



The Insolvency
Service

Information Rights Team

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www.gov.uk/insolvency-service

Our ref: FOI25/26-095

Date: 12 August 2025

Dear [REDACTED]

Re: Freedom of Information Act 2000 (FOIA)

Thank you for your email of 15 July in which you requested from the Insolvency Service (the agency):

“Under the Freedom of Information Act 2000, I am requesting access to any internal guidance, correspondence, or legal interpretation held by the Insolvency Service relating to:

1. The treatment or handling of promissory notes, private negotiable instruments, or Acceptance for Value (A4V) submissions offered by individuals as payment or discharge of debt during insolvency proceedings.

2. Any internal discussions, policy reviews, or training documents that reference these instruments under:

The Bills of Exchange Act 1882

Applicable Law Merchant or commercial contract law principles

Public or private debt enforcement protocols

3. Any documented position or procedural framework outlining when and why such instruments are accepted, rejected, or deemed invalid.

This request is submitted in good faith for educational and legal research purposes. Please confirm receipt of this request and inform me if any clarification is required. I'm happy to accept your response in digital format at this email address.”

Your request has been dealt with under the Freedom of Information Act 2000 (FOIA).

I can confirm the agency holds some of the information that you have requested and where the information is held, I have provided answers below:

1. The treatment or handling of promissory notes, private negotiable instruments, or Acceptance for Value (A4V) submissions offered by individuals as payment or discharge of debt during insolvency proceedings.

This information is not held by the agency.

2. Any internal discussions, policy reviews, or training documents that reference these instruments under:

- **The Bills of Exchange Act 1882**
- **Applicable Law Merchant or commercial contract law principles**
- **Public or private debt enforcement protocols**

This information is not held by the agency.

3. Any documented position or procedural framework outlining when and why such instruments are accepted, rejected, or deemed invalid.

This information is available to you at the website link below:

The Bills of Sale Act 1878 is referenced at paragraph 43.130

Technical guidance for Official Receivers - 43. Creditors and liabilities - Guidance - GOV.UK

Because this information is reasonably accessible to you the agency is not obliged to provide you with a separate copy of the information pursuant to the exemption at section 21 of FOIA.

Outside of the framework of FOIA and for assistance, there is also a chapter on annulments which is not referenced in your request but is our guidance on paying debts in bankruptcy situations:

Technical guidance for Official Receivers - 9. Annulments - Guidance - GOV.UK

Complaints

If you are not satisfied with the response we have provided to you and would like us to reconsider our decision by way of an internal review (IR), please contact our Information Rights team within 40 working days of this letter at foi@insolvency.gov.uk or by post at:

Information Rights Team
The Insolvency Service
3rd Floor
Cannon House
18 Priory Queensway
Birmingham

B4 6FD
United Kingdom

You also have the right to contact the Information Commissioners Office (ICO) if you wish for them to investigate any complaint you may have regarding our handling of your request. However, please note that the ICO is likely to expect an IR to have been completed in the first instance.

Kind regards

Information Rights Team
The Insolvency Service

The Department for Business and Trade, Official Receivers and the Adjudicator are Data Controllers in respect of personal data processed by the Insolvency Service. For the details about how personal data is processed by the agency, please see the full Insolvency Service Personal Information Charter here:
<https://www.gov.uk/government/organisations/insolvency-service/about/personal-information-charter>