

Office of the  
**Superintendent**  
of **Bankruptcy**



**Our Pledge to You**



Industry Canada Industrie Canada



# Who We Are

The Office of the  
Superintendent of  
Bankruptcy helps

ensure that bankruptcies and insolvencies are carried out in a fair and orderly manner. As part of our work we:

- record bankruptcies and insolvencies and make the information available to the public;
- supervise the administration of bankruptcies and insolvencies;
- deal with complaints from creditors, debtors and members of the public; and
- set and enforce professional standards for private sector bankruptcy trustees and administrators of consumer proposals.

Our services include Insolvency Registration, Debtor Assistance, Complaints and Inquiries and Name Searches.

# Insolvency Registration

When businesses or individuals cannot pay their debts they may file for bankruptcy or make a proposal (a payment arrangement with creditors to prevent



bankruptcy) . These are legal proceedings that must be handled by an insolvency professional and be registered with our office.

**Our Commitment:** We will register the proceedings within two business days of receiving completed documents. (Note: in bankruptcy cases, we first determine whether the application for bankruptcy is valid.)

If we don't meet this deadline, please contact your local District Assistant Superintendent of Bankruptcy who will look into your complaint and respond within one business day.

The following charges apply to our registration services:

- summary administration bankruptcy \$50.00
- ordinary administration bankruptcy \$150.00
- consumer proposal \$50.00
- commercial proposal \$150.00
- receivership \$70.00

Keep in mind, the insolvency professional will also charge fees.

# Debtor Assistance

To file for personal bankruptcy you must do so through a professional known as a bankruptcy trustee.



(For a list of names, consult the yellow pages of your telephone directory under "Bankruptcies-Trustees") If you are unable to obtain the services of a trustee, your local Office of the Superintendent of Bankruptcy will help find one for you through its Debtor Assistance Service. This service is available as long as:

- your debts are mostly personal rather than business-related;
- you can demonstrate that you have made at least two attempts to find a trustee; and
- you are not in prison.

**Our Commitment:** We will forward your bankruptcy registration forms to a licensed trustee within two business days. After that, you will have access to the bankruptcy process within 30 days. If this doesn't happen, contact your local District Assistant Superintendent of Bankruptcy who will investigate and respond to you within three business days.

# Complaints and Inquiries

## Complaints

We encourage you to contact us if you feel an insolvency procedure is not being handled properly or if you are aware of possible wrong doing by someone involved in the insolvency process.



**Our Commitment:** We will acknowledge your written complaint by phone or in writing within three business days of receiving it. We will try to resolve the complaint and inform you about it by phone or in writing within 30 business days. Some complaints, however, are complicated and take more time. We will let you know if this is the case within the 30 day period.

## Inquiries

Call us if you have a question about bankruptcy or insolvency processes.

**Our Commitment:** We will answer you, or refer you to someone who can, within three business days of receiving your inquiry. If we don't



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# Name Search Service

Our central databank maintains a record of all bankruptcies and proposals filed in Canada since 1978 and all receiverships filed since December 1992. For an



\$8.00 fee, we will search the records for you to confirm the insolvency status of individuals or businesses. (Persons requesting this service on an on-going basis will have to establish a credit account with us for billing purposes.)

**Our Commitment:** If you have an account with us, we will respond to your telephone requests for search services immediately. At your request, we will confirm these findings by fax within one business day of the search. We will process your written request within one business day of receiving it.

If you're not satisfied with the service, contact the Manager, Information Services, Office of the Superintendent of Bankruptcy, Ottawa at (613) 941-1000. Your complaint will be handled within one business day.



# Our Pledge

We pledge to provide service that is:

- Courteous — We will respond to your inquiries promptly and professionally.
- Fair — Our service will be just and impartial.
- Accessible — Information from the public record will be available to you on request.



We provide bilingual services from our 14 offices across Canada from 8:30 a.m. to 4:30 p.m., Monday to Friday. (Check under Industry Canada in the blue pages of your telephone directory for the office nearest you.)

INDUSTRY CANADA / INDUSTRIE CANADA



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