

## **BANKRUPTCY PROCEDURE IN BRISTOL**

Bankruptcy is a form of insolvency and is an option to be considered when you cannot pay your debts. A first time bankrupt with debts will generally receive their discharge one year after the date of the bankruptcy order as long as you have kept to the restrictions imposed (there is the possibility that in some cases the bankruptcy discharge period will be less than one year). Notice of bankruptcy is advertised in the local press, the London Gazette and the government's insolvency service website.

During the time you are bankrupt you cannot obtain credit for over £500 without disclosing your bankruptcy. Any debts incurred after you are made bankrupt are not covered. While bankrupt you must inform the Official Receiver of any changes in your financial situation. The bankruptcy would be recorded on your credit reference file, where it would remain for 6 years and during this time will affect your ability to obtain mainstream credit.

You can obtain bankruptcy forms and helpful information from:  
Bristol County Court  
Greyfriars  
Lewins Mead  
Bristol BS1 2NR  
Tel: (0117 910 6756)

You can also obtain forms, information and can complete bankruptcy documentation on-line by visiting the Insolvency Service website ([www.insolvency.gov.uk](http://www.insolvency.gov.uk)).

Once you have filled in the forms, you contact the court to arrange an appointment to bring them in. At Bristol County Court you do not need to be seen by a district judge. A court officer will receive the petition fee and court fee in cash and check the forms.

If you are on a means-tested benefit or low income you should ask for a Form EX160 to apply for remission or exemption from the court fee only. You will need to provide the correct proof of income to the court to do this. Please refer to leaflet EX160A called 'Court fees - do I have to pay them?' Forms can be downloaded from: <http://www.hmcourts-service.gov.uk/HMCSCourtFinder/FormFinder.doc>

You will then be told to go away for a couple of hours and come back once a district judge has considered your petition and made the bankruptcy order.

You then hear by phone from the Official Receiver's office (3rd Floor, Intercity House, Mitchell Lane) and an interview will be arranged. This is often done over the telephone if you can provide a landline number or you will need to attend their office. For further details of your duties and responsibilities under bankruptcy please see the Guide to Bankruptcy, which can be accessed from the Insolvency Service website, county court or contact us.

**This factsheet is only an overview. Do not rely on it as a complete statement of law.**