

# The Bankruptcy Protection Fund Limited



*"In what was a very bad time for me you all put my mind at ease as best you could. It all worked out for me and I thank you from my heart."*

Miss C, Wirral



*"The whole experience was made a lot easier by the professionalism of BPF and their Solicitor. Thank you very much."*

Mr H, Brighton

## The Bankruptcy Protection Fund Limited

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The Bankruptcy Protection Fund is a Limited company Registration Number 5443284  
Registered in England & Wales at City Wharf, New Bailey Street, Manchester M3 5ER  
Consumer Credit Licence Number 604985 Data Protection Number Z9152296



## You Choose

Freephone: 0800 043 7150 [www.bpfltd.co.uk](http://www.bpfltd.co.uk)

## Where You Are

### I am bankrupt, what is my position?

- ✚ Your possessions have become the property of the Official Receiver.
- ✚ Your bankruptcy will be advertised in the press.
- ✚ Your bank accounts may be frozen and credit cards stopped.
- ✚ You must not obtain credit of £500 or more from any person without first disclosing the fact that you are bankrupt.
- ✚ You are not permitted to be involved with the running of a company. If you are a director you must resign.

### What happens if I stay bankrupt?

- ✚ Your house will most likely be repossessed and the proceeds distributed amongst your creditors, with fees payable to the Official Receiver and Trustee.
- ✚ You may be discharged after 1 year, however it will remain on your credit records for 6 years.
- ✚ You may lose any assets of real value including your car or life insurance.
- ✚ You may lose any assets you may acquire during the term of your bankruptcy such as inheritances, lottery wins and insurance settlements.

### Do I have to keep my meeting with the Official Receiver?

Yes. You must go to the Official Receiver's office and provide any information you are asked for.

## What We Do

### Who are we?

The Bankruptcy Protection Fund was set up to prevent people from **losing their home** as a result of bankruptcy. We do this by obtaining an annulment of the bankruptcy.



### What is an Annulment?

An annulment has the effect in law that the bankruptcy order was never made. You will revert to your pre-bankruptcy status as if it **never happened**.

### Who can apply for an Annulment?

As long as you have been made bankrupt and **own a property** you can apply for an annulment with ourselves.

### How long does the process normally take?

A court date cannot be within 28 days of the bankruptcy order. On average we usually complete a case **within 3 months**.

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## The Result

### How can you help me?

We specialise in the annulment of bankruptcies. We operate a **no win, no fee** policy and there are **no upfront fees**.

### What will happen if you annul my bankruptcy?

- ✚ You will be able to keep all your assets including your house and your car.
- ✚ The bankruptcy will be removed from the land registry, the insolvency register and your credit record.
- ✚ You will have no unsecured debts.
- ✚ All your bankruptcy restrictions will be lifted.
- ✚ You will be returned to your pre-bankruptcy status.

### How can I find out more?

You can call us for a **FREE**, confidential and no obligation enquiry on **0800 043 7150** where one of our advisers will be happy to take your call. Alternatively you can visit our website at **www.bpfltd.co.uk**.

**0800 043 7150**

