

## Creditor information



If you are owed money by a person who has become bankrupt or by a company that has gone into liquidation, then you can consider yourself to be a creditor.

You are entitled to file a claim in the bankruptcy or liquidation estate and share in any distribution made by the Official Assignee after all of the bankrupt's or company's assets have been sold.

You will be required to file a claim, either online or by filing a physical Proof of Debt Form. In both instances, you will need to provide evidence to support your claim. If you fail to do so, you might be excluded from any dividends made to creditors.

### Further information

#### [Am I a creditor?](#)

Information to assist in determining whether you are a creditor of a bankrupt, a person who has entered a No Asset Procedure or Summary Instalment Order or a company in liquidation.

#### [How do I file a claim?](#)

Anyone owed money by a debtor needs to inform the Official Assignee of their interest. In bankruptcy and liquidation estates where a distribution is likely, creditors will be required to file a claim and provide evidence. Summary Instalment Order creditors will lodge their claim and evidence with the Summary Instalment Order Supervisor.

#### [Will I get regular updates?](#)

Where a debtor enters bankruptcy or one of its alternatives, the Official Assignee will provide both creditors and the debtor with up to date information about progress made in the administration of the insolvent estate via the Insolvency and Trustee Service website.

#### [Will I get my money back, and if so, when?](#)

Whether your debt will be paid depends largely on the assets (if any) the debtor or company has and the procedure entered into.

#### [I want to object to a Summary Instalment Order](#)

As a creditor, you are able to object to the granting of a Summary Instalment Order.

#### [I want to object to a No Asset Procedure](#)

As a creditor, you are able to object to the granting of a No Asset Procedure.

### **What if a Supervisor rejects a creditor's claim?**

Creditors will be required to provide the Summary Instalment Order supervisor with their claim including documentary evidence such as invoices, statements or agreements to confirm what they are owed. If a creditor is unable to provide evidence of their claim, then it is likely that their claim will be rejected.

### **What if I have information or a complaint about a bankrupt | NAP | SIO | liquidation?**

If you have information that may be of assistance to the Official Assignee in relation to a bankruptcy, liquidation, No Asset Procedure or Summary Instalment Order, then you should make contact with the Official Assignee to provide this information.

### **Creditors meetings**

The Official Assignee may decide to call a meeting of creditors during the course of a bankruptcy or liquidation, or it may be requested by creditors. Creditors' meetings are also an integral part of the Voluntary Administration regime.