



The Insolvency  
Service

# Individual Insolvency Register

## Contents

What is the individual insolvency register (IIR)?.....	3
What information is on the IIR?.....	3
How can I search the IIR? .....	4
What details can I get from the register? .....	4
How long do records remain on the IIR?.....	6
How do I report any errors or omissions? .....	6
Where can I get details of bankruptcies in Scotland and Northern Ireland? .....	7
Where can I find records of company insolvencies and disqualified directors? .....	8
Where can I get more information?.....	8

## What is the individual insolvency register (IIR)?

The IIR is an amalgamation of the individual insolvency, bankruptcy restrictions and debt relief restrictions registers. The Insolvency Service is required by statute to maintain these registers, keep them up to date and make them available for public inspection.

The IIR contains details of:

- bankruptcies that are current or have ended in the last 3 months
- debt relief orders that are current or have ended in the last 3 months
- individual voluntary arrangements (IVAs) that are current or have ended in the last 3 months
- current bankruptcy restrictions orders or undertakings (BROs/BRUs) and interim bankruptcy restrictions orders (iBROs)
- current debt relief restrictions orders or undertakings (DRROs/DRRUs) and interim debt relief restrictions orders (iDRROs).

**As the law requires us to maintain the IIR 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 IIR?

The IIR records details of:

- current bankruptcies, including those that have ended in the last 3 months
- individuals subject to DROs, including those that have ended in the last 3 months
- current IVAs, including those that have ended in the last 3 months
- individuals subject to an iBRO, BRO or BRU
- individuals subject to an iDRRO, DRRO or DRRU.

The IIR does **not** include details of:

- disqualified directors
- company insolvencies
- insolvencies in Scotland or Northern Ireland
- annulled (cancelled) or rescinded (withdrawn) bankruptcy orders
- revoked DROs.

## How can I search the IIR?

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 and clicking on the link 'Check the Individual Insolvency Register'. This will give you instant access to all the information on the IIR.

The database can be searched with an individual's surname or trading name and 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 - Friday 9am – 5pm (except bank holidays).

For details of your nearest official receiver's office please visit our website or contact the Insolvency Enquiry Line on 0845 602 9848 Monday - Friday 9am – 5pm (except bank holidays) or email [Insolvency.Enquiryline@insolvency.gsi.gov.uk](mailto:Insolvency.Enquiryline@insolvency.gsi.gov.uk)

## What details can I get from the register?

For bankruptcy orders the information includes:

- the bankrupt's name (including any other known names)
- 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 date the discharge period was suspended
- the name and address of any insolvency practitioner appointed as trustee
- the official receiver's address
- details of any bankruptcy order made in the 6 year period prior to the latest bankruptcy order.

For DROs 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 DRO
- the date the DRO 'moratorium' period ended or will end
- details of any DRO or bankruptcy order made in the 6 year period prior to the latest debt relief order against the individual.

For IVAs the information includes:

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

For iBROs, BROs and BRUs the information includes:

- the individual's name
- their occupation and trading details
- their date of birth
- their gender
- their last known address
- a statement that an order has been made or undertaking given
- the date the order was made or undertaking accepted
- the duration of the order or undertaking.

For iDRROs, DRROs and DRRUs the information includes:

- the individual's name
- their occupation and trading details
- their date of birth
- their gender
- their last known address
- a statement that an order has been made or undertaking given
- the date the order was made or undertaking accepted
- the duration of the order or undertaking.

## How long do records remain on the IIR?

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

- Bankruptcy records stay on the IIR for 3 months after the date of the individual's discharge
- Where a bankruptcy order is rescinded or annulled (cancelled) on the grounds that it ought not to have been made, the record of the bankruptcy is removed 28 days after the Secretary of State receives notice of the order
- If the bankruptcy order has been annulled (cancelled) because the debts have been paid in full or creditors have approved an IVA, the record of the bankruptcy stays on the IIR for 3 months after the Secretary of State receives notice of the order
- DRO records stay on the register for 3 months after the moratorium period has ended or the DRO revoked
- IVA records stay on the register for a period 3 months after the Secretary of State receives notice that the arrangement has been revoked, fully implemented or terminated
- iBRO/BROs/BRUs/iDROs/DRROs/DRRUs remain on the IIR until the date stipulated in the court order or undertaking. The entry is removed earlier upon receipt of notice that the iBRO/BRO/BRU or iDRRO/DRRO/DRRU has ceased to have effect.

## How do I report any errors or omissions?

For individuals who are listed on the register, please report any inaccuracies using the "Report Error" button at the bottom of the report page for that individual. If you think an individual has been omitted from the register, please use the 'Register Feedback' button at the top of the IIR web pages or write to:

The Insolvency Service  
Strategy, Planning & Communications  
4th floor  
4 Abbey Orchard Street  
London  
SW1P 2HT

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

You can get details of bankruptcies in Scotland and Northern Ireland from:

### **Scotland\***

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

Tel: 0300 200 2600  
Fax: 0300 200 2601

Email: [aib@aib.gsi.gov.uk](mailto:aib@aib.gsi.gov.uk)

Web enquiries can also be submitted via the following link:

[www.aib.gov.uk/about/contact/enquiryform](http://www.aib.gov.uk/about/contact/enquiryform)

### **Northern Ireland\***

The Insolvency Service  
Fermanagh House  
Ormeau Avenue  
BELFAST  
BT2 8HY

Tel: 02890 251441  
Fax: 02890 548555

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

\* There may be a charge for the search.

## Where can I find records of company insolvencies and disqualified directors?

You can search for company and disqualified directors' information on the Companies House website [www.companieshouse.gov.uk](http://www.companieshouse.gov.uk). Alternatively you can obtain details from:

The Register of Companies  
Companies House  
Crown Way  
Maindy  
CARDIFF CF14 3UZ

Tel: 0303 1234 500

## Where can I get more information?

For further information on the IIR please review our Frequently Asked Questions (FAQs). The FAQs can be accessed via the 'Register FAQ' button at the top of the IIR pages on our website.

If you still have unanswered questions about the IIR you can contact the Insolvency Enquiry Line on 0845 602 9848 between 8am – 5pm Monday – Friday (except bank holidays) or email [Insolvency.EnquiryLine@insolvency.gsi.gov.uk](mailto:Insolvency.EnquiryLine@insolvency.gsi.gov.uk).

This publication 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.

### © Crown copyright 2015

You may re-use this information (not including logos) free of charge in any format or medium, under the terms of the Open Government Licence. To view this licence, visit <http://www.nationalarchives.gov.uk/doc/open-government-licence/> or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or e-mail: [psi@nationalarchives.gsi.gov.uk](mailto:psi@nationalarchives.gsi.gov.uk).

September 2015