

How do I file a claim?

✓ What you need to know

If you are owed money by a person who has become bankrupt, entered a No Asset Procedure (NAP) or Summary Instalment Order (SIO), or by a company that has gone into liquidation, you are not permitted to pursue this person or company directly for payment.

You are entitled to file a claim for what you are owed and share in any distribution that may be paid out of the insolvent estate. In the case of a NAP, there is no prospect of a return to creditors so you will not be required to file a claim.

Advantages of filing your claim online

The Online Claim service provides an electronic method for creditors to register their claims in insolvent estates administered by the Insolvency and Trustee Service. Using the Internet, creditors can:

- Search for insolvent estates administered by the Insolvency and Trustee Service
- Register their claim in an insolvent estate administered by the Insolvency and Trustee Service
- Receive instant confirmation that their claim is registered
- Maintain their creditor details
- View and keep track of the status of their claims registered with the Insolvency and Trustee Service
- Modify and withdraw their claims
- Provide supporting evidence of their claim

What evidence do I need to provide?

Your claim and the evidence supplied will be reviewed by the Official Assignee (or the Supervisor) to ensure that it is a provable debt or a debt that is capable of being included in the insolvent estate and able to share in any distribution made out of the insolvent estate.

You will need to provide a copy of the documentation that shows a debt existed at the date of adjudication, liquidation or the date of entering the SIO. This may include but is not limited to copies of loan agreements, bank statements, court orders, invoices, receipts and acknowledgments of debt.

Please ensure that the evidence provided supports the amount you have entered in your claim. Ideally, the amount shown as outstanding in your evidence should match the amount that you have listed in your claim.

Please also be aware that you are not permitted to add interest or penalties to the debt after the date of adjudication, liquidation or the date of entering the SIO. What you are owed at the date of adjudication, liquidation or the date of entering the SIO is all that you are entitled to claim.

Providing evidence of the nature outlined above will avoid delaying the administration of the insolvent estate and any distribution made to creditors.

If you are not able to provide evidence that confirms the existence and/or the amount of a debt that is owed, then it is possible that you will not be able to share in any distribution made out of the estate.

Filing an electronic claim

If you are owed money by a person who has become bankrupt, entered a No Asset Procedure (NAP) or Summary Instalment Order (SIO), or by a company that has gone into liquidation, you are a creditor. You are entitled to file a claim for what you are owed and share in any distribution that may be paid.

[Read more about filing an electronic claim](#)

Listing and managing your claims

To view a list of the claims you have filed with the Insolvency and Trustee Service:

1. Select the Logon option in the top right hand corner of the screen
2. Enter your User Name and Password
3. Select the red Online Services tab from the top middle of your screen
4. Select List Claims. A search box will appear.
5. Enter your search criteria and select one of the three radio buttons to indicate if you are searching for claims made by you, your branch or organisation.
6. A summary of your claims and their current status is displayed.
7. Select the Claim type hyperlink to view the full details of your claim. This screen will allow you to withdraw or amend parts of your claim until such time as the Official Assignee formally accepts your claim.

Accessing more information and documents relating to an insolvency

Registering your claim electronically enables you to view more information and related documents about the administration of the estate held by the Insolvency and Trustee Service. This additional information includes asset and claim details, court court and petition information, reasons for bankruptcy and the likelihood of dividend.

[Read more about how to access this information](#)

How do I set up a new account?

If you are new to the Insolvency website and intend to file electronic claims you will need to become a registered user. If your organisation is already registered you should contact your account administrator to have them set you up with an account.

[Read more about how to set up a new account](#)

How do I set up a creditor register?

On the Insolvency and Trustee Service website an organisation is able to create a creditor register to list the details of creditors they file claims on behalf of. The list includes the contact details of each creditor for whom they file claims and saves time by allowing them to simply select the creditor from an existing list.

[Read more about how to set up a creditor register](#)

Filing a physical claim

If you would prefer to file a physical claim then you can download the claim form from the [Forms](#) section of our site. You will need to complete and submit this together with evidence of your claim to the Official Assignee. You should post your claim to:

Insolvency and Trustee Service
Private Bag 4714
Christchurch 8140

Should you have trouble downloading the claim form, then you can call the Insolvency and Trustee Service's Business Service Centre on 0508 467 658 and a form will be sent out to you.



Note

Summary Instalment Order creditors need to file their claim with the Supervisor. The Supervisor will contact all known creditors to request claims be submitted. Evidence will also need to be provided with a claim.