

Press release: Millions of nuisance PPI calls lands director with 8-year ban

Richard Jones (31), from Carmarthen, Wales, was the director of Miss-Sold Products UK Limited and Your Money Rights Limited, the two companies at the centre of investigations by the ICO and the Insolvency Service.

This latest case takes the total period of director disqualifications achieved through collaboration between the ICO, the Insolvency Service and other enforcement bodies, [past the 100 year mark](#).

Miss-Sold Products UK Limited was a company Richard Jones used as a vehicle to make unsolicited phone calls contrary to the Privacy and Electronic Communications Regulations*.

The company came to the attention of the ICO after the regulator received 146 complaints between November 2015 and March 2016 about automated phone calls from telephone numbers used by Miss-Sold Products UK.

Further investigations by the ICO found that in a five-month period, Miss-Sold Products UK made close to 75 million automated marketing calls, primarily containing a recorded message about PPI refunds.

The ICO attempted to engage with Miss-Sold Products UK from May 2017 onwards but were stonewalled before issuing a £350,000 penalty against the company for making unsolicited marketing calls to people without their specific consent and for failing to include a company name and contact details in the recorded message.

Miss-Sold Products UK failed to pay the debt and the company was wound-up through the courts in June 2018.

Richard Jones also used a second company, Your Money Rights Limited, as an additional vehicle to make unsolicited PPI calls.

In a near identical set of events, the ICO investigated Your Money Rights after the regulator received more than 250 complaints between March and July 2016 about automated calls from telephone numbers used by the company.

This time round, the ICO found that in a five month period Richard Jones' second company made more than 146 million automated marketing calls to people who had not consented to be called, with a recorded message about PPI refunds.

The ICO attempted to engage with Your Money Rights but similar to proceedings with the first company, Miss-Sold Products UK, the regulator was thwarted in their enquiries.

This resulted in a second £350,000 fine being issued against the company for making unsolicited marketing calls to people who had not consented and for failing to include a company name and contact details in the recorded message.

Your Money Rights failed to discharge the debt and the company was also wound up on the petition of the ICO in March 2018.

Following referrals from the ICO, further investigations were conducted by the Insolvency Service to assess Richard Jones' activities and how he had contributed to cause the two companies to breach the Privacy and Electronic Communications Regulations.

Investigators concluded that Richard Jones played a central role, which led him to submit a disqualification undertaking to the Secretary of State.

Effective from 1 March 2019, Richard Jones is banned for eight years from directly or indirectly becoming involved, without the permission of the court, in the promotion, formation or management of a company.

David Brooks, Chief Investigator for the Insolvency Service, said:

There are no justifications Richard Jones could provide that would have excused him from what he had done. Not only did he use two separate companies to make the unsolicited phone calls but we are talking about millions of intrusive calls rather than a small handful.

Unsolicited phone calls cause misery and harm to unsuspecting people and being banned for eight years will put a significant dent on Richard Jones' ability to do something similar again.

Andy Curry, ICO Investigations Group Manager, said:

Richard Jones is one of the worst offenders we have come across in the 15 years since laws around electronic nuisance marketing were introduced. This disqualification which takes him out of action is good news for all those who have been a victim of his cold calling and should be a warning to other operators who use similar marketing techniques.

The net is tightening and we now have increased powers to make directors and other company officers responsible personally liable for fines of up to £500,000 for nuisance marketing.

*Guidance on the Privacy and Electronic Communications Regulations (PECR)

regulations are available from the [ICO](#).

Your Money Rights Limited (Company number 06728950)

Miss- Sold Products UK Limited (Company number 09470330)

Richard Jones is from Carmarthen, Wales, and his date of birth is November 1987

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

Disqualification undertakings are the administrative equivalent of a disqualification order but do not involve court proceedings.

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 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](#).

You can also follow the Insolvency Service on: