.

Helen Morten, Deputy Official Receiver for the Insolvency Service, said:

Daljit Dhillon set out specifically to mislead members of the public who were in a vulnerable financial position for her own considerable personal gain. The court's decision to disqualify her shows the seriousness with which this type of cynical financial service activity is viewed.

### Notes to editors

Daljit Kaur Dhillon is of Sutton Colefield and her date of birth is June 1975.

Company registration numbers:

- Repossession Management Bureau Ltd – 08710372
- RMB Assets Ltd – 09185563
- OM Payments Ltd – 08190869

Amit Gupta of St Philips Chambers appeared as Counsel for the Insolvency Service and Christopher Snell of New Square Chambers appeared as Counsel on behalf of the defendant.

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

Persons subject to a disqualification order are bound by a [range of other restrictions](#).

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](#).

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## News story: Animal medicines improvement notice: Ballygawley Veterinary Clinic



This notice was issued Ballygawley Veterinary Clinic.

The following contravened the Veterinary Medicines Regulation 2013:

- The advertising of an unauthorised veterinary medicinal product and authorised human products for administration to animals on price lists (contrary to Regulation 11 of the Veterinary Medicines Regulations 2013)
- Wholesale dealing of unauthorised veterinary medicinal products to other veterinary practice premises without a wholesale dealers licence (contrary to Schedule 3, Paragraph 2 of the Veterinary Medicines Regulations 2013)
- Supplies of unauthorised veterinary medicinal products (contrary to Regulations 27 of the Veterinary Medicine Regulations 2013)
- The supply of veterinary medicinal products to farms where there is insufficient evidence to show that the animals are under the veterinary surgeons care and that clinical assessments are being made prior to the supply of veterinary medicinal products (contrary to Schedule 3, Paragraph 4 of the Veterinary Medicines Regulations 2013)

The improvements required are:

- Removal of all unauthorised veterinary medicinal products and authorised human products from all price lists. Provide updated copies to the VMD.
- All wholesale activities must cease
- All supplies of Singvac and Botulism Vaccine must be in accordance with a valid Special Treatment Certificate and must only be supplied to the named farm and the volume state on the certificate must not be exceeded. Special Treatment Certificates must be in place prior to supply. All supplies must cease until such time as procedures have been implemented to ensure that all supplies occur in accordance with the certificates. Provide copies of all training and procedures to the VMD.

- Adequate records must be put in place to demonstrate that clinical assessments occur and that all animals which are supplied veterinary medicinal products by this practice are under the care of the practice (and this care is not nominal).
- Details of the out of hours/emergency coverage provisions put in place for each farm client must be recorded and a list of farms and the veterinary practice providing the cover on behalf of Ballygawley Veterinary Clinic are to be provided to the VMD.

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## [News story: Animal medicines seizure: BorderForce, East Midlands Airport, Derby](#)



A parcel was detained and subsequently seized at the Border Force East Midlands Airport, Castle Donnington, Derby.

This parcel was addressed to a residential premise in the UK and contained:

- 42 bottles x Vitamin B12 1000 Injection

This product, intended for the use in horses, is not an authorised product in the UK.

The medicine was seized under Regulation 25 (importation of unauthorised Veterinary Medicinal products) of the Veterinary Medicines Regulations 2013.

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# [News story: Sellafield commuter bus charges announced](#)

Workers who use the direct commuter service to the Sellafield site will pay £2.50 for each journey, starting Monday 7th January.

There are also some changes to timetables.

This is the latest of a raft of new travel to work options for staff.

The commuter service was offered free of charge on a trial basis, to encourage employees to use it to minimise the impact of the changes.

The service operates from Workington, Cockermouth, Lillyhall, Whitehaven, Frizington, Cleator Moor, Egremont, Gosforth, Seascale and Millom, as well as stops along these routes.

Buses will remain free from the following park and ride locations – Kangol, Egremont and Greengarth (including stops after these locations).

[Moresby Parks and Kangol timetable](#) (PDF, 352KB, 1 page)

People can pay on the bus using their debit card, credit card or a contactless payment app on their smartphone.

Eight new park and ride bus services were also put in place, with workers also being encouraged to take advantage of car-sharing, train services, unrestricted cycling, motorcycle or pedestrian access.

Steve Bostock, site director, said:

As part of our site access changes, we introduced a series of new bus services. It has always been our intention to charge for these after an introductory period, and we have now confirmed the details.

We believe that these charges are fair and reasonable, and are cost effective for most people.

I'd like to thank everyone who has been choosing to use the bus services to help make the changes a success, and hope they will continue to do this.

The site access changes were introduced to help reduce the number of vehicles driving to or accessing the Sellafield site each day.

Space on the site is at a premium and required for delivery of the company's mission.

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# Press release: Up to 5 million workers benefited from the National Living Wage in 2018

Chair of the Low Pay Commission Bryan Sanderson said:

That 5 million workers received higher pay rises in April than they would have done without the NLW shows how significant an intervention it has been in the labour market.

So far, the evidence suggests the NLW has been successful in raising pay without causing unemployment, but employers have had to adjust in various ways.

Our 2018 Report contains definitive analysis of the NLW so far, and the detailed evidence which underpins our 2019 rate recommendations.

As many as 5 million people benefited from the increase to the NLW in April 2018 – fewer than in 2017 but still a fifth of workers aged 25 and over. The 4.4% increase in the NLW pushed pay up faster than average not only for those on the rate, but also for the bottom 20% of earners (those earning up to £9 per hour). This is because employers have sought to maintain a gap between job grades, or have kept their pay rates above the NLW.

In total, 1.6 million people were paid at or below the NLW, equivalent to 6.5% of all workers aged 25 and above; roughly the same proportion as in 2016 and 2017. Almost two thirds of those paid the NLW, a million workers, were women.

Following the 2018 increase, more workers than ever before were paid at a rate just above the NLW. 1.6 million people were paid between 5p and 50p per hour more than the rate, with almost half a million of these paid at £8 per hour. In 2017, 1.4 million were paid between 5p and 50p above the NLW, and a quarter of a million were paid £8 per hour.

The LPC heard from employers how they have had to adapt to NLW increases: accepting lower profits, increasing prices where possible, restructuring workforces and narrowing the gaps between pay bands. Stakeholders thought improving productivity would be the key to managing future cost increases.

However, the LPC's analysis and research did not find clear evidence of any negative effects on employment from the increased NLW.

The Government announced the NLW and National Minimum Wage (NMW) rates to

apply from 2019 in this October's budget, accepting in full the LPC's recommendations. The NLW will rise to £8.21 in 2019, on course to its target of 60% of median earnings in 2020 (currently forecast to be £8.62).

**The LPC's rate recommendations comprised:**

	<b>Current rate</b>	<b>Future rate (from April 2019)</b>	<b>Increase</b>
NLW	£7.83	£8.21	4.9%
21-24 rate	£7.38	£7.70	4.3%
18-20 rate	£5.90	£6.15	4.2%
16-17 rate	£4.20	£4.35	3.6%
Apprentice rate	£3.70	£3.90	5.4%
Accommodation offset	£7.00	£7.55	7.9%

**Notes:**

1. The LPC's 2018 Report was published on gov.uk on Tuesday 27 November
2. The data used in the report is published alongside it.
3. The National Living Wage is the statutory minimum wage for workers aged 25 and over. It was introduced in April 2016 and has a target of 60% of median earnings by 2020, subject to sustained economic growth.
4. Different rates apply to 21-24 year olds, 18-20 year olds, 16-17 year olds and apprentices aged under 19 or in the first year of an apprenticeship.
5. Rates for workers aged under 25, and apprentices, are lower than the NLW in reflection of lower average earnings and higher unemployment rates. International evidence also suggests that younger workers are more exposed to employment risks arising from the pay floor than older workers. Unlike the NLW (where the possibility of some consequences for employment have been accepted by the Government), the LPC's remit requires us to set the rates for younger workers and apprentices as high as possible without causing damage to jobs and hours.
6. The Accommodation Offset is an allowable deduction from wages for accommodation, applicable for each day of the week. In April 2019 it will increase to £7.55 per day.
7. The National Living Wage is different from the UK Living Wage and the London Living Wage. Differences include that: the UK Living Wage and the London Living Wage are voluntary pay benchmarks that employers can sign up to if they wish, not legally binding requirements; the hourly rate of the UK Living Wage and London Living Wage is based on an attempt to measure need, whereas the National Living Wage is based on a target relationship between its level and average pay; the UK Living Wage and London Living Wage apply to workers aged 18 and over, the National Living Wage to workers aged 25 and over. The Low Pay Commission has no role in the UK Living Wage or the London Living Wage.
8. The Low Pay Commission is an independent body made up of employers, trade unions and experts whose role is to advise the Government on the minimum wage. The rate recommendations contained in the 2018 Report were agreed unanimously by the Commission.
9. The nine Low Pay Commissioners are:

- Bryan Sanderson
- Professor Sarah Brown
- Professor Richard Dickens
- Kate Bell
- Kay Carberry
- Simon Sapper
- Neil Carberry
- Clare Chapman
- Martin McTague