



Department of  
**Enterprise, Trade  
and Investment**  
[www.detini.gov.uk](http://www.detini.gov.uk)

# **Insolvency Service**

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## **Guidance**

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# **Guide to bankruptcy**

# **Who, Where, How, What**

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September 2011

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Department of Enterprise,  
Trade and Investment

# **Guide to bankruptcy**

## **Who, Where, How, What**

September 2011

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This document is also available in an accessible format if required i.e. Braille, large print, audio cassette or in a minority ethnic language

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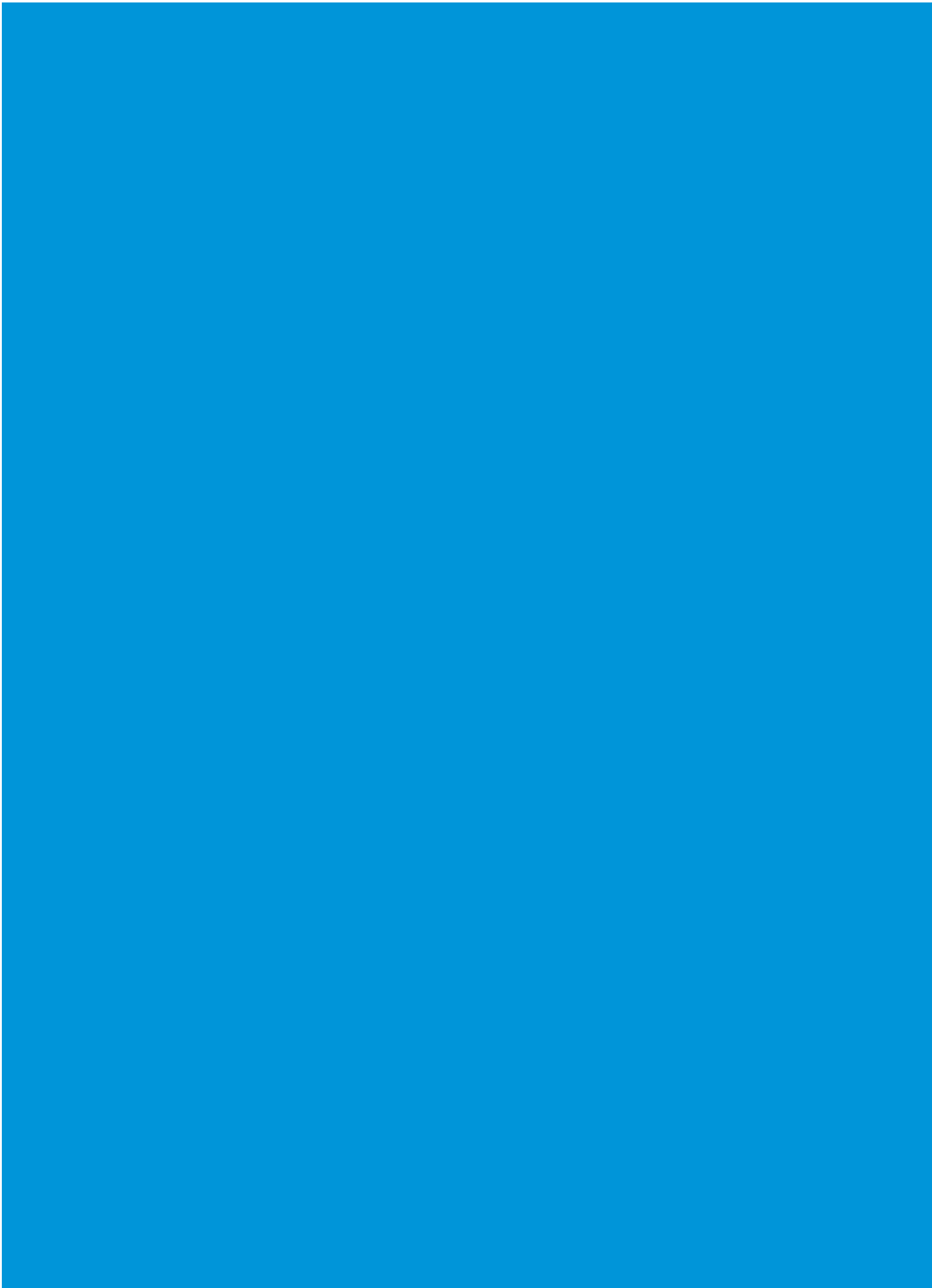
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# About this guide

# 1

This guide tells you what happens if you are made bankrupt in Northern Ireland.

**This booklet is for general guidance only.** If bankruptcy proceedings are taken against you, or you are thinking of making yourself bankrupt, you should seek your own legal or financial advice from a Citizens Advice Bureau, a solicitor, a qualified accountant, an authorised insolvency practitioner, a reputable financial adviser or a debt advice centre.

Other organisations also offer insolvency advice and debt counselling. Some of them are entirely reputable and offer a professional service. However, others are controlled by individuals with no obvious qualifications who appear to be motivated mainly by a desire to exploit an already difficult situation. **Beware, particularly of unsolicited approaches through the post or by telephone.**

## **a. If you are not bankrupt**

**Bankruptcy is a serious matter.** You will have to give up any possessions of value and your interest in your home. (Section 7 gives details of things you do not have to give up.) It will almost certainly involve the closure of any business you run and the dismissal of your employees. Bankruptcy will also impose certain restrictions on you.

***You do not have to become bankrupt just because you are in debt. Look at the alternatives to bankruptcy as soon as possible in case they are more suitable in your situation. A leaflet called "Alternatives to Bankruptcy" is available from the Official Receiver or on-line at the Insolvency Service website at [www.insolvencyservice.detini.gov.uk](http://www.insolvencyservice.detini.gov.uk)***

**b. If you are already bankrupt**

Sections 2-12 explain the bankruptcy procedure. The Official Receiver will give you further instructions. You can still propose a voluntary arrangement (details in section 13) which could annul the bankruptcy.

A separate leaflet called "Can my bankruptcy be cancelled?" Information on annulment of a bankruptcy order, is available from the Official Receiver's office or on-line at the Insolvency Service website at [www.insolvencyservice.detini.gov.uk](http://www.insolvencyservice.detini.gov.uk). You should consider this leaflet if you think that you should not have been made bankrupt or if all your bankruptcy debts and the fees and expenses of the bankruptcy proceedings can be paid or secured in full.

# What is bankruptcy?

## 2

Bankruptcy is one way of dealing with debts you cannot pay. The bankruptcy proceedings:

- free you from overwhelming debts so you can make a fresh start, subject to some restrictions (see section 8); and
- make sure your assets are shared out fairly among your creditors.

Anyone can go bankrupt, including individual members of a partnership. There are different insolvency procedures for dealing with companies and for partnerships themselves. Separate leaflets about these insolvency procedures are available (see section 16).

# How are you made bankrupt?

## 3

The High Court makes a bankruptcy order only after a bankruptcy petition has been presented. It is usually presented either:

- by yourself (debtor's petition); or
- by one or more creditors who are owed at least £750 by you and that amount is unsecured (creditor's petition).

A bankruptcy order can still be made even if you refuse to acknowledge the proceedings or refuse to agree to them. You should therefore co-operate fully once the bankruptcy proceedings have begun. If you dispute the creditor's claim, you should try and reach a settlement before the bankruptcy petition is due to be heard. Trying to do so after the bankruptcy order has been made is both difficult and expensive.

**To find out more information please see the following leaflets:**

- **How to petition for you own bankruptcy**
- **How to make someone bankrupt**

# Where is the bankruptcy order made?

## 4

Bankruptcy petitions are presented at the High Court in Belfast. A petition can be presented against you even if you are not present in Northern Ireland at that time. This can happen when you normally live in, or within the previous 3 years have had residential or business connections with, Northern Ireland.

If you now normally live or work in another EU country (apart from Denmark) it is unlikely that you can be made bankrupt in Northern Ireland, even if you have had residential or business connections here within the previous 3 years. If this applies to you, you may wish to seek separate legal advice.

Once the bankruptcy order has been made the Official Receiver will give notice of the order in the 'Belfast Gazette', which is an official publication that contains legal notices and in the Belfast Telegraph. In addition, the Official Receiver will give written notice of the order to a number of organisations (see section 5).

# Who will deal with your case?

# 5

## **a. The official receiver**

The Official Receiver is appointed by the Department of Enterprise, Trade and Investment and is an officer of the Court. The Official Receiver has responsibility for administering your bankruptcy and protecting your assets from the date of the bankruptcy order. He will also act as trustee of your bankruptcy estate unless an insolvency practitioner is appointed.

The Official Receiver is also responsible for looking into your financial affairs for the period before and during your bankruptcy. He may report to the Court and has to report to your creditors. The Official Receiver must also report any matters which indicate that you may have committed criminal offences in connection with your bankruptcy or that your behaviour has been dishonest or you have been in some way to blame for your bankruptcy.

The Official Receiver will give notice of the bankruptcy order to other government departments, utility suppliers, Enforcement of Judgements Office, National Savings and Investments (premium bonds), the Registry of Deeds and any relevant professional bodies. Enquiries will also be made of banks; building societies; mortgage, pension and insurance

companies; solicitors, landlords and any other persons or organisations who may be able to provide details of any assets or liabilities that you have, or have had, an interest in (either on your own or jointly with others). Third parties will also be asked about any other matters relating to your bankruptcy.

If you are unhappy with the way your case is handled by the Official Receiver you should follow the procedure set out in our Published Standard which you can download from the publications section of our website, [www.insolvencyservice.detini.gov.uk](http://www.insolvencyservice.detini.gov.uk)

### **b. An insolvency practitioner**

Insolvency practitioners are individuals who specialise in insolvency work. An insolvency practitioner, who must be authorised by either the Department of Enterprise, Trade and Investment or the appropriate professional body, can be appointed trustee instead of the Official Receiver. They are responsible for disposing of your assets and making payments to your creditors.

If you wish to complain about the professional conduct of a private sector insolvency practitioner trustee (or liquidator), you should write to their licensing body (Recognised Professional Body or RPB). You can find more details in our leaflet 'How to make a complaint against an Insolvency Practitioner'. The insolvency practitioner should give you details of their RPB. Alternatively you can find this information:

- On the searchable database of insolvency practitioners on the Insolvency Service's website at [www.insolvency.detini.gov.uk](http://www.insolvency.detini.gov.uk)

- By contacting our Insolvency Enquiry Line on 028 9054853, or by e-mailing: [insolvency@detini.gov.uk](mailto:insolvency@detini.gov.uk)
- By writing to the Insolvency Practitioner Unit, the Insolvency Service, Fermanagh House, 20A Ormeau Avenue, Belfast BT2 8NJ, who will also forward complaints to the appropriate authorising body.

**To find out more information please see the following leaflets:**

- **What happens when you are interviewed by the Official Receiver**
- **How to make a complaint against an Insolvency Practitioner**

# What are your duties as a bankrupt?

## 6

When a bankruptcy order has been made, you must:

- comply with the Official Receiver's request to provide information about your financial affairs. The Official Receiver may request that you attend at his office for an interview - the Official Receiver's address is Fermanagh House, 20A Ormeau Avenue, Belfast, BT2 8NJ . (Note: usually before the interview, you will be sent or given a questionnaire which you should fill in as fully and accurately as possible). If the Official Receiver does not ask that you attend at the office for an interview, you will be sent a letter which will set out what is required of you. Again it is likely that you will be asked to complete a questionnaire. You should note that in either circumstance, any questionnaire completed before the bankruptcy order, supplied to you by an adviser or another third party, will not be acceptable;
- give the Official Receiver a full list of your assets and details of what you owe and to whom (your creditors);
- look after and then hand over your assets to the Official Receiver together with all your books, records, bank statements, insurance policies and other papers\* relating to your property and financial affairs;
- tell your trustee about assets and increases in income you obtain during your bankruptcy. (Note: by law you must inform your trustee of any property which becomes yours during the bankruptcy. Such property includes lump sum cash payments that you may receive, for example redundancy payments, property or money left in a will);
- stop using your bank, building society, credit card and similar accounts straightaway (see section 8);
- not obtain credit of £500 or more from any person without first disclosing the fact that you are bankrupt (see section 8);
- not make payments direct to your creditors (but see section 7a).

You may also have to go to Court and explain why you are in debt. If you do not co-operate, you could be arrested.

\*Your books and papers will normally be destroyed after your trustee has finished with them. However, you can have them back, provided they have not already been destroyed, if the Court annuls your bankruptcy (see section 9).

# How will bankruptcy affect you?

## 7

### a. In relation to your creditors

If you are made bankrupt, you must not make payments direct to creditors. Creditors to whom you owe money when you are made bankrupt make a claim to your trustee (that is, either the Official Receiver or an insolvency practitioner). They should not ask you directly for payment; if you receive any requests, pass them immediately to your trustee to deal with and tell the creditor that you are bankrupt. There are some very limited exceptions to this non-payment rule. The main ones are:

- secured creditors, such as creditors who have a mortgage or charge on your home;

**Note: If mortgage payments are not made, the lender may sell your home.**

- non-provable debts, such as Court fines and other obligations arising under an order made in family proceedings or under a maintenance assessment made under the Child Support (Northern Ireland) Order 1991. Non-provable debts are not included in the bankruptcy proceedings and you are still responsible for paying off such debts;

- benefit overpayments, where the benefit provider can recover any benefit overpayments from further benefits you receive until you are discharged, when you will usually be released from these debts; and
- student loans.

Suppliers of services to your home (gas, electricity, and telephone) may not demand from you payment of bills in your name which are unpaid at the date of the bankruptcy order. But they may ask you for a deposit towards payment for further supplies or could arrange for the accounts to be transferred into the name of your spouse or partner. You must pay continuing commitments such as rent (if you rent your home), together with any debts you incur after the bankruptcy.

### **b. Payment to creditors**

The Official Receiver will tell your creditors that you are bankrupt. He may either act as the trustee or may arrange a meeting of creditors for them to choose an insolvency practitioner to be the trustee. This happens if you appear to have significant assets. You may have to go to this (or any other) meeting of your creditors.

The trustee will tell the creditors how much money (if any) will be shared out in the bankruptcy. Creditors then have to make their formal claims. The costs of the bankruptcy proceedings are paid first from the money that is available. The costs include fees that the Official Receiver or the insolvency practitioner charge for administering your case.

At least part of the claims from your employees (if any) may be preferential and are paid next, along with any other preferential debts. Finally, other creditors are paid, together with interest on all debts, as far as there are funds available from the sale of your assets. If there is a surplus, it will be returned to you. You would then be able to apply to the Court to have your bankruptcy 'annulled' (cancelled).

If your trustee makes a payment to your creditors, they may place an advertisement about your bankruptcy in the Belfast Gazette and Belfast Telegraph asking creditors to submit their claims. Depending on how long it takes your trustee to deal with your assets, this advertisement may appear several years after the bankruptcy order.

### **c. Your assets**

You must disclose the following items to the Official Receiver:

- tools, books, vehicles and other items of equipment which you need to use personally in your employment, business or vocation.
- clothing, bedding, furniture, household equipment and other basic items you and your family need in the home.

The Official Receiver will let you keep these items unless they can be replaced with a suitable cheaper alternative.

The Official Receiver/trustee will take control of all your other assets on the making of the bankruptcy order. He, or any insolvency practitioner who is appointed as trustee, will dispose of them and use the money to pay the fees, costs and expenses of the bankruptcy and then your creditors. If appointed, the insolvency practitioner's fees for acting as trustee are also paid from the money raised by selling your assets.

The trustee may apply to the Court for an order restoring property to him or her if you disposed of it in a way which was unfair to your creditors (for example, if before bankruptcy you had transferred property to a relative for less than its worth). The trustee may claim property which you obtain or which passes to you (for example, under a will) while you are bankrupt.

A student loan made before or after the start of a student's bankruptcy is not regarded as an asset that the trustee may claim, if a balance of the loan remains payable.

If you have made a claim against another person through Court proceedings, or you think you may have a claim (a right of action) against another person, the claim may be an asset in the bankruptcy.

#### **d. What happens to your home**

If you own your home, whether freehold or leasehold, solely or jointly, mortgaged or otherwise, your interest in the home will form part of your estate which will be dealt with by your trustee. The home may have to be sold to go towards paying your debts.

If your husband, wife or children are living with you, it may be possible for the sale of the property to be put off until after the end of the first year of your bankruptcy. This gives time for other housing arrangements to be made. Your husband, wife, partner, a relative or friend may be able to buy your interest in your home from the trustee. Such a purchase would prevent a sale of the property by the trustee at a future date. Your spouse or any other interested party should be encouraged to take legal advice about the home as soon as possible.

If the trustee cannot, for the time being, sell your home, they may obtain a charging order on your interest in it, but only if that interest is worth more than £1,000. If a charging order is obtained, your interest in the property will be returned to you, but the legal charge over your interest will remain. The amount covered by the legal charge will be the total value of your interest in the property and this sum must be paid from your share of the proceeds when you sell the property.

Until your interest in the home is sold, or until the trustee obtains a charging order over it, that interest will continue to belong to the trustee but only for a certain period, usually 3 years, and will include any increase in its value. Therefore, the benefit of any increase in value will go to the trustee to pay your debts, even if the home is sold some time after you have been discharged from bankruptcy: the increase in the value will not be yours.

If, after a certain time, usually 3 years, your trustee has not sold or obtained a charge over your interest in the property, or applied for an order of possession or obtained a charging order against the property, or you have not come to any arrangement with your trustee about that interest, it may be returned to you.

**To find out more information please see the following leaflet:**

- **What will happen to my home**

#### **e. Your pension**

A trustee cannot usually claim a pension as an asset if your bankruptcy petition was presented on or after 29 May 2000, as long as the pension scheme has been approved by HM Revenue and Customs.

For petitions presented before 29 May 2000, trustees can claim some kinds of pensions. A separate leaflet called "What will happen to my pension?" is available to download from the publications section of our website, [www.insolvencyservice.dedini.gov.uk](http://www.insolvencyservice.dedini.gov.uk).

If you are receiving a pension or become entitled to do so before you are discharged, the pension is included as income for the purposes of an income payments order (IPO) (see section 7i).

**To find out more information please see the following leaflet:**

- **What will happen to my pension**

**f. Your life assurance policy**

Generally, your trustee will be able to claim any interest that you have in a life assurance policy. The trustee may be entitled to sell or surrender the policy and collect any proceeds on behalf of your creditors. If the life assurance policy is held in joint names, for instance with your husband or wife, that other person is likely to have an interest in the policy and should contact the trustee immediately to discuss how their interest in the policy should be dealt with.

You may want the policy to be kept going. Ask your trustee: it may be possible for your interest to be transferred for an amount equivalent to the present value of that interest.

If the life assurance policy has been legally charged to any person, for instance an endowment policy used as security for the mortgage on your home, the rights of the secured creditor will not be affected by the making of the bankruptcy order. But any remaining value in the policy may belong to your trustee.

**g. Work-related registrations, licences and permissions**

Any registration, licence or permission you hold in connection with your work or trade might be affected by the making of the bankruptcy order. You should inform the person who issued the registration or authority of your bankruptcy to establish if it will remain in force or will be cancelled or withdrawn. Any value attaching to these items may belong to the trustee. In considering this issue you should disregard items of a personal nature such as a driving licence.

#### **h. Your business**

If you are self-employed, your business is normally closed down and any employees are dismissed. Any business assets will be claimed by the trustee unless they are exempt (see section 7c) and you will have to give the Official Receiver all your accounting records. You are still responsible for completing all tax and VAT returns.

Your employees may be able to make a claim to the National Insurance Fund for outstanding wages and holiday pay, payment in lieu of notice, and redundancy. Employees can claim in the bankruptcy for any money owed that is not paid by the National Insurance Fund.

For further details, you should contact the Redundancy Payments Service on Freephone 0800 585811.

There is nothing to prevent a bankrupt from being self-employed. So you can start to trade again, subject to the restrictions in section 8. You will be responsible for keeping accounting records for this business and for dealing with the tax and VAT requirements for the new business. You will need to register again for VAT if you meet the registration requirements. You should not continue to use your pre-bankruptcy VAT registration number.

#### **i. Your wages**

Your trustee may apply to Court for an income payments order (IPO), which requires you to make contributions towards the bankruptcy debts from your income. The Court will not make an IPO if it would leave you without enough income to meet the reasonable domestic needs of you and your family. If you have an increase or decrease in income, the IPO can be changed.

IPO payments continue for a maximum of 3 years from the date the order is made by the Court and may continue after you have been discharged from your bankruptcy. Or you may enter into a written agreement with your trustee, called an income payments agreement (IPA), to pay a certain amount of your income to the trustee for an agreed period, which cannot be longer than 3 years. There are no fixed guidelines on IPOs or IPAs - each case is assessed individually.

# What are the restrictions on a bankrupt?

## 8

The following are criminal offences for an undischarged bankrupt:

- obtaining credit of £500 or more either alone or jointly with any other person without disclosing your bankruptcy. (Note: this is not just borrowing money - it includes your getting credit as a result of a statement or conduct which is designed to get credit, even though you have not made a specific agreement for it. For example, ordering goods without asking for credit and then failing to pay for them when they are delivered);
- carrying on business (directly or indirectly) in a different name from that in which you were made bankrupt, without telling all those with whom you do business the name in which you were made bankrupt;
- being concerned (directly or indirectly) in promoting, forming or managing a limited company, or acting as a company director, without the Court's permission, whether formally appointed as a director or not.

You may not hold certain public offices. You may not hold office as a trustee of a charity or a pension fund.

After the bankruptcy order, you may open a new bank or building society account but you should tell them you are bankrupt; they may impose conditions and limitations. You should ensure you do not obtain overdraft facilities without informing the bank that you are bankrupt, or write cheques which are likely to be dishonoured. Tell your trustee about any money that you have in the account which is more than you need for your reasonable living expenses. Your trustee can claim the surplus amounts to pay your creditors.

**To find out more information please see the following leaflet:**

- **What will happen to my bank account**

# Becoming free from bankruptcy

## 9

### **a. How long does bankruptcy last?**

You will be automatically freed from bankruptcy (known as “discharged”) after a maximum of 12 months. This period may be shorter if the Official Receiver concludes his or her enquiries into your affairs and files a notice in Court.

You will also become free from bankruptcy immediately if the Court annuls (cancels) the bankruptcy order; this would normally happen when your debts and the fees and expenses of the bankruptcy proceedings have been paid in full or the bankruptcy order should not have been made.

On the other hand, if you have not carried out your duties under the bankruptcy proceedings, the Official Receiver or your trustee may apply to the Court for your discharge to be postponed. If the Court agrees, your bankruptcy will only end when the suspension has been lifted and the time remaining on your bankruptcy period has run. If your discharge has been suspended (stopped) prior to 27 March 2006, you should contact the Official Receiver for information about how and when you may be discharged from bankruptcy.

### **b. Debts**

Discharge releases you from most of the debts you owed at the date of the bankruptcy order.

Exceptions include debts arising from fraud and any claims which cannot be made in the bankruptcy itself (non-provable debts - see section 7a). You will only be released from a liability to pay damages for personal injuries to any person if the Court thinks fit.

When you are discharged you can borrow money or carry on business without the restrictions previously referred to. You can act as a limited company director unless you are disqualified from doing so as a result of a separate order arising out of your involvement with a company.

**c. Assets you owned or obtained before your discharge**

When you are discharged there may still be assets that you owned, either when your bankruptcy began, or which you obtained before your discharge, which the trustee has not yet dealt with. Examples of these may be the interest in your home, an assurance policy or an inheritance. These assets are still controlled by the trustee who can deal with them at any time in the future. This may not be for a number of years after your discharge. Generally, these assets do not return to you, but see section 7d above for details of what happens to your home.

With some assets - such as your home and some types of assurance policy - your spouse, a partner, a relative or friend may want to buy your interest. He or she should get in touch with the trustee straightaway to find out how much they would have to pay.

You must tell the Official Receiver about assets you obtain after the trustee has finished dealing with your case but before you are discharged. These assets could be claimed to pay your creditors. You have a duty to continue to assist your trustee after you have been discharged.

**d. Assets you obtain after your discharge**

Usually you may keep all assets you acquire **after your discharge**.

**To find out more information please see the following leaflet:**

- **When will my bankruptcy end? Information on discharge from bankruptcy**

# 10

If, during the enquiries into your affairs, the Official Receiver decides that you have been dishonest either before or during the bankruptcy or that you are otherwise to blame for your position, he may apply to the Court for a bankruptcy restrictions order. The Court may make an order against you for between 2 and 15 years and this order will mean that you continue to be subject to the restrictions of bankruptcy which are described in section 8 above. You may give a bankruptcy restrictions undertaking which will have the same effect as an order, but will mean that the matter does not go to Court.

# Debts incurred after you have been made bankrupt



Bankruptcy deals with your debts at the date of the bankruptcy order. After that date you should manage your finances more carefully. If you incur new debts this could result in:

- a further bankruptcy order;
- prosecution if, when you incurred the debts, you did not disclose that you were bankrupt.

# Alternatives to bankruptcy

# 12

It may be better for both you and your creditors to use an alternative procedure instead of bankruptcy.

**To find out more information please see the following publications:**

- **Alternatives to bankruptcy**
- **In Debt: Dealing with your creditors**

# Insolvency terms - what do they mean?

# 13

**Annulment** Cancellation.

**Assets** Anything that belongs to you that may be used to pay your debts.

**Bankruptcy order** A Court order making you bankrupt.

**Bankruptcy restrictions order or undertaking**

A procedure whereby you may have a Court order made against you or give an undertaking which will mean that bankruptcy restrictions continue to apply for a period of between 2 to 15 years.

**Bankruptcy petition**

A request made (by you as the debtor or by a creditor) to the Court for you to be made bankrupt and giving the reasons why.

**Charging order** An order made by the Court which gives the trustee a legal charge on your interest in your home. This continues even after you are discharged from bankruptcy.

**Creditor** Someone to whom you owe money.

**Debts** Money you owe.

**Discharge** Freed from bankruptcy

**Estate** Your assets or property which your trustee can deal with to pay your creditors.

**Income payments agreement**

You may enter into a written agreement with your trustee to pay him or her part of your wages, salary or other income for an agreed period.

**Income payments order**

The Court may order you to pay part of your wages, salary or other income to the trustee if your income is more than you or your family need to live on.

**Insolvency practitioner**

An authorised person who specialises in insolvency, usually an accountant or solicitor. They are authorised either by the Department of Enterprise, Trade and Investment or by one of a number of recognised professional bodies.

**Interest**

A right to, or share in, a property.

**Legal charge**

A form of security (e.g. a mortgage) to ensure payment of a debt.

**Petition**

See "Bankruptcy petition".

**Preferential creditor**

A creditor in bankruptcy proceedings who is entitled to receive certain payments in priority to other unsecured creditors. These creditors include occupational pension schemes and employees.

**Proxy**

Instead of attending a meeting, a person can appoint someone to go and vote in their place - a 'proxy'.

**Public examination**

The Court may order that a bankrupt be questioned in open Court about his or her affairs, dealings and property.

**Trustee**

The trustee in bankruptcy is either the Official Receiver or an insolvency practitioner who takes control of your assets. The trustee's main duties are to sell these assets and share the money out among the creditors.

**Unsecured creditor**

A creditor who does not hold security (such as a mortgage) for money owed. Some unsecured creditors may also be preferential creditors.

# Where to go for help and advice

# 14

The Official Receiver does not send any form of notice to credit reference agencies. If you are concerned about information held by them, a publication entitled 'Credit explained' is produced by the Information Commissioner's Office and is available from its website at <http://www.ico.gov.uk> or by phoning 08453 091 091.

These are not the only organisations that may be able to help you. The Insolvency Service and the Northern Ireland Courts & Tribunals Service cannot accept responsibility for the information, advice, or other services provided by these organisations.

Organisation	Who they are	Contact details
A2B: Access to Benefits	A2B provides a free, simple and anonymous benefit calculator at <a href="http://www.a2b.org.uk">www.a2b.org.uk</a> . Users can input their details into the online calculator which will work out their entitlement. This produces a report which they can then print off or save. The website also provides information about a range of benefits, details of organisations which both deliver benefits and provide advice and information about them and links to claim forms on other websites.	Website: <a href="http://www.a2b.org.uk">www.a2b.org.uk</a>
Advice NI	Advice NI is a registered charity that offers free independent, confidential and impartial advice. They are also an umbrella organisation for 65 independent advice centres across Northern Ireland.	Telephone: 028 9064 5919 Email: <a href="mailto:info@adviceni.net">info@adviceni.net</a> Website: <a href="http://www.adviceni.net">www.adviceni.net</a>  To make an appointment request go to Debt Action NI's Website: <a href="http://www.debtaction-ni.net">www.debtaction-ni.net</a> where you can also get a list of all debt and money advisers.

Organisation	Who they are	Contact details
Advice4DebtNI	Advice4DebtNI is a free, confidential and independent debt and money advice helpline service funded by DETI. The service is available to anyone living in Northern Ireland	Helpline: 0800 917 4607 Opening hours: Monday to Friday 9am–5pm. Out of office service available – just leave a message and someone will get back to you. Text: 07797 809218 Website: <a href="http://www.advice4debtni.com">www.advice4debtni.com</a> email: <a href="mailto:advice4debtni@a4e.co.uk">advice4debtni@a4e.co.uk</a>
Citizens Advice	Citizens Advice is a registered charity that offers free, independent and confidential advice through 23 local offices in Northern Ireland. Citizens Advice operates a DETI funded face to face Debt Advice service.	Helpline: 0844 8552104 to find your local Citizens Advice Bureau (CAB). Opening hours: Monday to Friday 9am–5pm. Website: <a href="http://www.citizensadvice.co.uk">www.citizensadvice.co.uk</a> which contains a directory of local CABs. For self guided advice, visit the CAB Dealing with Debt website at <a href="http://www.dealingwithdebt.me">www.dealingwithdebt.me</a>
Consumer Credit Counselling Service (CCCS)	The CCCS is a registered charity dedicated to providing free, confidential counselling and money-management help to families and individuals in financial distress. They provide counselling on budgeting; advice on the wise use of credit; and, where appropriate, achievable plans to repay debts.	Helpline: 0800 027 4990 Opening hours: Monday to Friday 8am–8pm Website: <a href="http://www.cccs.co.uk">www.cccs.co.uk</a>
Consumerline	Consumerline is a telephone and online advice service which offers information and advice on consumer related issues. It is run by the Trading Standards Service in Northern Ireland, which is a branch of DETI.	Helpline: 0300 123 62 62 Opening hours: Monday to Friday 9am–5pm. Website: <a href="http://www.consumerline.org">www.consumerline.org</a>

Organisation	Who they are	Contact details
The Labour Relations Agency	The Labour Relations Agency is a public body funded by taxpayers. It offers free help and information on work-related issues.	Helpline: 028 90321442 Opening hours: Monday to Friday 9am–5pm. Website: www.lra.org.uk.
Law Society for Northern Ireland	<p>The Law Society is the representative and regulatory body for solicitors in Northern Ireland.</p> <p>The Society's website has an online directory which allows users to search for those solicitors who undertake work in relation to debt management, insolvency and money issues.</p> <p>The "Solicitors Directory" allows the user to search by firm name, category and by location providing the contact details for solicitors offering sound legal advice.</p> <p>The website also contains a list of specialist insolvency practitioners.</p> <p>Please note that the Law Society cannot offer legal advice.</p>	<p><a href="http://www.lawsoc-ni-org/solicitors-directory/">http://www.lawsoc-ni-org/solicitors-directory/</a></p> <p><a href="http://www.lawsoc-ni.org/about/us/insolvency-practitioners/">http://www.lawsoc-ni.org/about/us/insolvency-practitioners/</a></p>
nibusinessinfo.co.uk	nibusinessinfo.co.uk provides a free service offered by Invest Northern Ireland, it is the official online channel for business advice and guidance in Northern Ireland.	nibusinessinfo.co.uk Bedford Square Belfast BT2 7ES Tel: 0800 027 0639 email:info@nibusiness.co.uk

# Data Protection Act 1998 – How we collect and use information

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The Official Receiver collects information about you to fulfill his statutory functions in relation to your bankruptcy. The Official Receiver may check information provided by you, or information about you provided by a third party, with other information held by him. He may also get information about you from certain third parties, or give information to them, to check the accuracy of information or to prevent or detect crime. He will not disclose information about you to anyone outside the Insolvency Service unless the law permits him to do so.

The Department of Enterprise, Trade and Investment is the Data Controller for the purposes of the Data Protection Act 1998 and is registered under the Act for the processing of your personal information.

Individuals are entitled to know what information is held about them by the Official Receiver/Insolvency Service. However, we are not required to give you information which would be likely to prejudice the proper discharge by the Official Receiver or the Insolvency Service of functions designed to protect

members of the public against financial loss due to the conduct of discharged and undischarged bankrupts. Various other exemptions in the Data Protection Act may prevent the Insolvency Service from providing you with personal information that we hold about you. More information about your rights and the exemptions may be found on the Information Commissioner's website at [www.ico.gov.uk](http://www.ico.gov.uk)

Most of the information about you is held by the Official Receiver and will have come from you in the questionnaire you completed and your statements made to the Official Receiver. You will, of course, know this information already but you can check its accuracy if you wish to do so.

Please note that computerised information held about you on the Insolvency Registers can be viewed by members of the public on our website and may be accessed by search engines on the internet. Our leaflet entitled "Insolvency Registers" gives details of the type of information held on the registers and is available from our website, [www.insolvencyservice.detini.gov.uk](http://www.insolvencyservice.detini.gov.uk).

If you want to know more about what information is held about you, the purposes for which it is held, and to whom it may be disclosed you should contact the Insolvency Service's Data Protection officer, Insolvency Service, Fermanagh House, Ormeau Avenue, Belfast, BT2 8NJ.

He will give you a standard data request form (subject access request) to complete and return with appropriate forms of identification and provide full details of the type of information that you can be given. On receiving the completed request form, the Data Protection Officer has 40 working days under the Act to deal with your request.

When you get the information, if you discover that it is inaccurate and/or incorrect you should, in the first instance, write to the Official Receiver with full details.

You can get further information about the Data Protection Act 1998 from the Information Commissioner's Office at Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

Tel: 08456 306060  
or from their website: [www.ico.gov.uk](http://www.ico.gov.uk)

# Related Insolvency Service Publications

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## **Information about the Service**

The Insolvency Service: Charter and Published Standard

## **Information about insolvency procedures**

Guide for Creditors

Guide for Directors

Alternatives to Bankruptcy

Bankruptcy Restrictions Orders

Can my bankruptcy be cancelled? - Information on annulment of a bankruptcy order

Fast-track Voluntary Arrangements

Guide to Debt Relief Orders

The Insolvency Registers

When will my bankruptcy end?

What happens when you are interviewed by the Official Receiver?

What will happen to my bank account?

What will happen to my home?

What will happen to my pension?

## **Insolvency practitioners**

How to make a complaint against an insolvency practitioner

## **Dealing with debt**

How to make someone bankrupt

How to petition for your own bankruptcy

How to wind up a company that owes you money

How to wind up a partnership

How to wind up your own company

In Debt - Dealing with your creditors

All of these publications are available from our website [www.insolvencyservice.detini.gov.uk](http://www.insolvencyservice.detini.gov.uk)

This booklet (Guide to Bankruptcy) provides general information only. Every effort has been made to ensure that the information is accurate, but it is not a full and authoritative statement of the law and you should not rely on it as such. The Insolvency Service cannot accept any responsibility for any errors or omissions as a result of negligence or otherwise.

You can get more copies of this booklet from our website:

[www.insolvencyservice.detini.gov.uk](http://www.insolvencyservice.detini.gov.uk).

or by contacting:

The Insolvency Service  
Fermanagh House  
Ormeau Avenue  
BELFAST  
BT2 8NJ

Telephone 028 9025 1441

Email: [insolvency@detini.gov.uk](mailto:insolvency@detini.gov.uk)



Department of  
**Enterprise, Trade  
and Investment**  
[www.detini.gov.uk](http://www.detini.gov.uk)

**Insolvency  
Service**



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# Insolvency Service

**September 2011**

**Insolvency Service**

Department of Enterprise,  
Trade and Investment  
Fermanagh House  
Ormeau Avenue  
Belfast BT2 8NJ

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