



Individual Insolvency Register

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What is the Individual Insolvency Register?

The Insolvency Service must keep an up-to-date register, open to public inspection, which shows:

- Individual Voluntary Arrangements (IVAs) and Fast-Track Voluntary Arrangements (FTVAs);
- Bankruptcy Orders;
- Bankruptcy Restrictions Orders or Undertakings (BROs/BRUs);
- Debt Relief Orders (DROs); and
- Debt Relief Restrictions Orders or Undertakings (DRROs/DRRUs).

As the law requires us to keep the register, we cannot be held responsible for the actions of anyone who obtains and uses data from it. This includes people using internet search engines.

What information is on the register?

The register gives details of:

- bankruptcies that are current or have ended in the last 3 months;
- current IVAs and FTVAs;
- current BROs and BRUs;
- DROs that are current or have ended in the last 3 months; and
- current DRROs and DRRUs.

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.

How to search 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 'Bankruptcy Search (including DRO & IVA)' 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.

Searching at a local official receiver's office

You can also perform a 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 Enquiry Line on 0845 602 9848.

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);
- their occupation and trading details;
- their date of birth;
- their last known address;
- their gender;
- details of the current bankruptcy order;
- the automatic discharge date or, where appropriate, the date the bankrupt was discharged.
- the name and address of any insolvency practitioner appointed as trustee;
- the official receiver's address;
- if applicable, the date of a bankruptcy order that happened during the 6 years before the current bankruptcy will also be shown. If

there has been more than one bankruptcy during those 6 years, the register will show the date of the latest of them.

For voluntary arrangements the information includes:

- the date the arrangement was approved by creditors;
- the debtor's name (including any other names by which they were known);
- their last known address;
- their date of birth;
- their gender;
- the name and address of the supervisor.

For debt relief orders the information includes:

- the debtor's name
- their occupation;
- the name and address and type of any business they may have had (including whether they traded alone or with someone else);
- their date of birth;
- details of the current DRO;
- the date the DRO 'moratorium' period ended or will end;
- if applicable, the date of a bankruptcy order or DRO that happened during the 6 years before the current DRO. If there has been more than one bankruptcy or DRO during those 6 years, the register will show the date of the latest of them.

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

- name;
- occupation and trading details;
- date of birth;
- gender;
- last known address.

The register also shows details of the order, including when it began and how long it will last.

For debt relief restrictions orders or undertakings, the information includes the debtor's:

- name;
- occupation;
- date of birth;
- gender;
- last known address.

The register also shows details of the order, including when it began and how long it will last.

You can find further details about BROs/BRUs or DRRO/DRRUs obtained in the last 6 months by visiting The Insolvency Service website at www.insolvency.gov.uk and clicking on the link labelled 'Bankruptcy Restrictions Search'.

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. or if the bankruptcy order has been annulled (cancelled) because the debt have been paid or a voluntary arrangement has been approved. If the bankruptcy order is annulled because it should not have been made, the record of the bankruptcy will be taken off the register 28 days from when The Insolvency Service is told about the annulment.
- IVA and FTVA records stay on the register for 3 months after the arrangement is withdrawn, completed or terminated.
- DRO records stay on the register for 3 months after the moratorium has ended.
- If the moratorium period is extended, the register is changed to show the expected date of the end of the moratorium. Details of the DRO are removed 3 months after that date.

- If a DRO is withdrawn, the register is amended to show this. Details of the DRO are then removed 3 months after the DRO has been withdrawn.
- BRO and BRU records stay on the register until they expire or come to an end. They will be removed if the bankruptcy is annulled because it should not have been made.
- DRRO and DRRU records stay on the register until they expire or come to an end.

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.

How can I give you feedback on the register?

You can:

- 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?

In Scotland

The Accountant in Bankruptcy
1 Pennyburn Road
Kilwinning
Ayrshire
KA13 6SA

Tel: 0300 200 2600
Fax: 0300 200 2601
Helpline: 0300 200 2777
Email: helpline@aib.gsi.gov.uk

In Northern Ireland

The Insolvency Service
Fermanagh House
Ormeau Avenue
Belfast
BT2 6NY

Tel: 02890 251441
Fax: 02890 548555
Email: insolvency@detini.gov.uk

* 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: 0303 1234 500

Where can I get more information?

For general enquiries on insolvency, you can contact The Insolvency Enquiry Line on 0845 602 9848 available Monday - Friday 8.00 am - 5.00pm (except public holidays)

or e-mail:

Insolvency.Enquiryline@insolvency.gsi.gov.uk.

You can obtain further copies of this, and our other booklets from The Insolvency Service website:

www.insolvency.gov.uk.

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