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ISTANBUL

9-12 OCTOBER 2014
Hilton Istanbul, Turkey











MAIN SPONSOR



REGISTRATION BROCHURE

DENTONS





Catherine Ottaway President INSOL Europe

Welcome from the President of INSOL Europe, Catherine Ottaway

Let's meet with new horizons!

In October 2014, and for the first time in INSOL Europe history, the Annual Congress is to be held at the Hilton on the European side of Istanbul. Overlooking the Bosphorus, the hotel is located just minutes away from the city's business, shopping, entertainment districts and nearby Dolmabahce Palace.

"As a bridge between Europe and the Middle East, Turkey is a region of growing importance and as main sponsor, the INSOL Europe Congress always presents Dentons with a great opportunity to enhance our industry presence, connect with our peers and identify new opportunities."

identify new opportunities."
Andreas Ziegenhagen, Partner,
Dentons - Main Sponsor of the INSOL
Europe Congress 2014

This is a unique venue in the largest city in Turkey, heart of its culture, economy and history, with its successive names Byzantium, Constantinople

and now, Istanbul. With its strategic position along the Silk Road, the Black Sea, the Golden Horn and the Mediterranean, the city kept the trace of the four empires that it served, Roman, Byzantine, Latin and Ottoman.

This rich diversity may be found in the fantastic museums of the towns (archeological, Turkish and Islamic Arts, Modern Istanbul...), the mosques (Blue mosque, Saint Sophie, Süleymaniye...), Topkapi palace, the bazaars, the cisterns, the famous Turkish baths... Modernity is also everywhere in this very dynamic city from which you will feel the great energy of the street, the cafes and restaurants, the various shops.

Our Technical Committee is chaired by Ian Grier (SGH Martineau LLP) and Professor Michael Veder (RESOR N.V. and Radboud University Nijmegen), assisted by Evert Verwey (CMS Derks Star Busmann). With their panels, they are already busy preparing to provide an excellent Technical Programme, interacting with all INSOL Europe's groups (lenders, turnaround, anti-fraud, academics, judicial, young members...). We had very positive feedback from the Paris Congress and this new team will work hard to do even better! The technical issues will be shared and discussed during the great networking opportunities with insolvency professionals from more than 30 countries.

Warm thanks to our INSOL Europe team, our members preparing our Technical Programme and to all our faithful sponsors for their continued support.

I look forward to seeing you in Istanbul.







By Joint Technical Congress Chairs, lan Grier & Michael Veder

A new European approach to insolvency?

Europe faces a severe economic and social crisis. The European Union is taking action to promote economic recovery, boost investment and safeguard employment but the crisis

has a direct effect on people and businesses. The number of failing businesses has increased explosively over the last few years. About a quarter of those bankruptcies have a cross-border element. It is estimated that about 50% of all new businesses do not survive the first five vears of their life. The Commission has announced plans for implementing a new European approach to business failure and insolvency, including the modernisation of the EU Regulation on Insolvency Proceedings, to help sound companies survive and to encourage entrepreneurs to get a second chance.

The Istanbul Congress will be focused mainly on new approaches across Europe towards (crossborder) insolvency, how local and European laws have developed to deal with the crisis and the Commission's plans for approximation of the Member

States' insolvency laws. The Congress will consider the possibilities in different European jurisdictions for financing and other crucial tools to save as many companies as possible where there is a viable business.

We hope to meet you all in October 2014 in the fascinating and beautiful city of Istanbul and trust that you will enthusiastically join with us in discussing interesting developments in the world of insolvency and restructuring.

"For Pluta, INSOL Europe is the leading European association in the field of restructuring and insolvency. We value the platform INSOL Europe offers for cross border dialogues with experts from all over Europe."

Martin Prager, PLUTA Rechtsanwalts GmbH - Congress General Sponsor of the INSOL Europe Congress 2014

"Istanbul is a sensational and inspiring city, in constant development. The city is not only one of Europe's top attractions but also a bridge between cultures. This perfectly mirrors the Annual Congress of INSOL Europe, with its excellent technical programme and the opportunity to meet insolvency experts from around the globe." Lucas Kortmann, RESOR, Congress General Sponsor of the INSOL Europe Congress 2014

"The INSOL Europe Annual Congress always provides invaluable networking opportunities with industry professionals in outstanding locations. HERMANN are delighted to be sponsoring the event once again in the inspiring setting of Istanbul."

Daniel Friedemann Fritz, HERMANN RWS, General Sponsor of the INSOL Europe Congress 2014









Disclaimer

The Congress organisers have made every effort to ensure that the arrangements for the Congress are satisfactory, but can accept no liability for loss or damage to the person or property of Congress delegates however arising, including loss or damage resulting from the negligence of the Congress organisers, except to the extent that any such liability cannot lawfully be excluded. Furthermore, while every effort has been made to ensure that the speakers and the session chairs at the Congress are specialists in the areas upon which they will be lecturing, the organisers cannot accept any liability for any financial or other loss, whether direct or indirect or consequential caused to Congress delegates resulting from reliance of the delegates or any other party upon statements made or opinions expressed during the course of the Congress by speakers or session chairs.

(This contract is governed by the laws of England and the English courts shall have exclusive jurisdiction to resolve any disputes arising out of it.)

Technical Programme

INSOL EUROPE · Istanbul 2014

Programme subject to alteration

WEDNESDAY 8 OCTOBER

13.30 INSOL Europe Academic Forum Conference See separate programme on page 13.

THURSDAY 9 OCTOBER

09.00	INSOL Europe Academic Forum Conference continues
09.00	INSOL Europe Council Meeting (invitation only)
09.00	INSOL Europe Judicial Wing Meeting (invitation only)
14.00	Main Congress registration desk opens
16.00	Eurofenix Editorial Committee Meeting (invitation only)
16.30	INSOL Europe Lenders Group Meeting (invitation only, however if you are interested in joining this meeting, please contact carolinetaylor@insol-europe.org)
18.00	INSOL Europe Ordinary General Meeting (INSOL Europe members only)
18.45	Sponsors & new Congress attendees drinks reception
19.00	Congress welcome drinks reception for all delegates & guests
20.00	Congress dinner for all delegates & guests









INSOL EUROPE · Istanbul 2014

Programme subject to alteration

FRIDAY 10 OCTOBER

MORNING SESSION

08.30 - 09.00	Welcome coffee
09.00 - 09.10	Opening remarks of the Annual Congress Prof. Michael Veder (Radboud University Nijmegen and RESOR, The Netherlands) and Ian Grier (SGH Martineau LLP, UK)
09.10 - 09.40	Keynote speaker - to be advised
09.40 - 10.00	New approach to business failure and insolvency across Europe Stefania Bariatti (Professor of Private International Law, University of Milano, School of Law, Chiomenti Studio Legale)
10.00 - 10.45	Pre-packaged insolvency proceedings: developments and hard lessons learned - Criticism on the pre-packs - Advantages of the pre-packs - Cross border differences Mark Fennessy (Proskauer, UK), Saam Golshani (Orrick, Paris), Michael Jervis (PwC, UK), Nicolaes Tollenaar (RESOR, The Netherlands)
10.30	Optional accompanying guests' tour departs
10.45 - 11.15	Delegate coffee break
11.15 - 12.00	Break-out-sessions:
	I. Recognition issues in the European continent Henrik Sjørslev (LETT, Denmark) and Michael Broeders (Freshfields Bruckhaus Deringer LLP, the Netherlands)
	II. Mis-selling of financial products and insolvency John Briggs (South Square, UK), Xavier Pareja (Xavier Pareja Advocats, Spain) and Francesco Ruggeri Laderchi (LMS, Italy)
	III. Small practice: Personal Insolvency Judge Stephen Baister (High Court Chief Bankruptcy Registrar, UK), Nihan Kaya (Güner Law Office, Turkey), Judge Jeanette Melchior (Maritime & Commercial Court, Denmark) and Stathis Potamitis (POTAMITISVEKRIS, Greece
	IV. Restructuring of Bonds Dr. Christian Baerenz (GÖRG, Germany), Holly Neavill (Cadwalader, Wickersham & Taft LLP, UK), Mike Wilcox, (The Blackstone Group International Partners LLP, UK)
12.00 - 12.15	Change of break-out-rooms
12.15 - 13.00	Repeat of break-out-sessions







INSOL EUROPE · Istanbul 2014

Programme subject to alteration

FRIDAY 10 OCTOBER

AFTERNOON SESSION

13.00 - 14.00	INSOL Europe Anti-Fraud Forum Lunch Meeting (invitation only, however if you are interested in joining this meeting, please contact carolinetaylor@insol-europe.org)
14.00 - 14.45	Pre-insolvency solutions: Arrangements - Pre-insolvency and business continuation target - France, Germany, Spain - Pre-insolvency and CE 1346/2000 Regulation Antonio Fernández Rodriguez (Garrigues, Spain), Michael Thierhoff (THIERHOFF MÜLLER & PARTNER, Germany) and Prof. Francisco Garcimartín (Francisco Garcimartín and Linklaters, Spain)
14.45 - 15.30	Update of European Insolvency Regulation Barbara Rumora-Scheltema (Nauta Dutilh, the Netherlands) and Katja Lenzing (DG Justice, European Commission, Belgium)
15.30 - 16.00	Delegate coffee break
16.00 - 16.55	Directors' liability to third parties - Possibilities for Tax Authorities and Pension Funds - Possibilities creditors - Criminal Liability lan Grier (SGH Martineau, UK), Michal Barłowski (Wardyński i Wspólnicy, Poland) and Dr. Martin Prager (Pluta Rechtsanwalts GmbH, Germany)
16.55 - 17.00	Closing remarks of the day by the President of INSOL Europe Catherine Ottaway (Hoche Société d'Avocats, Paris)
17.30	INSOL Europe Turnaround Wing Meeting (invitation only, however if you are interested in joining this meeting, please contact carolinetaylor@insol-europe.org)
17.30	INSOL Europe Eastern European Countries' Committee Meeting (invitation only)
18.00	INSOL Europe 2015 Congress Technical Committee Meeting (invitation only)
18.00	Young Members Drinks Reception (invitation only, however if you are interested in joining this meeting, please contact carolinetaylor@insol-europe.org)
	Free evening







INSOL EUROPE · Istanbul 2014

Programme subject to alteration

SATURDAY 11 OCTOBER

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09.00 - 09.05 Opening remarks	
Prof. Michael Veder (Radboud University Nijmegen and RESOR,	
The Netherlands) and Ian Grier (SGH Martineau LLP, UK)	

09.05 - 09.30 Keynote speaker - to be advised

10.30 - 11.00 Delegate coffee break

09.30 - 10.30 The changing funding dynamics - moving from traditional banks to alternative capital providers Alastair Reveridge (Zolfo Cooper LIK) Derek Sach (Reval Rank of Scotlar

Alastair Beveridge (Zolfo Cooper, UK), Derek Sach (Royal Bank of Scotland, UK) and Florian Joseph (Helaba, Germany)

11.00 - 11.15	INSOL International Adam Harris (INSOL International, Bowman Gilfillan, South Africa)
11.15 - 12.00	Anti-Fraud Forum: Insolvency litigation in Turkey – a whistle-stop tour - Overview of the Turkish legal and insolvency system - Discussion on injunctive reliefs available in Turkey

- Northern Cyprus - what can be achieved? David Ingram (Grant Thornton, UK), Sevi Firat (Firat Izgi, Turkey)

and Güryay Bingöl (Yazıcı Legal Law Office, Turkey)

12.00 - 12.50	Principles and Best Practices for Insolvency Office Holders				
	Patricia Godfrey (Nabarro, UK), Radu Lotrean (Casa de Insolventa				
	Transilvania, Romania), Dr. Bernard Santen (University of Leiden,				
	The Netherlands) and Rimvydas Norkus (Supreme Court of Lithuania)				

12.50 - 13.00	Closing of the day
13.00	Delegate & guest lunch then free afternoon
14.15	Optional tour departs
18.45	Coaches depart for boat reception
19.15	Boats depart for gala evening
20.00	Arrive gala venue for dinner
22.30	Return coaches to hotel







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General Information

Registration & Payment

ORGANISING COMMITTEE

Chair: Caroline Taylor

Assisted by: Wendy Cooper, Malcolm Cork, Hannah Denney Ian Grier (UK) and Michael Veder (Neths) Technical Committee Joint Chairs:

Evert Verwey (Neths) Secretary to Technical Committee:

Myriam Mailly (France) and Emmanuelle Inacio (France)

CONGRESS REGISTRATION

The tear-off delegate registration form should be completed and returned to:

Wendy Cooper

INSOL Europe PO Box 7149 Clifton Nottingham NG11 6WD, UK

Tel/Fax: +44 (0) 115 916 0214

Email: wendycooper@insol-europe.org

Alternatively you may register online at: https://www.insol-europe.org/events/ istanbul-2014-registration/

A confirmation invoice will be sent out to you on receipt of your registration.

PAYMENT DETAILS

Payment may be made in both Euros and Sterling and can be made by bank transfer, cheque or credit card. We can accept Visa and Mastercard. If paying by bank transfer, please instruct your bank to quote your name and firm on any transfer and send us a copy of your instruction. Please see the registration form for the bank details.

EARLY BOOKING DISCOUNT

To encourage early booking, a discount will again be offered to those whose remittance is received either at the Bank or at the INSOL Europe Membership Services Office, on or before 1 July 2014. No discount will be allowed for payment received after this date. All members receive a preferential rate over non members.

CANCELLATION OF ATTENDANCE

Refunds will not be given for any cancellation received after 9 September 2014 although it will be permissible for registrations to be transferred within organisations.

TRAVEL & HEALTH **INSURANCE**

INSOL Europe shall not be responsible for, and shall be exempt from, all liability in respect of any loss, damage, injury, accident, delay or inconvenience to any person during the Congress. It is the delegate's and accompanying person's responsibility to be adequately insured in case of claims pertaining to travel/ accidents for the duration of their visit.









VISAs

Please note that for some countries, Visas are required for entry into Turkey. These may be purchased on arrival at Istanbul airport before passing through Passport Control. However, to avoid queuing, we recommend that visas are purchased online at https://www.evisa. gov.tr where delegates may check whether a Visa is required. The online fee is US\$20.

General Information

Venue & Accommodation

ISTANBUL HILTON

Our venue for this year is the 5* Istanbul Hilton, located in the heart of the European side of the city with splendid views of the Bosphorus. Located close to the business, shopping and entertainment districts, the hotel offers both extensive convention and relaxation facilities including swimming pools, a fully equipped fitness centre and picturesque gardens. We are also offering an alternative hotel option, the 3*/4* Hotel Tryp by Wyndham Taksim, approximately 10 minutes' walk from the congress venue.

Congress Venue: Istanbul Hilton

Cumhuriyet Caddesi Harbiye Istanbul, 34367, Turkey Tel: + 90-212-315-6000 Fax: + 90-212-240-4165 www.istanbul.hilton.com

Corporate rates are only possible by reserving online at http://bit.ly/1c8hyUb or by following the link from our registration page at https://www.insol-europe.org/events/ istanbul-2014-registration/

Room rate per night inclusive of breakfast, tax and wifi from TL 623 (approx €200) + 8% tax.

Alternative Hotel: Tryp by Wyndham

Inonu Mah. Cumhuriyet Cad. No: 135 Harbiye / İstanbul, 34367, Turkey Tel: +90 444 9 335

Fax: +90 212 512 9 335 www.istanbultryp.com

To reserve your accommodation at corporate rates, please email: melike.girgintas@istanbultryp.com and mention 'INSOL Furone Group - THE DMC' in order to obtain the corporate rate.

Room rate per night inclusive of breakfast and tax from €160

Please note that both hotels have a strict cancellation policy which should be requested at the time of booking.

HOW TO GET TO THE **CONGRESS VENUE**

From Ataturk International Airport:

Distance to hotel 25km. Driving time 50 minutes. Typical cost of taxi: TL 65 Typical cost of limousine: From TL 342

A public airport shuttle bus operates approximately every 30 minutes from outside the terminal building. The journey time to Taksim is approximately 50 minutes and costs TL 10.

A taxi from Taksim to the Hilton will cost approx. TL 10. Please visit http://havatas.com/en for further information.

From Sabiha Gokcen International Airport (Asian side):

Distance to hotel 60km. Driving time 80 minutes Typical cost of taxi: TL 100 Typical cost of limousine: From TL 550

More detailed information on how to reach the hotel by metro will be included in the final delegate joining instructions.

WHEN TO ARRIVE

Delegates should plan to arrive during the afternoon of Thursday 9 October, when the registration desk in the Istanbul Hilton will be open from 14.00 hours. The Ordinary General Meeting (detailed below) takes place at 18.00, followed by a drinks reception at 18.45 for all sponsors and "FIRST TIME" attendees to meet members of Council of INSOL Europe. The Welcome Drinks Reception for all delegates and accompanying guests takes place at the Istanbul Hilton at 19.00, followed by dinner at 20.00.









General Information

Other details

JOINING INSTRUCTIONS

Detailed joining instructions will be sent mid-September 2014.

ORDINARY GENERAL MEETING

The Ordinary General Meeting is the first official business at the Congress and is open to MEMBERS ONLY of INSOL Europe. It takes place at the Istanbul Hilton at 18.00 on Thursday 9 October.

GALA EVENING SATURDAY 11 OCTOBER 2014

This year we are delighted to announce that the Gala evening will begin with a 45 minute cruise by boat along the Bosphorus, arriving at the Sait Halim Pasa Pavilion, adjoining the spectacular waterside mansion, where delegates and guests will enjoy dinner and a traditional evening of Turkish entertainment.



CONTINUING PROFESSIONAL EDUCATION

Attendance at this event may contribute to meeting your CPE requirements and totals 9.5 hours of study time points.

INSOL Europe conferences are accredited with the UK Solicitors Regulation Authority under reference DOH/INEU.



ACCOMPANYING PERSONS PROGRAMME

During the congress, a programme for accompanying persons is proposed (subject to change depending on the number of participants), as follows:

10 October 2014: Departing Hilton at 10.30, arriving back at 16.45, Cost €93 including lunch

Providing a glimpse of some of the highlights of Istanbul and a useful orientation of the city's most visited district. The coach will transfer guests to the old city for one hour shopping at the **Grand Bazaar**, followed by a short walk to the restaurant for lunch. After lunch, guests will visit **Topkapi Palace**, constructed in the old Ottoman style with court yards surrounded by little buildings used for different purposes. Finally a visit to the **Blue Mosque**, built in 1609 and the **Hippodrome**, the scene of chariot races and the centre of Byzantine civic life. The coach will then return guests to the hotel.

11 October 2014: Departing Hilton at 14.15, arriving back at 17.45, Cost €34

The coach arrives in the Sultan Ahmet district, very much the heart of Istanbul's history and culture. Guests will leave their coach to visit Haga Sophia, a magnificent piece of architecture originally built as a Cathedral during the 6th century, converted to a mosque during the Ottoman times and now a museum, proudly displaying its legacy of both traditions and standing as a testimony to the fascinating history of the city. Guests will then visit the Hippodrome area, the scene of chariot races and the centre of Byzantine civic life. Today the square forms the centre of Istanbul's historical, cultural and tourist life. The tour will continue with a visit to the exterior of the Blue Mosque and a short walk to the Grand Bazaar for a shopping experience never to forget.

To reserve your place, please contact wendycooper@insol-europe.org Deadline for booking is 25 September 2014





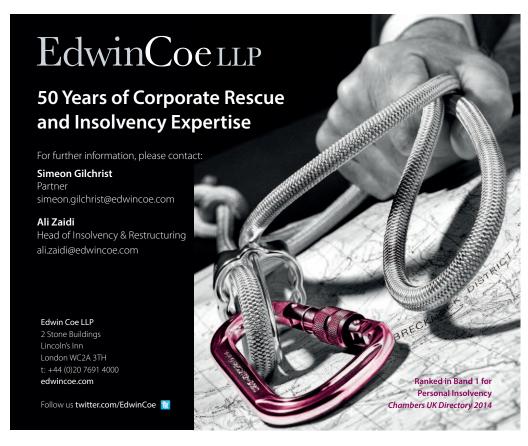




Tenth Anniversary Academic Forum Conference

The Academic Forum of INSOL Europe, founded in 2004 and now in its tenth year, is a constituent body of INSOL Europe, a Europe-wide association of practitioners in insolvency.

ACADEMIC FORUM SPONSORS









Tenth Anniversary Academic Forum Conference

WEDNESDAY 8 OCTOBER 2014

13.00 - 13.20	Registration
13.20 - 13.30	Welcome address Professor Christoph Paulus, Humboldt University, Berlin
13.30 - 16.00	First Session:
	Designing Insolvency Systems I Chair: Professor Paul Omar, Nottingham Law School
	Speakers:
	Professor Catarina Serra, University of Minho "The Autonomy of Insolvency Law and Pedagogical Issues"
	Dr Jessica Schmidt, Professor, Bayreuth University "The Principle of 'One Company, One Insolvency, One Procedure'"
	Professor Anneli Loubser, University of South Africa "'Defining Corporate Rescue by its Objectives: from 'Real' Rescues to Informal Liquidations"
	Dr Bolanle Adebola, University College London "What does Corporate Rescue mean?"
	Dr Alexandra Kastrinou and Jenny Gant, Doctoral Candidates, Nottingham Law School "Informal Procedures in the UK, France and Greece: A Comparison"
16.00 - 16.30	Coffee break
16.30 - 18.30	Second Session:
	Roundtable on International Reform Strategies Chair: Professor Christoph Paulus, Humboldt University, Berlin
	Panellists:
	Mahesh Uttamchandani, Lead Private Sector Development Specialist, World Bank Group
	Fernando Dancausa, Private Sector Development Specialist, Debt Resolution and Exit, World Bank Group
	Andres Martinez, Private Sector Development Specialist, Debt Resolution and Exit, World Bank Group
	Professor Ignacio Tirado, Madrid Autonoma University
	Dr Kristin van Zwieten, University of Oxford



19.00 - 20.00 Reception

20.00 - late

18.30 - 19.00 Comfort break/Management board meeting







Tenth Anniversary Academic Forum Conference

THURSDAY 9 OCTOBER 2014

08.30 - 09.00 Retrieval registration

09.00 - 10.30 Third Session:

Designing Insolvency Systems II

Chair: Professor Michael Veder, Radboud University, Nijmegen

Gabriel Moss QC, 3/4 South Square, Gray's Inn "Principles of Insolvency Law"

Professor David Brown, University of Adelaide

"Insolvency Practitioners as Officers of the Court and the

principle in re Condon, ex parte James'

Professor Leonie Stander, Northwest University SA "Principles of Successor Liability in the case of Environmental

Obligations: A Comparative View"

10.30 - 11.00 Coffee break

11.00 - 13.00 Fourth Session:

Young Academics' Network

Chair: Dr Rolef de Weijs, University of Amsterdam

Wendy Akpareva, Doctoral Candidate, Nottingham Law School "Designing Insolvency Laws: 'One Size fits All' or 'Tailored to Measure'"

Natalie Mrockova, Doctoral Candidate, Balliol College, Oxford "What can the West learn from China's failed Insolvency Law Reform?"

Petr Sprinz, Doctoral Candidate, University of Palacky in Olomouc "Fresh-Start Policy as an Integral Part of Bankruptcy Laws and Its Implementation

David Ehmke, Doctoral Candidate, Humboldt University Berlin "Publicly Offered Debt - Challenges and the Private Ordering Contractual Solutions in UK, US, and Germany'

Anthon Verweij & Tim Verdoes, Doctoral Candidates, Leiden Law School "Rescue Corporate Rescue...

13.00 - 14.15 Lunch

14.15 - 15.45 Fifth Session:

Designing Insolvency Systems III

Chair: Professor Paul Omar, Nottingham Law School

Professor Sebastian Mock, University of Hamburg "The Thin Line between Shareholders and Creditors"

Professor Gerald Maesch, Wilhelms-Universität Münster "Torpedoes, Ancillaries and Mixed Doubles - The EIR goes Brussels I"

Dr John Tribe, Kingston Law School

"Bankruptcy Revenue Stamps and The Costs of Access to

Modern Personal Insolvency

15.45 - 16.00 Report on Past Activities 2013-2014,

Tenth Anniversary Roundup and Closing Address Professor Paul Omar, Nottingham Law School

16.00 - 16.30 Coffee

INSOL EUROPE 2014 CONGRESS - ISTANBUL

REGISTRATION FORM



			th the hotel of your ch	oice as detailed on p	age 10.	
Title First Name			Surname			
Firm/Company						
Profession e.g. Accountant, Lawye	r, etc					
Address						
			Country			
Tel	Fax		Email			
Accompanying person (if applicab	le)					
TitleFirst Name.	•		Surname			
Registration fees Early booking deadline 1 July 2014 Final date for refunds 9 September 2014	Total € Euros early booking fee	Total € Euros late booking fee	Total £ Sterling early booking fee	Total £ Sterling late booking fee		e enter fee
Member (9-12 October 2014)	€ 1450	€ 1525	£ 1272	£ 1338		
Non Member (9-12 October 2014)	€ 1750	€ 1825	£ 1535	£ 1601		
Accompanying Guest (9-12 October 2014)	€ 400	€ 425	£ 351	£ 373		
Academic Conference Member (8-9 October 2014)	€ 350	€ 350	£ 307	£ 307		
Academic Conference Non-Member (8-9 October 2014)	€ 400	€ 400	£ 351	£ 351		
Academic Dinner Accompanying Guest (8 October 2014)	€ 60	€ 60	£ 53	£ 53		
Total €/£ A discount of 25% off the above prices apply to the Academic Conference. A d served basis. Evidence of date of birth of places for full time Academics, Regul	iscount of 25% Is apply ill be required on a lators and members	olicable to a maximu pplication. This disco of the Judiciary are a	m of 50 members un ount only applies to t available on a first co	der the age of 30, he main Congress. me-first served ba	on a first A limited	come-first number
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II. Mis-selling of financial products and insc	olvency 11.15	II. Mis-sel	lling of financial produc	cts and insolvency	12.15	
III. Small practice: Personal Insolvency	11.15	11			12.10	
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IV. Restructuring of Bonds	11.15		ractice: Personal Insolven cturing of Bonds	су		
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