

Dear Customer

**HFL Realisations Limited (formerly House of Fraser Limited) (“HOFL”)  
HF Stores Realisations Limited (formerly House of Fraser (Stores) Limited) (“Stores”)  
Jam B Realisations Limited (formerly James Beattie Limited)  
(all in Administration) (together “the Companies”)**

Thank you for your email. We have prepared the Frequently Asked Questions (FAQ) below, which should hopefully deal with your enquiry.

The below FAQ sets out questions relating to the Administration, various customer scenarios and courses of action/next steps that you may wish to take.

---

## **FAQ**

### **1. I am being directed to various email addresses – What is the difference between House of Fraser and the Companies in Administration and to whom should I address my queries?**

The three Companies referred to above entered Administration before the start of trading on Friday 10 August 2018.

On 10 August 2018, the Companies' business and assets, including the House of Fraser brand name, were sold to the Purchaser, being a number of subsidiaries within the Sports Direct Group of Companies.

For ease of reference, we will refer to the Companies in Administration as “the Companies” and the Purchaser as “Newco” which is the current operator of the House of Fraser trading stores.

Please note that Newco is a separate legal entity to the Companies in Administration.

**Consequently, the Companies in Administration are not responsible for the House of Fraser trading operations from the morning of 10 August 2018.**

The Companies in Administration cannot fulfil any of the orders that were outstanding at 10 August 2018 or provide any refunds in respect of undelivered goods or returned goods.

In addition, the Companies in Administration are not in a position to process any goods returned from 10 August 2018 onwards. This includes:

- i. Items returned to the Companies prior to 10 August 2018 where a refund was not made
- ii. Items returned to the Companies after our appointment via Yodel or CollectPlus
- iii. Items returned to Newco stores where the Purchaser has not accepted delivery

Due to the Companies being in Administration we must apply strict insolvency legislation and all amounts that the Companies in Administration owe to customers for refunds or outstanding orders at the date of the Administration (10 August 2018) are unsecured claims.

Please refer to the further FAQs below for various scenarios which detail to whom queries should be addressed and the courses of action for unsecured creditors to take.

**2. I have not received goods I paid for on or after 10 August 2018 – who do I contact?**

The Companies in Administration are not involved in the House of Fraser trading operations from 10 August 2018, therefore, please contact Newco (i.e. a House of Fraser store, House of Fraser head office or the Purchaser) for any queries regarding goods purchased on or after 10 August 2018. Contact details for the Purchaser are as follows: [customerservice@hof.co.uk](mailto:customerservice@hof.co.uk).

**3. I have an unused Gift Card/Voucher – who do I contact?**

We understand that the Purchaser accepted customer requests for replacement gift cards that were received by post during the period between 10 August 2018 and 31 October 2018. However, if you did not return your gift card before 31 October 2018, we understand that the Purchaser will be issuing no further replacements. Please be advised that we will be unable to assist further on replacement gift cards / vouchers as this is entirely at the Purchaser's discretion. If you have been unable to obtain a replacement, then you will be an unsecured creditor of the Companies.

Please refer to the courses of action below for unsecured creditors to take (see question 11 below).

**4. I ordered or paid for goods (using cash) before 10 August 2018 which have not been delivered – when will these be delivered?**

As noted above, the Companies' business and assets were sold to Newco on 10 August 2018, therefore, the Companies in Administration cannot fulfil outstanding orders at the date of their appointment nor provide any refunds in respect of undelivered goods or returned goods.

You will be an unsecured creditor in the Administration. Please refer to the courses of action below for unsecured creditors to take.

**5. I ordered or paid for goods (using a credit card or debit card) before 10 August 2018 which have not been delivered – when will these be delivered?**

As noted above, the Companies' business and assets were sold to Newco on 10 August 2018, therefore, the Companies in Administration cannot fulfil outstanding orders at the date of their appointment nor provide any refunds in respect of undelivered goods or returned goods.

You should contact your merchant service provider used to pay for the order, or the deposit on the order (for example credit card, debit card or other payment method e.g. PayPal) to determine whether you may be able to obtain a refund under Section 75 of the Consumer Credit Act 1974.

In the event you are unable to recover the funds from your merchant services provider, you will be an unsecured creditor in the Administration. Please refer to the courses of action below for unsecured creditors to take.

**6. I purchased goods before 10 August 2018 and returned the goods before 10 August 2018 – when will I receive a refund?**

As noted above, the Companies' business and assets were sold to Newco on 10 August 2018, therefore, the Companies in Administration cannot fulfil outstanding orders at the date of their appointment or provide any refunds in respect of undelivered goods or returned goods.

In this circumstance you will be an unsecured creditor of the Companies in Administration. Please refer below to the courses of action below for unsecured creditors to take.

**7. I purchased goods before 10 August 2018 and returned the goods on or after 10 August 2018 via post, however, the goods were sent back to me – How do I return these goods?**

As it would appear that these goods have not been accepted by Newco (a House of Fraser store or the Purchaser), in this circumstance you will be an unsecured creditor in the Administration. Please refer to the courses of action below for unsecured creditors to take. Alternatively you can retain the goods.

**8. I purchased goods before 10 August 2018 and returned the goods on or after 10 August 2018 via post, however, the goods are now missing – what do I do?**

Unfortunately, you will be an unsecured creditor in the Administration. Please refer to the courses of action below for unsecured creditors to take.

**9. I purchased goods before 10 August 2018 and returned the goods on or after 10 August 2018 via post, and these goods have been confirmed as being received – when will I receive a refund?**

We understand that Newco is not accepting returns via post and it is likely that the return accepted was received in a courier warehouse. We are currently in contact with the couriers to arrange for the parcels they are holding to be returned to the sender.

In this circumstance, customers will be unsecured creditors in the Administration. Please refer to the courses of action below for unsecured creditors to take. Alternatively you can retain the goods that are returned to you.

**10. Goods purchased prior to 10 August 2018 which are damaged or faulty goods – can I return these and when will I receive a refund?**

If the damaged or faulty goods are not accepted by Newco (a House of Fraser store or the Purchaser), these customers will be unsecured creditor in the Administration.

If you believe that the item purchased may be covered by a manufacturer's warranty (e.g. for electrical goods purchased), then you should contact the manufacturer to see if they are prepared to provide a replacement.

In addition, you may be able to obtain a refund from your merchant services provider and should follow the procedure at question 5 above.

Should neither of those two options be available to you then you will be an unsecured creditor in the Administration. Please refer to the courses of action below for unsecured creditors to take.

## **11. As an unsecured creditor, what courses of action are available for me to take?**

### **Courses of Action**

#### **a. Seek to recover Funds via bank or merchant services providers**

You should contact your merchant service provider used to pay for the order, or the deposit on the order (for example credit card, debit card or other payment method eg PayPal) to determine whether you may be able to obtain a refund under Section 75 of the Consumer Credit Act 1974.

Should this option not be available to you, you will be an unsecured creditor of the Companies in Administration and option b below will apply.

#### **b. Submit a Claim as an unsecured creditor**

In the event you are unable to recover the funds via another avenue on goods paid for prior to 10 August 2018, you will be an unsecured creditor of the Companies currently in Administration.

All amounts that the Companies owe to customers at the date of the Administration (10 August 2018) are unsecured claims.

The Administrators' role is to realise the Companies assets and distribute the net proceeds to the creditors depending on what class of creditor they are.

At this stage it is too early to estimate the quantum of any distribution to unsecured creditors.

However, **any dividend to unsecured creditors is very likely to be less than 1p in the pound** and would only be paid once the asset position has been finalised and all creditor claims have been assessed, which is not anticipated to occur for a number of months.

**For example, if your claim is £100 then the dividend distributed to you would likely be less than £1 and is anticipated to take several months to resolve this.**

To make a claim to be paid a dividend you must submit a statement of claim.

Please find attached the statement of claim form for HF Stores Realisations Limited (formerly House of Fraser (Stores) Limited). The statement of claim form may also be accessed on the website through the following link [www.ey.com/uk/houseoffraseradministration](http://www.ey.com/uk/houseoffraseradministration).

It would be appreciated if claims could be completed electronically to improve legibility and avoid the risk of rejection. Statement of Claim forms may be submitted to the Administrators by email to [hofcreditors@uk.ey.com](mailto:hofcreditors@uk.ey.com).

**12. Is it possible to take legal action against the Companies in Administration?**

Under the provisions of paragraph 43(6) of Schedule B1 to the Insolvency Act 1986, you are prevented from taking further action in respect of the debt without the Administrators' consent or the leave of the Court. As this will not improve your recovery and will incur additional wasted cost, the Administrators are not prepared to provide consent. Accordingly, you may wish to suspend any further legal action to avoid incurring irrecoverable costs unnecessarily.

**13. Where can I see status updates regarding the Administrations?**

For the latest status updates regarding the Administration, please refer to the following website link: [www.ey.com/uk/houseoffraseradministration](http://www.ey.com/uk/houseoffraseradministration).