

Individual Insolvency Register

**This leaflet explains what the Individual
Insolvency Register is and how to search it**



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What information is on the register?

The register gives details of:

- bankruptcies that are current or have ended in the last 3 months
- current individual voluntary arrangements (IVAs) and fast track voluntary arrangements (FTVAs)
- current bankruptcy restrictions orders (BROs) and undertakings (BRUs).

How can I search the register?

You can search the register online, or by visiting your local official receiver's office. All searches are free of charge.

Online

The easiest and quickest way to search the register is by visiting the Insolvency Service website at www.insolvency.gov.uk and clicking on the link labelled 'The Individual Insolvency Register' on the home page. This will give you instant access to all the information on the register.

You can search the database online with just the surname (or even part of the surname) of the individual. The search can cover the whole of England and Wales, or the area covered by a particular official receiver's office.

Local Official Receiver's office

You can also perform an on-line search by visiting your local official receiver's office Monday to Friday between 9am and 5pm.

For details of your nearest official receiver's office, please check your phone book, or call The Insolvency Service Central Enquiry Line on 020 7291 6895.

What details can I get from the register?

For bankruptcy orders the information includes:

- the bankrupt's name (including any other names by which the bankrupt was known)
- occupation and trading details
- date of birth
- last known address
- details of the current bankruptcy order
- the automatic discharge date
- or, where appropriate, the date the bankrupt was discharged.

For voluntary arrangements the information includes:

- the debtor's name
- last known address
- details of the arrangement
- for arrangements starting on or after 1 April 2005
 - date of birth
 - occupation

For bankruptcy restrictions orders or undertakings, and interim bankruptcy restrictions orders, the information includes:

- the bankrupt's name (including any other names by which he or

- she was known)
- occupation and trading details
 - date of birth
 - last known address.

How long do records stay on the register?

Depending on the type of entry, details stay on the register as follows:

- Bankruptcy records stay on the register for 3 months after the date of the individual's discharge. If a bankruptcy order is cancelled on the grounds that it ought not to have been made, the debts have been paid or a voluntary arrangement has been approved, then the record of the order will be removed from the register.
- IVA and FTVA records stay on the register until revoked, completed or terminated.
- BRO and BRU records stay on the register until they expire or come to an end. They will also be removed if the bankruptcy is annulled (cancelled) on the grounds that it ought not to have been made.

What information is not included on the register?

The register does not include information about the following:

- disqualified directors
- company insolvencies

- insolvencies in Scotland or Northern Ireland
- annulled (cancelled) or rescinded (withdrawn) bankruptcy orders.

Feedback on the register

You can either:

- Use the register feedback button at the top of every page on the register to give us general feedback about the register, or
- Use the error report button at the end of a specific search to give feedback on that case.

Where can I get details of bankruptcies in Scotland and Northern Ireland?

You can get these details from:

Scotland

The Accountant in Bankruptcy*
George House
126 George Street
EDINBURGH
EH2 4HH
Tel: 0131 473 4600
Fax: 0131 473 4737

Northern Ireland

The Insolvency Service*
Fermanagh House
Ormeau Avenue
BELFAST
BT2 8HY
Tel: 02890 251441
Fax: 02890 548555

* There may be a charge for the search.

Where can I find records of company liquidations and disqualified directors?

You can search the disqualified directors register at www.companieshouse.gov.uk

You can also obtain details from:
The Register of Companies
Companies House
Crown Way
Maindy
CARDIFF
CF4 3UX
Tel: 02920 388588.

Where can I get more information?

You can contact The Insolvency Service Central Enquiry Line for general enquiries on insolvency matters on 020 7291 6895 or e-mail:
Central.Enquiryline@insolvency.gsi.gov.uk

You can obtain further copies of this booklet from the following website:
<http://www.dti.gov.uk/publications>

You may also order copies of our publications by telephone by calling the Publications Orderline on 0845 015 0010 (calls to this number are charged at national rate). You may also fax orders to the Orderline on 0845 015 0020. Minicom users should telephone 0845 015 0030.

Publications are also available on our website www.insolvency.gov.uk

You can download or order them from the site. Some are available in Urdu and Traditional Chinese and on audiotape.

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