Bankruptcy register search

User guide

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Table of Contents

1   Introduction

The bankruptcy register search provides online access to the National Personal Insolvency Index (NPII).

NPII is the permanent public record for personal insolvencies and provides information about individuals subject to proceedings under the *Bankruptcy Act* (Cth) from August 1928. It doesn't include any information on company liquidations or administrations.

The Australian Financial Security Authority (AFSA) maintains NPII. The bankruptcy register search produces an extract from NPII that identifies whether either:

▶   a person is currently or has been bankrupt

▶   a petition has been lodged against a person in a current effort to make them bankrupt.

1.1   What information is available from the search?

NPII includes current and historical information on all stages of insolvency, including creditors' petitions, part X agreements and bankruptcy. View a sample bankruptcy search result.

Personal information recorded on the NPII record

▶   Name, date of birth (if known), residential address and occupation as disclosed on documents accepted by the official receiver

▶   Previous names and aliases (if known)

▶   Type of proceeding, date it started and administration number

▶   Name and contact details – trustee or administrator of the proceeding

▶   Status of the person and/or the proceeding

All entries on the index are publicly available. Personal debtor details are entered onto NPII from documents specified in Schedule 8 of the *Bankruptcy Regulations 2021* (Cth). After entry onto NPII, personal information doesn't change unless it's incorrect.

Any debtor address and occupation changes notified after the start of an administration are advised directly to the trustee or administrator. They're not updated on NPII.

Further information about the content and terms within extracts are available in AFSA's NPII glossary.

Please refer to the AFSA website for a list of registered debt agreement administrators or registered trustees by state/territory.

Owner: Product Management, CITEC Confirm   Last review date: May 2023
Effective date: 7 Sep 2023   Next review date: May 2024
Version 3.1   3 of 13

1.2 Search tips

Add a reference for your search

You need to provide a reference for each search that you complete. Your reference is up to you, but you should enter something to help you identify the transaction among your records.

Email copy of your results

On the search input screen, select the checkbox and include your email address to have your search results emailed to you.

Charge points are marked

Charge points for searches are indicated by **$** signs on the Search buttons. A search fee applies for each transaction when you click **$ Search $** to proceed with your order.

Results are stored in your Confirm inbox

You can view your results online immediately.

Important	Your results are also stored in the Confirm inbox until midnight (AEST) on the day of the search. We recommend that you immediately download your results or select to email yourself a copy of your results.
	Access your inbox from the header menu located at the top right of every screen.

1.3   Start searching

From the Confirm main menu, select **Bankruptcy Register**.

Information on ordering all search types is in the following sections of this guide. You can also access Help online, from the header menu on each search screen.

Owner: Product Management, CITEC Confirm   Last review date: May 2023
Effective date: 7 Sep 2023   Next review date: May 2024
Version 3.1   5 of 13

2   How to complete a search

All bankruptcy search options have a similar process. We detail each screen below.

2.1   Enter your search criteria

On the bankruptcy register search input screen, you can search by:

▶   name

▶   application number (creditors' petition insolvency types)

▶   administration number (number assigned to insolvency administrations).

Simply select an option from the dropdown list, and the screen will update to display the information fields required for the search.

Bankruptcy Register Search

| **1 Enter Search Details** | 2 Browse Possible Matches | 3 Download Extract |

Enter the required information below. Your search results will only be available from your Confirm Inbox until midnight (AEST) on the day of the search. This page will display content appropriate to your search as you progress.

* indicates mandatory fields. Please refer to help for further information.

Your Reference	Eg. BankruptcySearch01234	*****
Search By	Select ...	*****
	Select ...	
	Name	
Email	Application Number	y of the result.
	Administration Number	

✕ Clear all   **$ Search $**

Once you've entered all your search criteria, select **$ Search $** to complete the search.

2.1.1 Search by name

A search by name allows you to use the debtor's name as your search criteria.

To start your search, include your reference and at least the family and given name.

> **Note:** If no matching records return, a result summary extract is available to order to provide an official extract from AFSA that no records exist on NPII for this name.

Owner: Product Management, CITEC Confirm
Effective date: 7 Sep 2023
Version 3.1

Last review date: May 2023
Next review date: May 2024
7 of 13

For the family and given name fields, you have three search methods as per below.

Search method	Recommended use
Starts with	Default selection on the search input screen. Useful to locate a person's NPII record if you don't know the exact spelling or name details. (For example, 'STE' matches 'Steven', 'Stephen', and 'Stephanie'.)
Exact	Returns exact matches. (For example, 'Steven' only matches 'Steven'.)
Contains	Useful to locate a person's record if you don't know the exact details. (For example, 'STE' matches 'Steven', 'Stephen', 'Stephanie', 'Estelle' and 'Celeste'.)

> Note: For people known by a single name, include it in **Family Name** and add a hyphen (-) in **Given Name**.

2.1.1.1   Optional search criteria

To refine your search, you can use the criteria:

- ▶ middle name
- ▶ date of birth
- ▶ date range checkbox.

Middle name

Five search methods are available for middle names.

Search method	Recommended use
Any middle name	Default selection. Returns results that have any middle name and match your other search criteria.
No middle name	Returns only results with nothing recorded for middle name in NPII. (For example, a search on given name 'Michael' and family name 'Rey' matches 'Michael Rey' but not 'Michael James Rey'.)
Starts with	Useful if you don't know the exact spelling or name details of an individual. (For example, 'Mar' matches 'Mary', 'Margaret', 'Mark' and 'Marvin'.)
Exact	Returns exact matches. (For example, 'Steven' matches only 'Steven'.)

Search method	Recommended use
Contains	Useful if you don't know the exact details. (For example, 'Ste' matches 'Steven', 'Stephen', 'Stephanie', 'Estelle' and 'Celeste'.)

By default, the Middle Name checkbox is selected to 'match records without middle name'. This means that the search will include records without a middle name in your search results.

Date of birth

Three search methods are available for date of birth.

Search method	Recommended use
Any date of birth	Default selection. Returns results that have any date of birth and match your other criteria.
Exact	Returns exact matches. (For example, 01/12/1980 matches only 01/12/1980.)
Range	Returns results within the 'From' and 'To' dates you specify. Provide dates in both fields if you select 'Range'. The maximum date range is 10 years (for example, from 01/01/2005 to 31/12/2014).

Search date range

By default, the search only includes records with a start date within the last 10 years.

To remove the date range limit, deselect the checkbox 'Limit my search to only include insolvency records in the last 10 years'.

Owner: Product Management, CITEC Confirm   Last review date: May 2023
Effective date: 7 Sep 2023   Next review date: May 2024
Version 3.1   9 of 13

2.1.2   Search by application number

Application numbers are creditors' petition insolvency types.

A search by application number will return all records that are an exact match to the number you provide. If the application number matches a joint estate number, each estate associated with that number returns.

To search, include your reference and the application number (including the state where proceedings were initiated).

Bankruptcy Register Search

1 Enter Search Details	2 Browse Possible Matches	3 Download Extract

Enter the required information below. Your search results will only be available from your Confirm Inbox until midnight (AEST) on the day of the search. This page will display content appropriate to your search as you progress.

✱ indicates mandatory fields. Please refer to help for further information.

Your Reference	Eg. BankruptcySearch01234	✱
Search By	Application Number ⌄	✱

Application Number

State		Number	
ACT ⌄	✱	Eg. 12345678	✱

Email	☐ Please email me a copy of the result.

✖ Clear all	$ Search $

> Note: If the search returns no results, an error will display. No fees apply where no matches return.

2.1.3   Search by administration number

Administration numbers are assigned to insolvency administrations. They include:

- ▶ state where proceedings were initiated
- ▶ number allocated to entries from that state
- ▶ start year
- ▶ single digit that identifies the type of petition.

For example, the administration number VIC9999/00/7 refers to the 9999th debtors petition (Type 7) lodged in Victoria in 2000.

The search will return exact matches. If the administration number matches a joint estate number, each estate related to that number will return.

To search, include your reference and the administration number. Then, select the state and enter the number, year and check digit.

> Note: If the search returns no results, an error will display. No fees apply where no matches return.

Owner: Product Management, CITEC Confirm   Last review date: May 2023
Effective date: 7 Sep 2023   Next review date: May 2024
Version 3.1   11 of 13

2.2   Browse possible matches and access your results

If your search returns results, a list of possible matching names will display in a browse list.

Choose the extracts you'd like to order and select **$ Order $** to continue to the result summary page and access your results. Select **AFSA Result Summary Extract** to export an extract of your browse results.

Bankruptcy Register Search Browse

1 Enter Search Details	2 Browse Possible Matches	3 Download Extract

Order your bankruptcy extracts from the result table below.

Your Search

Your Reference	JS-12345
Search By	Name
Family Name	Starts With "Smith"
Given Name	Starts With "John"
Middle Name	Any Middle Name (including records with no Middle Name)
Date of Birth	Any Date of Birth (including records with no Date of Birth)
Search Date Range	Last 10 years only

Your Results

Select the results you wish to order extracts for, then click the Order button.

Note: The cost of ordering ONE extract from the list below has been included in the original search fee. Each additional extract ordered will incur a separate charge. Ordering an AFSA Result Summary extract is classified as ordering one extract for charging purposes.

Your search results are only available from your Confirm Inbox until midnight (AEST) on the day of the search.

Matches	1
Search ID	NS2323654

Select	Name	Suburb at Start Date	Occupation	Start Date	Date of Birth	Alias
☐	AFSA Result Summary Extract					
☐	SMITH, John James	BRISBANE QLD	UNKNOWN	01-JAN-2022	01-JAN-1970	REAL

☑ **Select/Deselect all**   **$ Order $**

> Note: The cost to order one extract is included in your original search fee. Each additional
> extract you order will incur a separate charge.

A result screen will display. Select **COMPLETED** to download individual extracts or **Download all Extracts to PDF** to download multiple results into one PDF document.

Bankruptcy Register Search Result

1 Enter Search Details	2 Browse Possible Matches	3 Download Extract

✔ Your bankruptcy extracts are now available.

⚠ Do not refresh this screen - *you will incur extra charges*.
If the Refresh button is clicked each search will be resubmitted (whether the Result is completed or not) and another fee will be charged.

View individual extract via Completed links on the right, or download in bulk via the Download button below.

Your Search		Your Reference	Result
AFSA Result Summary Extract		test	COMPLETED
Family Name	SMITH	test	COMPLETED
Given Name(s)	John James		
Alias	REAL		
Occupation	UNKNOWN		
Date of Birth	01-JAN-1991		
Suburb at Start Date	BRISBANE QLD		
Start Date	01-JAN-2021		

AFSA Disclaimer: The information contained in this extract comes from the Australian Financial Security Authority's (AFSA) National Personal Insolvency Index (NPII) at the time and date indicated in this document. If you consider that the information contains errors, please promptly advise AFSA on 1300 364 785.

⬇ **Download all Extracts (PDF)**

Owner: Product Management, CITEC Confirm   Last review date: May 2023
Effective date: 7 Sep 2023   Next review date: May 2024
Version 3.1   13 of 13