

## Frequent asked questions (FAQ) for employees who may be Unsecured Creditors

Please access the portal to either do one, two or all three of the following:

- check your address, you only need to amend the address if the details are out of date,
- submit your claim securely if including the pdf document
- provide your bank account details (only if you have a claim).

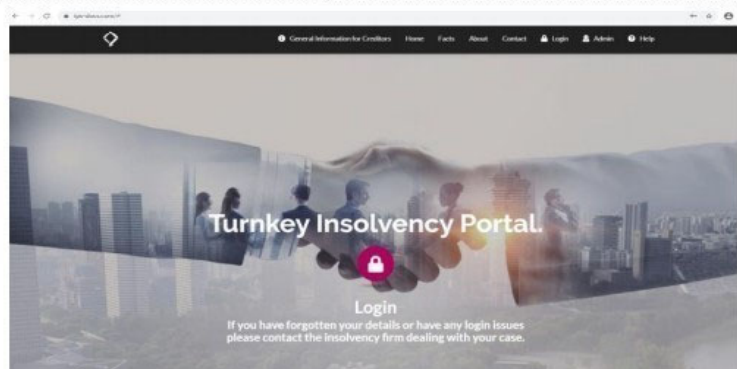
Please also refer from page 4 for any other questions

Step by Step Login Creditor Portal

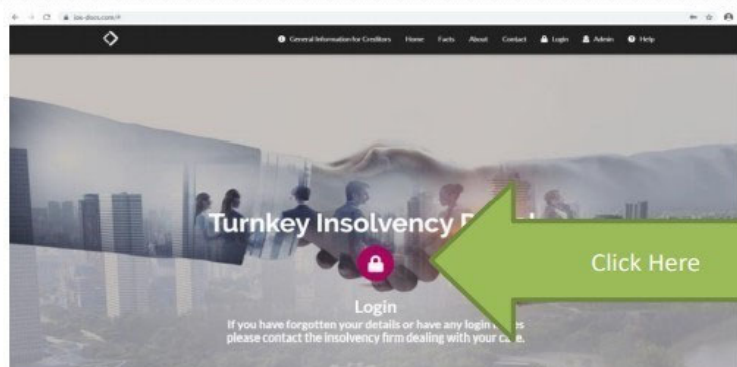
### Step-by-Step Login

Go the Creditor Portal website <https://www.ips-docs.com/>

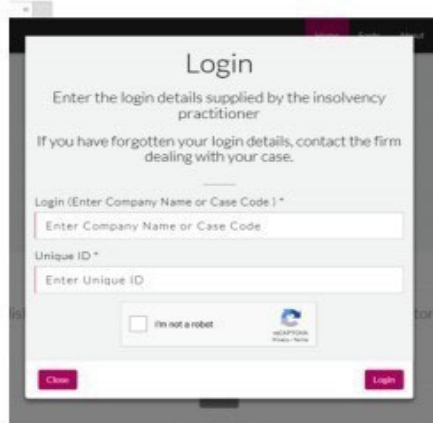
You will see the following:



Click on the padlock to login



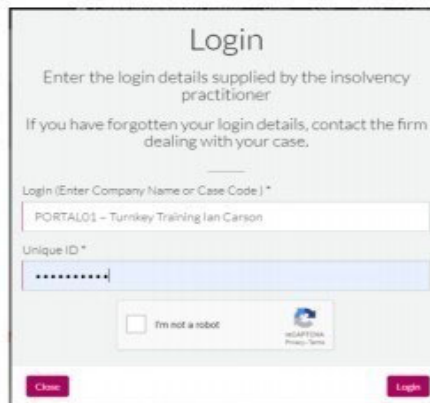
This will provide you with the following:



The screenshot shows a 'Login' form with the following elements:

- Title: Login
- Instruction: Enter the login details supplied by the insolvency practitioner
- Help text: If you have forgotten your login details, contact the firm dealing with your case.
- Form label: Login (Enter Company Name or Case Code) \*
- Input field: Enter Company Name or Case Code
- Form label: Unique ID \*
- Input field: Enter Unique ID
- Checkbox: I'm not a robot
- Image: CAPTCHA logo
- Buttons: Close and Login

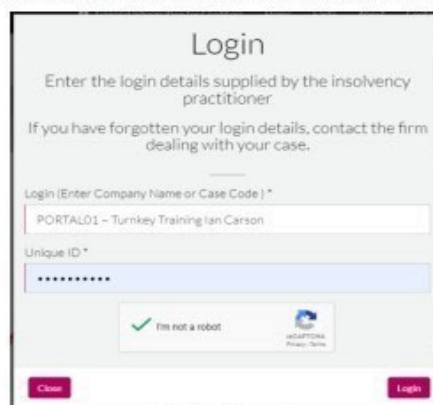
Enter the case name  
or  
(ideally) the Case Code log in  
you have been provided with  
Enter the password (ideally your  
Unique login password)  
The case (if found) should tell  
you the name of the Insolvency  
Practitioner firm looking after  
the proceedings.



The screenshot shows the login form with the following changes:

- Input field 1: PORTAL01 - Turnkey Training Ian Carson
- Input field 2: Masked password (represented by dots)
- Checkbox: I'm not a robot (unchecked)
- Buttons: Close and Login

Tick the box that says "I'm not a robot"  
You will then get a screen to  
verify that you are indeed a  
person using a variety of  
methods (for example, selecting  
relevant pictures).  
Once you have successfully  
completed this, you will need to  
click [Login]



The screenshot shows the login form with the following changes:

- Checkbox: I'm not a robot (checked)
- Buttons: Close and Login



If you are using your Unique login, your / your organisation name will now appear in the Name box.

You will need to enter an email address and select whether you wish to subscribe for e-mail notifications.

Please read the section above or Advice on Email Addresses.

The screenshot shows the 'Email Verification' form. It includes a title, instructions to provide an email address for a one-time pin code, and a note about reusing the pin. The form has two input fields: 'Name' (with a red error message 'This field is required.') and 'Email Address \*'. There is a checkbox for 'Automatically subscribe for email notifications on published documents, decisions or news items' which is checked. At the bottom are 'Close' and 'Confirm' buttons.

You will then be emailed a 6 digit pin code to enter into the data box

You can also get the pin code via SMS or change the e-mail address

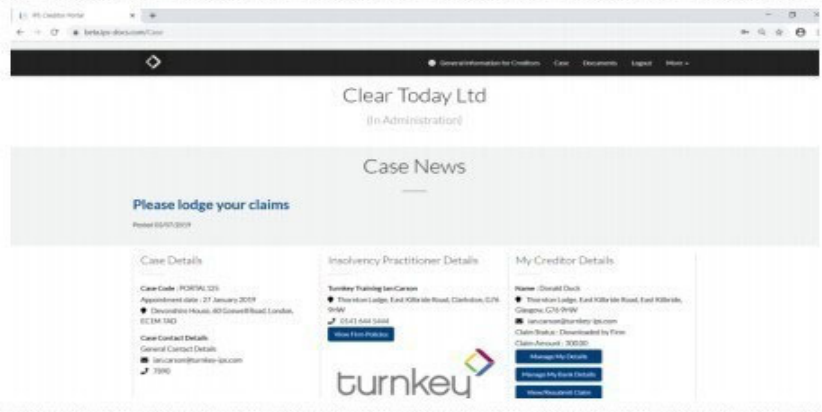
We advise you to use the drop down menu to increase the number of days this pin code will be valid for.

The screenshot shows the 'Pin Verification' form. It includes a title, instructions to enter the 6-digit pin code emailed to 'michelle.westmerland@turnkey-lps.com', and a 'Change Email' button. The form has a 'Pin Code \*' input field, a 'Reuse pin code' checkbox checked, and a dropdown menu set to '30 Days'. There are links for 'Resend PIN code by Email' and 'Get PIN code by SMS'. At the bottom are 'Close' and 'Confirm' buttons. A green arrow points to the dropdown menu with the text 'No of Days Pin is valid for'.

Click on [Confirm]

The screenshot shows the 'Pin Verification' form, identical to the previous one. A green arrow points to the 'Confirm' button at the bottom right with the text 'Click here'.


You will then see the following page relating to you (if you have used your Unique login details) and the proceedings:



**Other Portal guidance if needed:**

From the software provider who has suggested the following actions are taken by anyone having an issue with the Portal:



- Use the Google Chrome browser  this is especially the case if you have previously submitted your details, as the software provider believes it may not record depending on the type of browser you are using.
- Ensure you haven't got a Pop-Up blocker (this can stop the 'I'm not a Robot' part of the logging in process)
- When you put the LO7908 code in, please ensure you select the case that comes up in blue below where you have just typed the code. Otherwise it will tell you the case is closed.

Please also note that once you have input your bank account details, if you then log out and log back in, the details will show blank until we have authorised your details.

**Other Questions you may have:**

Questions	Answers
On the proof of debt my address is wrong.	<p>If you are unable to use the portal, please update on the POD. In the body of the email please confirm that you have been unable to use the portal and if you don't mind why, to help us going forward.</p> <p>If you have accessed the portal, please follow the steps in the next question to input your new address onto the Creditors Portal.</p>

<p>How do I add my email address and update my home address details</p>	<p>Review the section under “My Creditor Details”, this will show the information we currently hold for you.</p> <p>Click on “Manage My Details” – complete the details.</p> <p>Press “Save”, then press “Close”</p> <p>Check the updated details are now showing under “My Creditor Details”</p> <p>Please can you also check that you do the following action, this will send them through to us when we get notification of the changes:</p> <p style="text-align: center;">Creditor Bank details Update your bank BANK DETAILS, click the SAVE button then click the SUBMIT CHANGES button to submit your bank changes.</p> <p>Note you will to do this in each section when you make the changes</p>
<p>There is no box on the POD for my bank account details?</p>	<p><b>If you are unable to use the portal, please update on the POD by where you have signed.</b> In the body of the email please confirm that you have been unable to use the portal and if you don't mind why, to help us going forward.</p> <p>If you have accessed the portal, please follow the steps in the next question to input the bank account details onto the Creditors Portal.</p>
<p>How do I add my bank account details</p>	<p>Click on “Manage My Bank Details” – complete the details.</p> <p>Bank Country – United Kingdom (already completed)</p> <p>Bank Currency – GBP – British Pound (already completed)</p> <p>Account name – Name (already completed)</p> <p>Reference – if you have a building society account details go here, otherwise please leave blank</p> <p>Account Number – this will be 8 digits long (00000000)</p> <p>Sort code – this will be 6 digits long (00-00-00)</p> <p>Press “Save”, then “Close”</p> <p>Check the updated details are now showing under “My Creditor Details”</p> <p>Please can you also check that you do the following action, this will send them through to us when we get notification of the changes:</p>

	<p style="text-align: center;">Creditor Bank details</p> <p style="text-align: center; color: red;">Update your bank BANK DETAILS, click the SAVE button then click the SUBMIT CHANGES button to submit your bank changes.</p> <p>Note you will to do this in each section when you make the changes</p>
<p>How do I submit a claim, I have a signed pdf document?</p>	<p>Click on "Submit Claim" – please complete</p> <p><u>Mandatory section</u></p> <p>Claim Amount: Please state the amount of your claim. If you have already logged in for a preferential claim, it will be pre-populated with those details. Please update / overwrite with the new details.</p> <p>Debt Incurred Details: please change and / or state "Unsecured claim"</p> <p>Date of proof: This will automatically populate with the today's date.</p> <p><u>Also complete</u></p> <p>Claim Currency: select GBP – British Pound from the drop down box</p> <p>Other fields are not relevant for an employee claim and can be left blank.</p> <p><u>Complete Supporting documents section:</u></p> <p>Click on "Browse" and find your signed POD pdf on your system</p> <p>Select the document type "POD form" from the drop down box</p> <p>Click on "Upload" - the file/s will now upload and be seen under File Name, Document Type, Delete, View</p> <p>Click on "Save" button</p> <p>A "Submit claim" button has now appeared, if you are ready</p> <p>Click on Submit Claim</p> <p>A pop up button appears: Are you sure you want to Submit your Claim? Select Yes</p> <p>If no, please remember to submit when you are ready.</p> <p>A pop up button appears: "Claim will have been sent to the IP firm".</p> <p>On the front screen the Submit claim button has changed to "View/Resubmit Claim"</p>

<p>How do I submit a claim, I am only been able to take photos of the signed POD pages?</p>	<p>Please can you attach to an email and send the pages to <a href="mailto:era@uk.ey.com">era@uk.ey.com</a></p> <p>You do not need to complete “Submit Claim” via the Portal, if it is completed, this will be rejected because no pdf was attached.</p> <p>Please can you still send any address or bank details via the website using the details provided in the letter.</p>
<p>Can I submit my change of address and bank details only on the website and email my Proof of debt pages?</p>	<p>Yes, you can. In the body of the email I would be grateful if you can confirm that either your address and/or your bank details have been submitted via the website.</p>
<p>I have completed all my details on the website. You have sent me a rejection email, why is this?</p>	<p>The reason for the rejection is explained in the body of the email. It will explain what information is required. Please resubmit the details required through the Creditor portal in the first instance.</p>
<p>If I made a claim to the Redundancy Payments Service, will they become a creditor for the amounts paid to me.</p>	<p>Yes, the RPS will make a claim for the amounts paid to you. Their claims will either be preferential or unsecured, depending on what their claim is for.</p>
<p>How has my unsecured claim been calculated?</p>	<p>Under insolvency legislation, up to £800 of unpaid wages, earned in the four months prior to the insolvency date is a preferential claim. The RPS is entitled to share the £800 in the same proportion as its payment bears to the total arrears of wages. Wages in excess of £800 and / or which are older than 4 months before the insolvency date are unsecured claims.</p> <p>Payment in lieu of holidays accrued but not taken, is also a preferential claim.</p> <p>All other employee claims are unsecured. If you’ve already received some money from the Company or have received monies from the RPS or from me for your preferential claim, I have taken that into account.</p> <ul style="list-style-type: none"> <li>• <b>Unpaid wages/salary</b></li> </ul> <p>When the Company became insolvent, you may have been owed an amount of money unpaid wages/salary, bonus, commission or overtime. I’ve already dealt with any part of your wages’ claim that was a preferential claim so the amount that is included in the enclosed calculations as your unsecured claim for wages has been reduced by that sum.</p>



Any dividend distribution made to you in respect of your unsecured unpaid wages claim will be subject to tax and national insurance deductions from the payment if applicable.

- **Compensation for not receiving notice**

As any payment made to you by the RPS compensatory notice pay may have been less than the amount that you were entitled to receive under your employment contract, I've calculated your unsecured notice pay claim.

The amount of notice entitlement is calculated using your contractual (if known) or statutory notice period (whichever is greater), multiplied by your rate of pay.

You'll see from the attached calculation that your claim has not yet had a deduction in respect of tax or national insurance contributions ("NIC"). All payments made in respect of notice pay, or compensatory payments for notice, are now subject to the relevant tax and NIC that's in place at the time of your payment. Therefore, any dividend paid to you in respect of your notice pay claim will therefore be subject to tax and NIC.

- **Redundancy Pay**

Redundancy Pay still due to you has been calculated based on any contractual entitlement or statutory redundancy, whichever is greater.

- The enclosed calculations may not include a claim for redundancy pay. This may be because:
- To qualify for a statutory redundancy payment, you must have 2 years continuous service with the Company;
- If you were entitled to a statutory redundancy payment and made a claim to the RPS the amount due to you was paid in full; and
- 6 months have passed and you've not made a claim for redundancy pay. By law, your entitlement to receive a redundancy payment will have ended.

Unless your contract of employment says otherwise, the law says that:

- The amount of your statutory redundancy payment will depend on your age and length of service with the Company; and
- At the time of your redundancy the statutory maximum for redundancy pay was £508 per week.

If your contract of employment said that you were entitled to receive an amount of redundancy pay which is more than the statutory redundancy entitlement, please supply a copy of your contract of employment as evidence of this.

- **Other amounts that might be due to you.**

The enclosed calculations may also include expenses you have paid on behalf of the Company, or an Employment Tribunal award.



	<p>The attached breakdown details the amounts due to you according to the Company's records. This also reflects payments made to you by the RPS, which have been deducted from amounts due to you to arrive at your final balancing claim.</p>
<p>Will you need any supporting documents?</p>	<p>The Joint Administrators may call for any document or other evidence to be produced if it is considered necessary for the purpose of substantiating the whole or any part of the claim made.</p>
<p>I don't agree with your unsecured calculation.</p>	<p>If you do not agree with calculation, please indicate amendments and provide such further details or produce such documentation or other evidence as may appear to me to be necessary to evidence the changes.</p> <p>I will write to you if your amended claim is rejected in whole or in part to explain the reasons for the decision. If you are dissatisfied with this, you may apply to court for the decision to be reversed or varied. Such an application must be made within 21 days of your receipt of my rejection.</p>
<p>When I submitted a claim via the portal, I amended my claim form. The status on the Portal now says "Agreed" or "Admitted all" or "AgreedNil"</p>	<p>I will contact you if your amended claim is changed and confirm your claim amount.</p> <p>If rejected in whole or in part to explain the reasons for the decision. If you are dissatisfied with this, you may apply to court for the decision to be reversed or varied. Such an application must be made within 21 days of your receipt of my rejection.</p>
<p>How is the dividend payment made?</p>	<p>Your bank account details are requested to facilitate the direct payment of any dividend which is due to you, following the adjudication of your claim.</p> <p>If no bank account details are submitted it will be paid by cheque, but due to the current circumstances there may be a delay after declaration of the dividend while arrangements to pay by cheque are made.</p>
<p>When will I be paid the dividend?</p>	<p>I am unable to give you a timescale for making the payment at the date of this letter. However, in due course, a further letter will be sent to you informing you of the intention of a making a distribution to the unsecured creditors of the Company. That letter, the Notice of Intended Unsecured Dividend, will also provide you with a final deadline of submitting your Proof of Debt against the Company, as well as providing some indication of what the level of dividend would be, along with a payment date.</p>
<p>How much will I be paid?</p>	<p>Based on claims received to date and asset realisations achieved, we currently anticipate the Prescribed Part distribution will be less than 1p in the £. For example if you are owed £1,000, the distribution will be less than £10 before any tax and national insurance are deducted from the payment if applicable.</p>

<p>Are my pension payments up to date?</p>	<p>There were contributions that were owed to the pension scheme at the date of insolvency. The schemes made a claim to the Redundancy Payments Service and have now been paid. You don't need to do anything to recover these amounts.</p> <p>If you have any questions around your pensions, please contact your scheme administrators using the usual contact details, you may find these on an annual pension statement.</p>
<p>What happens with my data?</p>	<p>The Joint Administrators may act as data controllers of personal data as defined by the UK General Data Protection Regulation (as incorporated in the Data Protection Act 2018), depending upon the specific processing activities undertaken. Ernst &amp; Young LLP and/or the Company may act as a data processor on the instructions of the Joint Administrators. Personal data will be kept secure and processed only for matters relating to the Joint Administrators' appointment. The Office Holder Data Privacy Notice can be found at <a href="http://www.ey.com/uk/officeholderprivacy">www.ey.com/uk/officeholderprivacy</a>.</p>

F L Taylor is licensed in the United Kingdom to act as an Insolvency Practitioner by The Institute of Chartered Accountants in England and Wales and C P Dempster is licensed in the United Kingdom to act as an Insolvency Practitioner by The Institute of Chartered Accountants of Scotland.

The affairs, business and property of the Company are being managed by the Joint Administrators, F L Taylor and C P Dempster, who act as agents of the Company only and without personal liability.

The Joint Administrators may act as data controllers of personal data by the UK General Data Protection Regulation (as incorporated in the Data Protection Act 2018), depending upon the specific processing activities undertaken. Ernst & Young LLP and/or the Company may act as a data processor on the instructions of the Joint Administrators. Personal data will be kept secure and processed only for matters relating to the Joint Administrators' appointment. The Office Holder Data Privacy Notice is enclosed and can be found at [www.ey.com/uk/officeholderprivacy](http://www.ey.com/uk/officeholderprivacy).