



HOUSE OF KEYS OFFICIAL REPORT

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PROCEEDINGS

DAALTYN

HANSARD

Douglas, Tuesday, 22nd January 2019

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Present:

The Deputy Speaker (Mr C R Robertshaw) (Douglas East);
The Chief Minister (Hon. R H Quayle) (Middle);
Mr J R Moorhouse and Hon. G D Cregeen (Arbory, Castletown and Malew);
Hon. A L Cannan and Mr T S Baker (Ayre and Michael);
Hon. C C Thomas and Mrs C A Corlett (Douglas Central);
Miss C L Bettison (Douglas East);
Hon. D J Ashford and Mr G R Peake (Douglas North);
Hon. W M Malarkey (Douglas South);
Mr M J Perkins and Mrs D H P Caine (Garff);
Hon. R K Harmer and Hon. G G Boot (Glenfaba and Peel);
Mr W C Shimmins (Middle);
Mr R E Callister and Ms J M Edge (Onchan);
Dr A J Allinson and Mr L L Hooper (Ramsey);
Hon. L D Skelly (Rushen);
with Mr R I S Phillips, Secretary of the House.

Business transacted

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House of Keys

The House met at 10 a.m.

[MR DEPUTY SPEAKER *in the Chair*]

The Deputy Speaker: Good morning, Hon. Members.

Members: Good morning, Mr Deputy Speaker.

5

The Deputy Speaker: I call on the Chaplain to lead us in prayer.

PRAYERS

The Chaplain of the House

Leave of absence granted

The Deputy Speaker: Hon. Members, Mr Speaker is away on business today and leave of absence has been granted to Mrs Beecroft.

10 We also do not have the pleasure of the attendance of Mr Baker and Mr Hooper who are unavoidably detained due to an accident *en route*. They may very well not reach us today, in which case certain Questions, as we come to them, will be deferred.

Procedural

The Deputy Speaker: Also, I have to tell you that, through sign language, the Minister for Education has indicated to us that he has lost his voice.

15

Several Members: Hooray! (*Laughter*)

The Deputy Speaker: Likewise there will be a deferral there.

20 So with that information, Hon. Members, we will make our way through what Questions remain.

1. Questions for Oral Answer

CHIEF MINISTER

1.1. Chief Minister's programme – Main priorities for delivery

The Hon. Member for Arbory, Castletown and Malew (Mr Moorhouse) to ask the Chief Minister:

What his three main priorities are for delivery in the period between now and the next General Election?

The Deputy Speaker: Turning to Item 1, Questions for Oral Answer, I will call on the Hon. Member for Arbory, Castletown and Malew, Mr Moorhouse.

Mr Moorhouse: Thank you, Mr Deputy Speaker.

25 I would like to ask the Chief Minister what his three main priorities are for delivery in the period between now and the next General Election?

The Deputy Speaker: Chief Minister.

30 **The Chief Minister (Mr Quayle):** Thank you, Mr Deputy Speaker.

Put simply, my main priority is the delivery of the Programme for Government as the strategic plan to create and deliver: 'an inclusive and caring society, an Island of enterprise and opportunity, and a financially responsible Government'.

35 The all-encompassing nature of the Programme for Government means that it is a statement of all outcomes, policy statements and actions being delivered alongside all of the business-as-usual services provided by Government.

I came into politics with an aim to ensure a sustainable future for the Island and our young people. I was aware that there were difficult, unpopular choices that needed to be taken, not kicked down the road, in order to ensure that our children and grandchildren were not facing a bleak future on this Island. Therefore, ensuring sustainable and affordable services provided by Government for the next generation always has been and always will remain a priority for me. I hope that this accords with Hon. Members and they agree with me that it is better 'to aim to work to' than political point scoring and personality politics.

45 I am also, and continue to be, delighted, Mr Deputy Speaker, with the engagement, contribution and approval given to the Programme for Government by Hon. Members of this House and another Court.

Having each action owned by an Hon. Member gives the highest level of commitment to driving delivery of the Programme for Government.

50 **The Deputy Speaker:** Supplementary, Mr Moorhouse.

Mr Moorhouse: Thank you, Mr Deputy Speaker, and thank you, Chief Minister.

55 With less than a thousand days remaining before the next election, the lasting legacy of this Government should be taking form. The halfway stage occurs before the Easter recess; what key initiatives can we expect in the next six months?

The Deputy Speaker: Chief Minister.

The Chief Minister: Thank you, Mr Deputy Speaker.

60 At this moment in time I am delighted to announce that the Council of Ministers are reviewing where we would like to see the changes needed, because obviously if you look at the Programme for Government we have already achieved some of the items that we have set out to achieve, and we will be holding a meeting with all Members of Tynwald to discuss changes that they would like to see in the Programme for Government to take it forward.

65 If you read the opening foreword by myself, Mr Deputy Speaker, you will see that I clearly state that it is a living document, not set in tablets of stone, that we should be able to react to opportunities and changes, we should be quite proud that there are a number of items already completed and we should be looking for further challenges for ourselves. But that is not my decision; that is *our* decision.

70

A Member: Hear, hear.

The Deputy Speaker: Thank you.

Questions 1.2. and 1.3. postponed

75 **The Deputy Speaker:** We will postpone Questions 2 and 3 on the basis that Mr Hooper may yet turn up, if he does not we will defer those Questions.

ENTERPRISE

1.4. Continued trade after Brexit – Support for Island exporters

The Hon. Member for Arbory, Castletown and Malew (Mr Moorhouse) to ask the Minister for Enterprise:

What enhanced support will be provided after the United Kingdom leaves the European Union to help new and existing Island exporters to continue trading with the EU and the rest of the world?

The Deputy Speaker: So that means we go to Question 4, Hon. Member for Arbory, Castletown and Malew, Mr Moorhouse.

Mr Moorhouse: Thank you, Mr Deputy Speaker.

80 I would like to ask the Minister for Enterprise what enhanced support will be provided after the United Kingdom leaves the European Union to help new and existing Island exporters to continue trading with the EU and the rest of the world?

85

The Deputy Speaker: Minister to reply.

The Minister for Enterprise (Mr Skelly): Gura mie eu, Lhiass-loayreyder.

I thank the Hon. Member for his helpful Question. Regardless of how and when the UK may end up leaving the EU, our Department, working very closely with the Cabinet Office and other parts of Government, has been busy preparing for the various options and scenarios that might ensue.

90

Our preparations are still ongoing and we recognise that exporters who depend in part on EU markets or countries tied in with the EU are likely to be affected in some way. Towards the end of last year, as part of our contingency plans, the Department published a simple checklist guide with points of contact for assistance together with answers to essential questions. This guide
95 also highlighted changes that might be ahead for importers and exporters.

In terms of enhanced support, we also introduced a new grant to help businesses with the cost of seeking specific Brexit-related consultancy advice, this may help them better prepare and manage risks. Looking ahead, we recognise that certain business could be more vulnerable to Brexit-related delays and other unexpected shocks to their ability to operate. And so we are also
100 reviewing our financial support schemes to ensure we have the appropriate mechanisms in place to cater to such eventualities and short-term disruptions. Looking longer-term, we already offer marketing support grants for all exporters looking to develop new markets and we will continue to undertake promotions in different markets working with businesses and trade bodies.

We will continue to monitor Brexit as it develops day by day and stand by to address the needs of business in the weeks and months ahead to ensure we can offer a pragmatic and responsive approach, and I would encourage any business, whatever size they may be, to talk to us about any concerns at the earliest opportunity.

Gura mie eu.

The Deputy Speaker: Supplementary, Mr Moorhouse.

Mr Moorhouse: Thank you, Mr Deputy Speaker and thank you, Minister.

In November the Micro Business Grant Scheme increased support to £15,000 for the exporting sector. Is there any evidence that local businesses are recognising the opportunities here?
115

The Deputy Speaker: Minister to reply.

The Minister: Gura mie eu, Lhiass-loayreyder.

Yes, we did make some changes to that particular scheme; I think it was October last year so it is still relatively new. What I can say is that the response and the feedback have actually been very positive. We do know the Isle of Man is very entrepreneurial and innovative by nature and we have seen opportunities and businesses come forward that are looking at markets globally.
120

Mr Moorhouse: Thank you, Mr Deputy Speaker and thank you, Minister.

Given the checklist guidance that has already been produced and that local business people tend to be rather entrepreneurial, have any plans to create forums to help guide new businesses and other businesses forward in terms of Brexit challenges?
125

The Deputy Speaker: Minister to reply.

The Minister: Gura mie eu, Lhiass-loayreyder.

Yes, very good point, and this is where the Agencies actually come to the fore, so depending on which sector they are involved with they can actually align themselves with these Agencies, because they have been charged with product development and promotion as well as policy input that comes in to central Government.
135

The checklist, going back to that, is really a simple Q&A on key points about cross-border trade, taxation, currency risk, IP legislation and so forth. So if there are opportunities I would recommend coming through the Agencies.
140

The Deputy Speaker: Mr Baker, is Mr Hooper on his way?

Mr Baker: He is. I have just seen him come into the car park, Mr Deputy Speaker.

145 **The Deputy Speaker:** Okay. *(Interjection and Laughter)* We will wait a few moments then.

Questions 1.5. and 1.6. deferred

The Deputy Speaker: We will just speak for a moment then to Questions 5 and 6, which are from the Member for Arbory, Castletown, and Malew to the Minister of Education. For the reasons already explained, we will not be able to close those off today, but the Member has already indicated to me that he is content that both Questions be transferred to next week.

150 Now what shall we talk about?

The Secretary: Do you want to announce the Written Questions for circulation and I can do the First Reading?

155 **The Deputy Speaker:** Yes, indeed, and then we will come back to Mr Hooper's Question afterwards.

Moving on then to Questions for Written Answer, these will be circulated electronically.

2. Questions for Written Answer

HOME AFFAIRS

2.1. Sentencing, parole and probation frameworks – Developing new guidelines

The Hon. Member for Ramsey (Mr Hooper) to ask the Minister for Home Affairs:

What progress has been made with the Programme for Government Action: Develop new guidelines for our sentencing, parole and probation frameworks; and when these new guidelines will be published?

The Minister for Home Affairs (Mr Malarkey): In July 2016 the Department undertook a consultation on legislation to implement the Criminal Justice Strategy, which included proposals to provide for sentencing guidelines via, at that time, a Sentencing Council.

In considering responses to the consultation as a whole the Department concluded there were other more advantageous improvements to criminal justice legislation outlined in that consultation that could be progressed at that time. The Department resolved to keep the matter of sentencing guidelines under review. The Department will be considering the matter further as the Criminal Justice Strategy is progressed.

In respect of parole, the Department took powers through the insertion into section 16 of the Custody Act 1995 of subsection (4), by virtue of the Custody (Amendment) Act 2016, which empowers it to give general directions or guidance as to the exercise of functions under custody rules. In respect of functions exercised by the Parole Committee such guidance has not yet been given but is under consideration. Officers have recently been in discussion with the Chair and the Deputy Chair of the Parole Committee on potential improvements which could be incorporated into revised rules.

In respect of probation, the Department intends to enact legislation through an Offender Management Bill as part of the implementation of the Criminal Justice Strategy. Given the current legislative programme of the Department and more broadly of the Government, it is likely that this will not be progressed until late on in this administration.

In summary, the component parts of this action have not progressed at the originally anticipated speed due to a number of reasons. The Department will be asking the Council of Ministers to agree to a revised implementation date for this action.

2.2. Early intervention and youth justice – Enhancing and extending

The Hon. Member for Ramsey (Mr Hooper) to ask the Minister for Home Affairs:

What progress has been made with the Programme for Government Action: Enhance early intervention; including extending our successful youth justice strategy to include those aged 18-25?

The Minister for Home Affairs (Mr Malarkey): In terms of enhancing early intervention, legislation is being developed further to the consultation on Criminal Justice, Offender Management, Sentencing and Domestic Abuse that concluded in August 2018. Legislation will

185 provide for cautions and, in particular, for cautions to be administered with conditions attached. These will enhance the options available to Police as an alternative to custody or other criminal proceedings which is a vital part of effective early intervention.

Other legislation will provide for a statement of alternative remedies to be prepared to enable behaviour to be addressed at as early a stage as is possible.

190 It is intended to bring the legislation forward once the final draft Bill is ready and it is hoped to progress into the House of Keys before the 2019 summer recess.

The Isle of Man Constabulary has created a new early intervention team which will work with young people at risk of entering the Criminal Justice System.

2.3. Reducing reoffending – Community rehabilitation and restorative justice

The Hon. Member for Ramsey (Mr Hooper) to ask the Minister for Home Affairs:

What progress has been made with the Programme for Government Action: Reduce reoffending through community rehabilitation and restorative justice programmes; and what the impact on reoffending has been as a result of this progress?

195 **The Minister for Home Affairs (Mr Malarkey):** There has been significant progress in the contracting and development of an Intervention Hub designed to address offending behaviour and reduce re-offending. The Intervention Hub has been designed with specialists in Probation (Including the Isle of Man Prison and Probation Senior Management Team) and Clinical Psychologists.

There are a range of 10 programmes designed to address criminogenic need or more plainly, those factors that can lead to offending behaviour. The ranges of programmes are as follows:

- 200
- The Thinking Skills Hub
 - The Victim Awareness Hub
 - The Domestic Abuse Hub
 - The Cannabis Awareness Hub
 - The Emotional Wellbeing Hub

205

 - The Anger Management Hub
 - The Alcohol Awareness Hub
 - The Women’s Programmes Hub
 - The Youth Programme Hub
 - The Education and Employment Hub

210 The programmes are evidence based and have been tested in other jurisdictions and a pilot was also successfully delivered in the Isle of Man. The programmes vary in length and completions will be dependent on a range of factors including learning needs and levels of understanding etc. Evidence-based practice ensures by addressing the issues that lead to offending behaviour we can encourage offenders to work towards differing ways to manage their thought processes and in effect interrupt their old behaviour.

215 The Intervention Hubs are accessible through any internet platform and dependent upon complexity and levels of understanding can be undertaken as ‘homework’ or alongside a Probation Officer or Community Support Officers or the Resettlement Officers in the Prison Rehabilitation Team. Training has been completed with both Probation and Prison Staff with
220 further specialist training to follow within the prison. Referrals for the Hubs are progressing well

and we are beginning to receive reports about successful completions of the programmes and are beyond anticipated expectations at this point in time.

225 The next stage will be to ensure that all offenders undertake the Victim Awareness Hub as there is no crime that is without a victim. This programme expects offenders to understand the impact of their offending upon the victim and introduces the concept of restorative justice (RJ). Before many offenders would be considered to be suitable to go through this process, officers must be confident that they will not further victimise their victim by demonstrating a lack of empathy. This programme is an excellent opportunity to ensure that the offender is best prepared for any RJ outcome and therefore the best outcome for the victim can be ensured.

230 The Prison and Probation Service are working with the provider of the Hubs to capture all re-offending data as it is critical that improvements are captured in the delivery of service from the introduction of the Intervention Hubs. As the Hubs were only officially launched in November 2018 in terms of capturing relevant data in relation to the successful completions of programmes it is very early, but initial indicators are good. Equally it is too soon to capture any re-offending data as in other jurisdictions this would take two years. The intention is to extract the data in a more timely fashion and in a more useful format to inform the efficacy of the interventions.

2.4. Offences covered by cautions and fixed penalty notices – Widening scope

The Hon. Member for Ramsey (Mr Hooper) to ask the Minister for Home Affairs:

What progress has been made with the Programme for Government Action: Widen the scope of offences covered by cautions and fixed penalty notices?

240 **The Minister for Home Affairs (Mr Malarkey):** Further to the consultation on Criminal Justice, Offender Management, Sentencing and Domestic Abuse that concluded in August 2018, legislation is being developed to provide for cautions and, in particular, for cautions to be administered with conditions attached.

Other legislation will provide for certain less serious offences to be capable of being addressed by means of fixed penalty notices.

245 It is intended to bring the legislation forward once the final draft Bill is ready and it is hoped to progress into the House of Keys before the 2019 summer recess.

2.5. Criminal justice system – Digital transformation; widening scope for hearing evidence

The Hon. Member for Ramsey (Mr Hooper) to ask the Minister for Home Affairs:

What progress has been made with the Programme for Government Action: Drive digital transformation of the criminal justice system, particularly in the Police and Courts, and widen the scope in which evidence can be heard and cross-examined?

The Minister for Home Affairs (Mr Malarkey): In order to drive digital transformation of the criminal justice system the Criminal Justice Digital Strategy was established and this concentrates on identifying technological solutions for different criminal justice and partner agencies.

- 250 This has been successful in delivering or is in the process of delivering the following:
1. The replacement courts Audio Visual system is now live and provides digital audio recording, video conferencing and digital presentation facilities in an increased number of courtrooms. This also includes a more robust live link facility to the Prison and Vulnerable Witness Suite;
 - 255 2. The Police Core System (CONNECT) is at an advanced stage of implementation. All users (both in the Constabulary and partner agencies) have now received training. The system will replace a significant number of legacy systems and manual processes and is expected to go live later this year;
 3. In relation to Police body worn cameras, a successful trial and subsequent procurement process has been undertaken. The Department is in the process of purchasing cameras and management software for use across the Constabulary.
 - 260 4. Work is also under way with the Attorney General's Chambers to link with the Police Core System in respect of transfer of information and management of cases.
- In addition it is the Department's intention to promote legislation in respect of alternative ways of giving evidence and it is intended to place such provisions in a suitable Bill within
265 Department's ongoing legislative programme.

2.6. Jury arrangements – Target date for amendments

The Hon. Member for Ramsey (Mr Hooper) to ask the Minister for Home Affairs:

What progress has been made with the Programme for Government Action: Amend jury arrangements in line with Tynwald resolution in November 2016; and what the target date is for completion of this work?

The Minister for Home Affairs (Mr Malarkey): My Department is progressing the Recommendations of the Select Committee of Tynwald on the Operation of the Jury System that lie within the Department's remit.

270 In this regard I am pleased to inform the Hon. Member for Ramsey that my Department is in an advanced position re progressing a considerable number of the recommendations into law. In this connection it is intended to bring the legislation forward once the final draft Bill is ready and it is hoped to progress into the House of Keys before the 2019 summer recess.

275 However the other recommendations that fall within the Department's remit will require further research or are more complex in their implications and it is accordingly not yet possible, given my Department's full legislative programme, to indicate when the substantial work involved is likely to be completed.

I would be more than happy to arrange, at his request, for the Hon. Member for Ramsey to meet with my Department's Legislation and Policy Manager to discuss where we are with each
280 specific recommendation if this would assist.

**2.7. Preventing offending/reoffending –
Early intervention through multi-agency working**

The Hon. Member for Ramsey (Mr Hooper) to ask the Minister for Home Affairs:

What progress has been made with the Programme for Government Action: Develop a strategy to enhance early intervention through multi-agency working to prevent offending and reoffending; and when this strategy will be published?

The Minister for Home Affairs (Mr Malarkey): A framework for early intervention is being developed collaboratively across the Departments of Health and Social Care, Home Affairs and Education Sport and Culture. The framework will focus on providing multi-agency early intervention based on common pathways linked to Adverse Childhood Experiences. This strategy will be published no later than December 2019.

285

Order of the Day

3. BILL FOR FIRST READING

3.1. Income Tax Legislation (Amendment) Bill 2019

The Deputy Speaker: Item 3, Bill for First Reading. I call on the Secretary of the House.

The Secretary: I will do this very slowly! *(Laughter)*

290 Bill for First Reading, Income Tax Legislation (Amendment) Bill 2019. Member in charge, Mr Cannan.

The Deputy Speaker: Mr Secretary, thank you very much.

4. BILL FOR SECOND READING

4.1. Dormant Assets Bill 2018 – Second Reading approved

Mr Shimmins to move:

That the Dormant Assets Bill 2018 be read a second time.

295 **The Deputy Speaker:** Turning to Item 4, Bill for Second Reading, this is in the hands of the Hon. Member for Middle, Mr Shimmins. I call him to move the Second Reading.

Mr Shimmins: Thank you, Mr Deputy Speaker.

I am pleased to bring the Second Reading of the Dormant Assets Bill 2018 before the House today.

300 The Bill has 44 clauses in total, arranged over eight parts with an additional Schedule.

The main aim of the Bill is to enable the proceeds of dormant accounts held by local banks to be transferred to a central fund and to then allow a proportion of the amounts transferred to be distributed to good causes in the Island. The transfer of dormant assets to the central fund will be a last resort for assets whose owners cannot be traced. Customers' rights are protected under the proposed legislation, as anyone whose dormant account transfers to the central fund will be entitled to reclaim it in full indefinitely.

305 The principles behind a dormant asset regime have been in place in many other jurisdictions for a number of years. The Treasury has monitored the operation of such schemes and, in conjunction with counterparts in the United Kingdom, Jersey and Guernsey, has worked closely with locally licensed banks to develop legislation which whilst consistent in its application is also bespoke to suit the specific needs of the Isle of Man.

310 As an example, most dormant asset legislation applies to bank accounts, although this Bill also focuses initially on the same dormant bank accounts. It is structured in such a way that additional dormant asset classes can be added through separate schemes if future research identifies these and providing there is sufficient support and benefit from doing so.

315 The Bill provides for a central Dormant Assets Fund to be established. This fund will be administered by the Treasury who will be responsible for its oversight and a report on activities within the fund will be laid before Tynwald each year.

320 Dormant bank accounts will, in general terms, include any account held by a bank where
contact has been lost with the owner of the account for a period of at least 15 years. This is an
equivalent dormancy period to that in our neighbouring jurisdictions and represents a significant
period of inactivity. Amounts in accounts held by Isle of Man licensed banks will be transferred
into the central fund annually as they become dormant.

325 Additionally, when the Bill is enacted banks will be required to transfer any amounts they
hold in historically dormant accounts through the fund and this transfer process will begin within
12 months. However, as this legislation introduces the concept of a 15-year dormancy period, it
is important to note that some banks may not have the means to identify their dormant
accounts immediately.

330 In this scenario a transitional period of up to five years is permitted. Therefore while some
banks may be able to begin their transfer obligations immediately, others may require a greater
period of time before they are able to begin their transfers.

335 Mr Deputy Speaker, I would reiterate that customers will not be affected by the transfer of
their account to the central fund. Anyone who approaches a bank and can provide evidence to
identify a previously lost account will be able to reclaim the amount that transferred in full
indefinitely.

The central fund will be the responsibility of the Treasury, whose key priority in managing it
will be to ensure it retains enough money to meet any repayment claims and then to identify
surplus amounts that can be made available for distribution. To that end, the Bill also provides
arrangements for the distribution of any surplus amounts identified into the local community.

340 The role of dealing with applicants for dormant assets funding and for determining successful
applicants will fall to a third party distribution organisation which will operate completely
independently from the fund. The Treasury intends to bring forward proposals for the
distribution organisation shortly after the Bill received Royal Assent and the appointment will be
subject to the approval of Tynwald.

345 Whilst a designated organisation will make its own decisions regarding distribution, the Bill
defines a range of permitted charitable purposes. For example, money may be distributed to any
organisation, body or individual that is involved in the advancement of arts, culture, heritage,
science, education or environmental protection or improvement in the Island. Money may also
be distributed to any registered charity for any charitable purpose carried out in the Island.

350 In summary, Mr Deputy Speaker, the Treasury has developed this Bill in close co-operation
with the Island's licensed banks, ensuring that where possible it provides consistency with
existing regimes, particularly those already in place or proposed in the other Crown
Dependencies.

355 Customer rights are protected within the proposed legislation and detailed safeguards have
been built in to ensure the right to repayment is retained indefinitely. At this time it is not
possible to clarify the extent of any assets that will become available or when an initial
distribution may be made. However, the framework of responsibilities and duties outlined in the
Bill will ensure operational costs associated with the regime are minimised, thus making best use
of any amounts that can be made available for distribution to good causes in the future.

360 As a final point, I would like to advise Hon. Members that, based on further discussion with
the Attorney General's Chambers and following additional feedback received from Members, a
small number of amendments to the Bill will be moved at the clauses stage by the Treasury and
by Mr Hooper. These amendments do not affect the principles behind the Bill and the Treasury
is fully supportive of them. They bring additional clarity in a number of areas and add further
operational and administrative detail. These will, of course, be explained fully when they are
moved and I hope that Hon. Members will support them.

Mr Deputy Speaker, I beg to move the Second Reading of the Dormant Assets Bill 2018.

370 **The Deputy Speaker:** I call on the Treasury Minister, Mr Cannan.

Mr Cannan: I rise to second and reserve my remarks.

The Deputy Speaker: I call on the Member for Douglas East, Miss Bettison.

375 **Miss Bettison:** Thank you, Mr Deputy Speaker.

I rise today to raise a few concerns about the detail of the proposed legislation to deal with Dormant Assets that we have before us.

I am broadly in support of the idea of identifying accounts that are long forgotten and removing the risk from the banks of keeping bank accounts unnecessarily. However, we must
380 also remember this is not the bank's money, nor is it the Government's. Each of these accounts will have a story as to why it ended up 'dormant', who did it belong to and why it has not been reunited with its rightful owner.

For me, it is these questions for which I seek further clarity and I am grateful to the hon. mover for his engagement with Members thus far.

385 My first concern is around the extent the word 'assets' reaches. At present we are discussing only bank accounts, and yet we are now seeing other jurisdictions exploring extensions of these powers to properties, policies and other assets. It goes without saying that consideration of any of these would need very detailed consideration. The Bill as drafted would allow any other assets to be applied by an order. I remain concerned about use of secondary legislation in this
390 manner and note there is also a provision for the definition of 'balance', 'licenceholder' and 'dormant' being made through secondary legislation in Tynwald. These are big changes to be made through secondary legislation.

My next query revolves around the definition of 'dormant'. The Bill states that an account is dormant if it has been open for 15 years, no transactions have been carried out during that
395 period and no record is held of any attempted contact from the account holder or a representative thereof. There is no statement to suggest that the licenceholder is obliged to attempt to make contact with the account holder to notify them of the intent to designate the account as dormant and the procedure that would entail.

In fact my understanding of clause 15 is that the licenceholder simply has to give notice of
400 the balance of the asset in order to comply – would the annual statement meet this requirement or would a separate communication be needed? Surely to demonstrate a level of responsibility and concern for protecting the assets of those we represent, if there was some requirement to attempt to contact the asset holder prior to transferring the account to the dormant assets account, this could provide that reassurance.

405 You may think this is not such an issue as at any future point the rightful owner can come along and reclaim what is rightfully theirs and has been mistakenly identified as dormant. This guarantee is there and provides me some reassurance. However, were you to reclaim an account that had been mistakenly identified as 'dormant', you would get only the value as at the point it was transferred into the dormant assets account; your right to any interest you would
410 have accrued is lost through this Bill, as is your right to reclaim any costs associated with the closure of the account and the transfer of your assets. I struggle to see how this is 'fair'.

I would be far more comfortable with this removal of interest entitlement if it applied to new accounts that are opened and was included within the terms and conditions of those accounts. I
415 feel far less comfortable with this when applied to accounts where the terms and conditions never instructed that the account must be used once every 15 years and the terms and conditions made no reference to possible loss of interest entitlement if you failed to do so.

I have spoken to many people in just the past few days researching this item, trying to check if I am being representative of reality. Many people I have spoken to do have an account that just sits there – a rainy day fund; an account they choose not to access for fear they might spend
420 it all. It often does not have a card, a cheque book, a paying-in book because that is sort of the point of it. They do not get statements, but they are safe in the knowledge their account is sitting there with their money in. Will we be removing their entitlement to interest accrual,

however small, and adding unnecessary tiers of bureaucracy for many people through the implementation of the law?

425 In clause 18, subsection 3, there is mention of the licenceholder remaining liable for interest that accrued before the transfer but was not actually transferred. I wonder if the hon. mover might talk about the circumstances in which the licenceholder would not transfer the interest accrued. And just who sets the 'reasonable' charges for closing the account and transferring these assets? Well, it seems that is down to the licenceholder or the bank. I am unclear if this
430 must be consistent or indeed if each licenceholder can suggest their own charging structure, but who makes the final call on what is reasonable? (**A Member:** Hear, hear.)

I wonder if we could also understand what a 'reasonable excuse' would consist of for a licenceholder not complying with anything, as referenced throughout the Bill. This is a question I have explored at length as a teenager trying to avoid homework, but surely such vagaries do not
435 have a place in the law.

The details surrounding the 'distribution policy' will also obviously be key. How can we structure the fund to protect it from needing taxpayers' money to repay claims, because this must be the absolute last resort? Although I recognise it would be repaid, there is in the short term a cost. Was consideration given also to publishing a list of transferred dormant assets to
440 encourage the return of funds to their rightful owners?

I wonder also if we could have some surety around the definition of 'charitable purposes' in clause 25? In theory, could the money be given to a fund that focuses on education advancement through charity, with the caveat that it be spent on a specific project that meets, for example, the needs of DESC, therein supplementing the Government's revenue budget?

445 For me, there are a number of questions that remain and I would appreciate clarification from the Hon. Member. I would also like to continue the discussion with him around how we can make this legislation the best it can be – and I do appreciate his time so far.

Thank you.

450 **The Deputy Speaker:** Thank you.

I call now on Mrs Corlett, Member for Douglas Central.

Mrs Corlett: Thank you, Mr Deputy Speaker.

455 Following on from that actually, Miss Bettison has made or touched on the points I would like to make, and whilst I am in broad agreement with this Bill my concerns are that there is a difference between what a bank may consider to be a dormant asset and what a customer may consider to be their savings.

460 Some of these accounts will be money which people have put away for a rainy day and think themselves fortunate not to have had to delve into it. I have an account that was opened for me by my parents when I was born. It has been added to over the years but I have not touched that account in the last 20 years. It is not a lot of money but it is my money and I know it is there if I need it.

465 My concern is that I can find nothing in this Bill that dictates that a bank has to inform a holder of a dormant account that their account will be closed and their money transferred to the Dormant Assets Fund. Clause 15 does state:

... that a licenceholder must give notice of the balance of every dormant asset to the person in whose name the asset is held at that person's last address known to the licenceholder, unless the licenceholder reasonably believes that writing to that address may lead to a risk of fraud.

470 So my understanding of this is that the licenceholder or bank simply needs to send a statement to the account holder. That is it. There is nothing else that I can find in this legislation that ensures the account holder, if contactable, will be informed as to what is going to happen to their money. Surely Mr Shimmins would agree with me that there is a gap in the legislation here and that in my opinion clause 15 does not go far enough.

Of course the safety net is that the money can be reclaimed from the Dormant Assets Fund if it actually belongs to you, but from the information we have been given, the amount a person can reclaim will be minus any bank charges that are incurred for the transfer of the money and the closing of the account, and no interest will be accrued once the money is moved. This disadvantages the asset holder and seems to differ from the UK legislation, which actually states that:

... (b) the customer has against the reclaim fund whatever right to payment of the balance the customer would have against the bank or building society if the transfer had not happened.

On that basis I would just like to ask Mr Shimmins, does he believe that what he is proposing is in fact fair?

Thank you.

The Deputy Speaker: I call now on the Member for Ayre and Michael, Mr Baker.

Mr Baker: Thank you very much, Mr Deputy Speaker.

I stand in general support of the principles of the Bill and with what Treasury is trying to achieve by bringing this forward and I thank the Hon. Member for Middle for his positive engagement to date.

I have one major concern which I would like the Hon. Member to reflect on. There is a comprehensive list of potential beneficiaries set out in clause 25, but there is one absolutely glaring omission for me, which is that of sport. Sport, as we all know, plays a huge part in the fabric of our Island life and it underpins our international brand in a very favourable way.

Sports clubs and associations are largely volunteer-run and tend to operate on very limited resources. They are often not registered charities. Sport also fits perfectly with the key priorities of the Island and of Government, as set out in the Programme for Government.

I had hoped to hear, when Mr Shimmins mentioned about the potential for amendments to come forward, that there would be some reference to this within his comments, but it was not referenced. So I do believe it is important to raise this now.

Sport touches so many aspects of our life and underpins a healthy lifestyle, community engagement, has positive mental health benefits and brings people together of all backgrounds, age groups and genders. In my view, sport is a jewel in our Island's crown and I can see no good reason why sports should be excluded from receiving funds from this scheme.

The other purposes are very worthy, there is no doubt about it: arts, culture, heritage, science, education, health, environmental improvements; those are all great and worthy things – but so is sport. It may be argued that sport has a funding stream already, but so do many of those. It may be argued that sport falls within the remit of the Department of Education, Sport and Culture, but so do many of those. They would have touched on the word 'Culture' within the remit of the same Department. We know that heritage falls within some of the public bodies, as do arts, education, health and environment.

So I am struggling to see any good reason for sports to be excluded. I would hope that Mr Shimmins will give us some assurances that the amendments being brought forward by Government on this will encompass this point. If they will not then I think it is likely that I will bring an amendment in my own name to address that.

Thanks very much, Mr Deputy Speaker.

The Deputy Speaker: Hon. Member for Ramsey, Mr Hooper.

Mr Hooper: Thank you very much, Mr Deputy Speaker.

Firstly I would like to thank the Treasury for bringing this legislation forward. I think it is quite long overdue, I quite support the aims behind the Bill and I would also like to thank Mr Shimmins for his engagement so far, it has been quite positive.

520 I share a number of the concerns that have been raised today by Hon. Members, especially in respect of fees if the legislation requires the bank to close the account and allows the bank to charge what they consider to be a reasonable fee, with no structure, no restriction, I do not see any good reason why you should not be able to reclaim that fee if at a future point you manage to reclaim the rest of the balance of the asset.

525 I also share the concerns raised by Mrs Corlett around the notice being given to the account holder. There is a clause in the Act that specifies Treasury may in regulations specify what that notice might contain, but I think, like the Hon. Member from Douglas Central, I would feel more comfortable with some of that being specified in the primary law itself.

530 But the real thing that brings me to my feet is in respect of the charitable purposes in the Bill. They are quite restricted, as Mr Baker has already pointed out, and we are at the moment progressing a Charities Registration and Regulation Bill through the Branches, it is currently in Legislative Council, and I would like a firm commitment from Treasury at this point that when that Bill goes through and is approved and gets Royal Assent, that they will amend the list of charitable purposes in this Bill to match that in the Charities Registration Bill that is currently
535 with Legislative Council. The reason I am asking for that is along similar lines to those Mr Baker has just outlined. Unfortunately – I have tried engaging with the Attorney General’s office and with Treasury on this particular point – this Bill is not about increasing the breadth of charitable purposes on the Isle of Man and I was quite surprised to learn that the promotion of sport itself is not a charitable purpose on the Island. It just is not, I was blown away by that. The provision of
540 sporting facilities is a charitable purpose and that actually falls within the advancement of education category that already exists in this Bill. So in order for us to expand the remit of this dormant asset fund to include things like the promotion of sport, we actually need to change charities law to make sure that that is a charitable purpose, at least this is how it was explained to me, because I had exactly the same concerns. I was proposing a similar amendment myself,
545 just to get it sorted, but it turns out that is not technically going to be possible as part of this Bill. And so the only thing we can do is either delay this Bill until the Charities Registration Bill comes through or get a firm commitment from Treasury, at this point, that as soon as that Bill is enacted they will use the regulation making powers that are contained in this Bill to immediately change the charitable purposes to match those in the Charities Registration Bill. So as long as the
550 Treasury can make that commitment today that will satisfy me and I hope that will provide some reassurance to other Hon. Members as well.

The Deputy Speaker: I call on the Member for Onchan, Ms Edge.

555 **Ms Edge:** Thank you, Mr Deputy Speaker.

I just wonder if the Hon. Member that is moving the Bill could clarify has he thought of what proportion of the fund would be used for the purposes that have been outlined in the Bill? I do share concerns with regard to the charities legislation as well when there are two pieces legislation coming through that we need to make sure that it is relevant in both.

560 But what really I am concerned about, and I will move an amendment once I have met with the people if it is thought appropriate, is with regard to the capacity of an account holder and the capacity for them to be aware of any of this and really I suppose the question that I would ask the Hon. Member is if there is power of attorney in place for somebody it will not necessarily be sitting with a bank account and how are they going to deal with that? But if an amendment is
565 required to ensure that if there is a power of attorney in place for an individual that that is included.

Also I know a number of people ... I am a grandmother, and you open bank accounts or savings accounts for youngsters when they are born. They do not necessarily know that that is

570 sitting there, and sometimes you would say they can have it when they are 21 – well, 21 years is not a long time in a young person’s life. I am just wondering how that would be covered because I imagine on the Isle of Man there is a large number of accounts in that sort of area, where grandparents might have passed on, the individual might not know it is there. So I would just like to seek some clarification on that, please.

575 **The Deputy Speaker:** Mr Callister, fellow Member for Onchan.

Mr Callister: Thank you, Mr Deputy Speaker.

580 I echo everything that has been said this morning. I think Mr Shimmins has done an excellent job up to this point. My only point of concern, which has not already been picked up by Hon. Members this morning, is related to the distribution of funds and we are looking to set up another organisation to actually disburse those funds as and when necessary. But when I looked through this Bill over the weekend I thought that we could potentially use an organisation such as the Manx Lottery Trust to distribute those funds and I would welcome the thoughts of Mr Shimmins and Treasury if we could possibly use an organisation like that, that is already established, it is already in place, already has the mechanism, the oversight to distribute these funds without actually setting up an additional third party to deal with this matter.

585 Thank you, Mr Deputy Speaker.

The Deputy Speaker: I call on Mr Shimmins to reply.

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Mr Shimmins: Thank you very much, Mr Deputy Speaker, and thank you to all the Hon. Members who have raised some really good points. It is super that so many Members have engaged and looked through this important proposed new legislation in some detail.

595 I will come to each of the Members in turn, if you will bear with me. So first of all, the Hon. Member for Douglas East, Miss Bettison, raised a number of points. The first point she raised was about the Bill proposes that it covers dormant assets but actually it only details at the moment dormant bank accounts, and that is deliberate because we want to take this a stage at a time and we are behind other jurisdictions in bringing forward this legislation so we can benefit from their experience, particularly on dormant bank accounts, which is the case in the United Kingdom. The United Kingdom has just recently gone out to consultation looking to extend to other asset classes, taking people’s views on board, so they are talking potentially about life insurance policies and investments and then they will consider that feedback and then bring, I guess, legislation as appropriate if they consider that is the right thing to do. In Jersey, for example, who are slightly ahead of us, their legislation also covers precious metals and stones, so it is diamonds and things like that. We are also very interested in contact with them about their experiences in that. And to date, my understanding is the experience in the UK and Jersey has been very positive, so many of the issues that a number of people are rightly concerned about have actually come through in practice elsewhere and we are learning from them how those have been handled.

600 So what I can assure Miss Bettison is we are looking at bank accounts at the moment, we will take it one stage at a time. Should we decide it is appropriate to extend the remit of the dormant assets regime we will, of course, consult with the relevant stakeholders involved in managing those assets and also we will come back to this Hon. House and debate, I am sure at some length, whether that is the right thing to do or not. But it is absolutely key to stress at this point we are only looking at bank accounts, but it makes sense to put in place a framework should we wish to extend to other asset classes in the future.

605 In terms of the other points from the Hon. Member about the duties of a licenceholder in contacting a customer prior to the funds being transferred to the dormant asset fund, those are outlined in the Bill, but I would be delighted to engage further with the Hon. Member and others who have raised this concern. I would point out to Members that banks have been required to

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conduct various due diligence exercises on their customer basis over the last few years so they have written out a number of times to customers requesting – sometimes to customers' irritation – confirmation of identity and address. So generally banks have a file and they will have processes by which they seek to discharge their responsibilities, which they take very seriously, to contact their customers because clearly they do not want to be transferring lots of customers to the dormant asset fund only for them to turn up in future. They will conduct, I am sure, extensive inquiries to try and reunite these customers or ascertain do they wish to continue to have their account. This is really for customers where they have been unable to contact them. So I can provide some assurance but I would be delighted to discuss that in some detail with Hon. Members.

In terms of the question about interest, when pulling this legislation together it has been very important to have a consistent approach with the other Crown Dependencies. So if you look at the Jersey legislation, which is in place and working well is my understanding, interest does not accrue once the balance has been transferred to the fund and that reflects the length of time that these funds have laid dormant and the attempts that the licensed banks have already made to contact the customers to ascertain do they wish to continue to hold the account. The question of recalculating interest is a good one. However, it does create increased complexity and cost and, when looking at this legislation, one of our objectives has been to try and keep the costs to a minimum because the more costs and complexity we introduce into this process the less funds that will be available to transfer to the charitable causes. So there is a balance there in terms of complexity and cost versus the concerns that the Hon. Member raises. We are seeking to strike a sensible balance but also a consistent approach with the other Crown Dependencies in this matter, recognising that many banks are represented in all the Crown Dependencies and from their perspective they would like to see as consistent approach as possible. I would, of course, absolutely reaffirm that the customer's rights are not impacted in terms of reclaiming these funds and that will be maintained indefinitely and that is absolutely critical as we look at this legislation.

In terms of the specific query on clause 18(3), which is about the accrued interest, it is the expectation that accrued interest will be applied to any account prior to being transferred to the dormant assets fund. What that clause, I believe, seeks to state is that in the event that inadvertently it is not applied prior to the closure, then the bank will remain liable up to the point of the transfer for accrued interest. In terms of the reasonable excuse, that is a legal term, I believe it is a consistent term with other pieces of legislation, so I will seek guidance and revert directly with the Hon. Member to clarify that technical point.

The distribution approach I think was another point that the Hon. Member raised in terms of could this be used effectively to offset Government spending, I think was the suggestion. Let me be absolutely clear, Hon. Members, that is not the case. There is absolutely no interaction between general revenue and the money held in this fund. In the dormant assets fund effectively Treasury is acting as a facilitator here, collecting funds from dormant assets, from the banks then an independent distribution organisation will decide which good causes and charities on the Island will receive the funds, but it is not in any way to replace general revenue expenditure. I think I have covered the points raised by the Hon. Member, if I have I missed anything out I would be delighted to discuss them further with Miss Bettison.

Thank you very much to Mrs Corlett, the Hon. Member for Douglas Central. You are not alone, many people do have rainy day nest eggs, and that is a sensible thing to have in this time, you never know when you might need to call on a bit of cash to meet an unexpected requirement. Again, I think that situation is the licensed bank will make every attempt to contact the license holder. It is not their desire, in any way, to transfer funds from a rainy day nest egg from a customer. This dormant asset fund will hold dormant accounts where banks have been unable to contact the customer. The specific concern about the notification, I take on board the points she made, and I will be delighted to discuss that further with Mrs Corlett ahead of the clauses stage. You also asked similarly in terms of is it fair about the interest accrual. The

675 experience that has been elsewhere is these dormant accounts have lain for a very long period
of time and in most cases they are not receiving a great deal of interest because banks generally
continually refresh the terms and conditions, particularly on the savings accounts that they
offer. So any interest is generally minimal and the complexity of recalculating interest over a
period of time should not be underestimated because it raises a number of questions about is it
an instant access account, is it a notice period account, is a term account, different rates apply,
and then you also look at interest accrual. So whilst it may seem a relatively simple matter,
680 different banks will have different interest rates, they will have a range of different accounts
which they tend to retire and then introduce new ones. So I hear what you say, and I understand
the point you are making. Again, I would stress that we do wish to be consistent with banks
across the Crown Dependencies in this matter and we are seeking to strike a balance between
the cost of operation and ensuring that customer rights are absolutely respected.

685 Thank you very much to the Hon. Member for Ayre and Michael, Mr Baker, who raised a
point which I think a number of Members have mentioned to me in actual fact about why is
sport not included as a charitable purpose? And I am grateful to my hon. colleague from
Ramsey, Mr Hooper, who touched on that subject also in some detail. I can tell you it was the
Treasury's intention that sport would have been included as a charitable purpose and defined as
690 so, but the advice that we received was that under the existing Manx legislation relating to
charities that the advancement of sport on the Island is not a charitable purpose. So it would be
inappropriate, and potentially would be conflicted, if we were to use the Dormant Assets Bill to
redefine that scope of what constitutes charitable purpose in the Island at this stage. It is good
we have got a new Charities Bill so the question is would we delay until the new Charities Bill
695 comes in, in which case this matter may well be resolved. I would put to Hon. Members that we
do not want to delay. We are behind in terms of dormant assets legislation, so we really want to
proceed. It is the Treasury's intention to introduce an amendment to ensure that sport is
included in purposes, but again, I would stress to Hon. Members, Treasury's role in this is as a
facilitator; it is not to decide where the money will be spent. I am sure many Members would
700 welcome sport being added to that list of charitable purposes and, as I say, we do just need to
wait in terms of that process for the Charities Bill to go through, but hopefully that clarifies
point. I certainly agree with many of the aspects of the positive advantages that sport brings to
the Island and so I very much support many of the points that you made.

Turning to Mr Hooper, the Hon. Member for Ramsey, I am grateful for Mr Hooper's keen
705 interest in this Bill and as I mentioned we are pleased to accept a number of amendments which
will just help clarify some points in the Bill. He also covered the question of sport not being
included specifically in the charitable section and hopefully I have addressed those.

Ms Edge, Hon. Member for Onchan, asked what proportion of the funds will be allocated.
That is not a question I can answer at this stage, but will be one that we will be carefully
710 considering, because we obviously want to distribute as much as possible to good causes on the
Island, but we also need to safeguard to make sure that we have sufficient funds in the dormant
asset fund should account holders reclaim the funds, and bear in mind that they have a right to
reclaim indefinitely. Now, we understand from the UK, who have been running a similar regime
for many years now, that approximately 40% of funds are transferred from the dormant asset
715 fund to charitable, though they will still be holding obviously a sum in case people do reclaim in
future. So I give that figure not to suggest a similar figure will be here, but just as an indication of
what the experience has been elsewhere. In the UK they also have a benefit of scale. So we have
a smaller situation here and we need a very careful calculation which will be based on the
number of accounts and the sizes of the balances. So if we get lots and lots of small balances
720 then it might be able to distribute a higher percentage than actually if we have a small number
of accounts but each of those has a very large amount in it. So there is a piece of analysis that
needs to be done in terms of that risk based approach. So that would be something that
Treasury would be working with but also learning from the experience in other jurisdictions.

725 Ms Edge also raised a number of good points which I am sure other people will think that is something that may well impact in. Those are about the ongoing customer mandate between an account holder and that particular bank. The examples that were provided were potentially someone who has lost capacity, so a power of attorney may be put in place which would effectively govern the signing arrangements on that bank account. The other example was what about an account in the name of a child, which particularly a parent or a grandparent had put in place. Both of those are not uncommon examples, what I would suggest to Hon. Members is that whatever signing instructions are in place on those accounts – and also for limited company accounts, because it is not just personal accounts which may be dormant, it may be a limited company or another non personal type account – it will be the legal contract between the account holder and the bank which is governed by that mandate which will be in place which will be what the bank will consider in terms of that approach.

730 I would, however, just provide another level of comfort to Hon. Members that in the case of where a power of attorney is in place there is generally a lot of contact between bank and customer in that scenario so it is highly unlikely that an account in that scenario would be transferred to dormant assets because there would have been regular contact to put that in place. And similarly with an account in trust for a child, again, there that tends to be an arrangement, banks tend to contact their customers to say now you are 16 or 18, whatever, each bank will have its own arrangements, they will be practically saying would you like to open up another type of account with us rather than these funds which tend not to sit around and often in those circumstances the parent or grandparent is known to the bank so there is an ongoing relationship. Dormant assets are for accounts where that relationship is not in place, the contact has not happened for at least 15 years, despite attempts from the bank to contact the account holder. So I hope that clarifies the points that Ms Edge has raised.

740 The last Hon. Member to raise points was Mr Callister. Thank you, Mr Callister, Hon. Member for Onchan. He was concerned about, and I think a number of other members touched on this, a few points which hopefully I have already covered, but also the question of charges. What is a reasonable charge? So that will be determined ... each bank will have its own range of tariffs and they will apply a reasonable charge. Now, I do not envisage that banks will in any way seek to profiteer by charges in this scenario. Banks will take their responsibilities seriously but it would be wrong, I would suggest, for this House or Treasury to determine what a particular bank should charge for a particular service. But speaking to the Bankers' Association, who are very supportive of bringing this into place, that is absolutely not their intention. They are very supportive, they want to make this work well and they want to resolve any minor issues without causing complaints, and that is their general approach on these matters.

755 So Hon. Members, I would just reiterate that this legislation is long overdue and Treasury is delighted to bring it forward and thank you very much for all your questions and queries. If you have any additional queries the Treasury team and I will be delighted to speak further with you.

760 So thank you and I beg to move.

The Deputy Speaker: Mr Callister, do you have a point of order here?

765 **Mr Callister:** Yes, thank you, Mr Deputy Speaker.

I was going to ask Mr Shimmins if he could just clarify with regard to distributing the funds through an organisation such as the Manx Lottery Trust which is already established. It could save cost. I noticed in his summing up that he did not actually answer that question.

770 **The Deputy Speaker:** Would you like to respond, Mr Shimmins?

Mr Shimmins: Thank you, Mr Deputy Speaker, and thank you, Mr Callister, for raising that. He raises a good point. It is not our intention to set up an additional distribution body, it would be inefficient to do so, but it would be wrong for us to be presumptuous about any

particular body to take on this important role. Thank you for raising that point and sorry that I, as an oversight, forgot to come back to him on it.

The Deputy Speaker: Thank you, Mr Shimmins.

780 Hon. Members, the question at Item 4 is that the Dormant Assets Bill 2018 be read for a second time. Those in favour, please say aye; against, no. The ayes have it. The ayes have it.
Thank you.

Questions 1.2 and 1.3 deferred to next sitting

The Deputy Speaker: We now have Mr Hooper with us. He has indicated that he would prefer that his two Questions be deferred to next week. That is correct, Mr Hooper, isn't it?

785 So that brings our Questions also to a conclusion and effectively the business of the day. This brings us to the end of our Order Paper. The House now stands adjourned until our next sitting which will be on Tuesday, 29th January, at 10 a.m. in this Chamber.

Thank you, Hon. Members.

The House adjourned at 10.59 a.m.