

REGULATION 28: REPORT TO PREVENT FUTURE DEATHS

	<p>REGULATION 28 REPORT TO PREVENT FUTURE DEATHS</p> <p>THIS REPORT IS BEING SENT TO: The Chief Executive, The Financial Conduct Authority, 25,The North Colonnade, Canary Wharf, London, E14 5HS</p>
1	<p>CORONER</p> <p>I am John Pollard, senior coroner, for the coroner area of South Manchester</p>
2	<p>CORONER'S LEGAL POWERS</p> <p>I make this report under paragraph 7, Schedule 5, of the Coroners and Justice Act 2009 and regulations 28 and 29 of the Coroners (Investigations) Regulations 2013</p>
3	<p>INVESTIGATION and INQUEST</p> <p>On 5th February 2013 I commenced an investigation into the death of Kane Samuel Sparham-Price dob 19th October 1994. The investigation concluded on the 3rd September 2014 and the conclusion was that he took his own life. The medical cause of death was 1a Hanging</p>
4	<p>CIRCUMSTANCES OF THE DEATH; This young man had lived most of his short life in care homes and foster homes. He had numerous problems including those connected with his mental health. Having attained the age of 18 years he had, among other things, taken out pay-day loans with Wonga.com: On the day of his death Wonga had, within the terms of their agreement with him, taken out part payment of the debt from his bank account by using the debit card details they had been given. He was thus left with no money in his account and because part of the debt was still outstanding he could not borrow any more. Later that day he was found hanging at his home address.</p>
5	<p><u>CORONER'S CONCERNS</u></p> <p>During the course of the inquest the evidence revealed matters giving rise to concern. In my opinion there is a risk that future deaths will occur unless action is taken. In the circumstances it is my statutory duty to report to you.</p> <p>The MATTERS OF CONCERN are as follows. – As shown in box 5 above, he was left with no money in his account and no means of borrowing any more. Whilst I accept that the various pay-day lenders are legally entitled to 'clear out' someone's bank account if money is owing to them, it struck me that there ought to be a statutory minimum amount which MUST be left in an account (say £10.00) to avoid absolute destitution; and as I understand you set and regulate the rules, you might look at this with a view to preventing further deaths.</p>
6	<p>ACTION SHOULD BE TAKEN</p> <p>In my opinion action should be taken to prevent future deaths and I believe you have the power to take such action.</p>

7	<p>YOUR RESPONSE</p> <p>You are under a duty to respond to this report within 56 days of the date of this report, namely by 31st October 2014. I, the coroner, may extend the period.</p> <p>Your response must contain details of action taken or proposed to be taken, setting out the timetable for action. Otherwise you must explain why no action is proposed.</p>
8	<p>COPIES and PUBLICATION</p> <p>I have sent a copy of my report to the Chief Coroner and to the following Interested Persons namely [REDACTED] (mother of the deceased), Chief Executive Tameside MBC, Chief Executive Pennine Care NHS Trust, Wonga Group Ltd.</p> <p>I am also under a duty to send the Chief Coroner a copy of your response.</p> <p>The Chief Coroner may publish either or both in a complete or redacted or summary form. He may send a copy of this report to any person who he believes may find it useful or of interest. You may make representations to me, the coroner, at the time of your response, about the release or the publication of your response by the Chief Coroner.</p>
9	<p>Date 5th September 2014 John Pollard, HM Senior Coroner</p>