

Frequently Asked Questions

Completing the Harlequin Resorts (St. Lucia) Limited Proof of Debt Form

General Questions

What is this form for?

This form allows you to formally submit a claim as a creditor in the liquidation of Harlequin Resorts (St. Lucia) Limited. By completing this form, you are providing the Liquidator with details of what you believe you are owed so that your claim can be assessed and, if valid, included in any distribution of funds.

Who should complete this form?

Anyone who believes they are owed money by Harlequin Resorts (St. Lucia) Limited as of 30 June 2017 (the date of liquidation) should complete this form. This includes individuals and companies alike. You may also complete the form on behalf of a creditor if you are authorised to act for them.

What is the relevant date for my claim?

The relevant date is 30 June 2017, which is the date of liquidation. You should only claim amounts that were owed to you on or before this date.

Part 1: Claimant Details

What information do I need to provide about myself?

You must provide your full legal name, your address, a primary telephone number, and an email address. If you are a company, you should also provide the name of a contact person who can deal with queries about your claim.

Part 2: Creditor Certification

What if I am completing this form on behalf of someone else?

If you are acting on behalf of a creditor (for example, as their solicitor, accountant, or authorised representative), you should tick the relevant box and clearly state your capacity (e.g., "solicitor for [creditor name]" or "director of [company name]").

What does it mean to give credit for set-off, counterclaim, or cross-demand?

If Harlequin Resorts (St. Lucia) Limited owes you money, but you also owe money to the Company, you must deduct what you owe from your claim. Your claim should be for the net amount only.

Part 3: Claim Summary

What should I put in the "Brief Description of Debt"?

Provide a short explanation of why you are owed money. For example: "Unpaid deposit for property purchase," "Outstanding wages," or "Unpaid invoices for services rendered."

Part 4: Type of Claim

What is the difference between a secured and an unsecured claim?

- **Secured Claim:** You hold some form of security over the Company's assets (such as a mortgage, charge, or lien). Secured creditors may have priority over the assets subject to their security.
- **Unsecured Claim:** You do not hold any security. Your claim will be paid from any remaining funds after secured creditors and priority creditors have been satisfied.

If you are unsure whether you hold security, you likely have an unsecured claim.

Part 5: Secured Claim Details

What information do I need to provide if I am a secured creditor?

You must describe the security you hold (e.g., "mortgage over property at [address]") and state the date the security was given. You should also provide your estimated value of the security and calculate the balance due after deducting the value of your security. Please attach copies of all documents evidencing your security (such as mortgage deeds or charge documents).

Part 6: Unsecured Claim Declaration

What is a priority claim?

Certain types of unsecured claims are given priority under the Insolvency Act No. 17 of 2024. Common examples include unpaid wages, holiday pay, and other employee entitlements. Priority creditors are paid before ordinary unsecured creditors.

How do I know if my claim qualifies for priority?

Consult the Form Guidance document or contact the Liquidator if you are unsure. Typical priority claims relate to employee wages and benefits owed at the date of liquidation.

What if my claim is partly priority and partly ordinary unsecured?

Split your claim between Part A (priority portion) and Part B (ordinary unsecured portion). The total of Part A and Part B should equal your total claim amount.

What if I have no priority claim?

Leave Part A blank and enter your full claim amount in Part B.

Part 7: Counterclaims and Set-Off

Why do I need to disclose counterclaims?

The law requires you to disclose any amounts you may owe to the Company. This ensures a fair process for all creditors. If the Company has a potential claim against you, it may reduce what you receive.

Part 8: Relationship to the Company

Why does my relationship to the Company matter?

Under the Insolvency Act No. 17 of 2024, if you were not dealing at arm's length with the Company (for example, if you were a director, shareholder, family member of a director, or a related company), your claim may be treated differently. In some cases, related-party claims are paid only after other creditors have been satisfied.

What does "arm's length" mean?

A transaction is at arm's length if it was conducted as though between unrelated parties, on normal commercial terms, without any special treatment due to your relationship with the Company.

What if I cannot confirm the arm's length declaration?

Tick the "No" box and provide an explanation. Your claim will still be considered, but the Liquidator and/or the Court may need to assess whether the transaction was proper.

Part 9: Payments and Credits

What payments or credits do I need to disclose?

You must disclose any payments you received from, or credits you allowed to, the Company within the three months before 30 June 2017. If you were affiliated with the Company (e.g., a director or related party), you must disclose any such payments or credits within the twelve months before that date.

Part 10: Supporting Documentation & Identification

What documents should I attach to support my claim?

Attach any documents that evidence your claim, such as:

- Statements of account
- Invoices, contracts, or agreements
- Correspondence relating to the debt
- Security documents (if applicable)
- Evidence of priority status (if applicable)
- Court judgments or orders (if applicable)

What identification do I need to provide?

To verify your identity, you must provide a certified copy of one of the following:

- A current valid passport, OR
- A government-issued photo ID card, OR
- A driving licence bearing your photograph and signature

AND a certified copy of one of the following:

- A current bank statement or credit/debit card statement (less than three months old), OR
- A current utility bill (less than three months old)

How do I certify a document?

To certify a document, take the original document and a photocopy to an appropriate person (see below). Ask them to write the following on the photocopy: "Certified to be a true copy of the original seen by me." They must then sign and date it, print their name underneath, and add their occupation, address, and telephone number. There may be a small fee for this service.

Who can certify my documents?

Your documents can be certified by a professional person or someone of good standing in your community. Suitable certifiers include:

- A solicitor or notary
- A bank or building society official
- A chartered accountant
- A dentist or doctor
- A teacher or lecturer
- A councillor
- A minister of religion

The person certifying your documents must **not** be related to you, living at the same address as you, or in a relationship with you.

Part 11: Signature and Verification

Does someone need to witness my signature?

Yes. Your signature must be witnessed by a person over 18 years of age who is not connected to Harlequin Resorts (St. Lucia) Limited. The witness must provide their name, address, and the date.

Part 12: Submission

How do I submit the form and supporting documentation

You may submit the form along with the supporting documentation and identification by email or post:

Email: bb_hrsll@pwc.com

Post: Craig Waterman, Liquidator
Harlequin Resorts (St. Lucia) Limited (in Liquidation)
c/o The Financial Services Centre
Bishop's Court Hill
P.O. Box 111
St. Michael, BB14004
Barbados

Further Assistance

Who can I contact if I have more questions?

If you are unsure about any aspect of this form or your claim, please contact the Liquidator (bb_hrsll@pwc.com) before submitting your form.