

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 Metropolitan House, 20 Brindley Road, Manchester, M16 9HQ
Consumer Credit Licence Number 604985 Data Protection Number Z9152296

The Bankruptcy Protection Fund Limited
Working in conjunction with Amalgamated Finance Limited (Linked Company)



You Choose

Freephone: 0800 043 7150 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 details can be viewed online on the bankruptcy register.
- ✚ 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?

Our business was founded in 2005 to support bankrupts out of insolvency and help prevent people from **losing their home** as a result of their bankruptcy. We do this by obtaining an annulment of the bankruptcy. Where this service is taken up, fees will become applicable to the companies upon the successful annulment. See T&C's for full information on fees.

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 with equity or other assets** 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**.

The Result

How can you help me?

We specialise in the annulment of bankruptcies and operate a **no win, no fee** policy and there are **no upfront fees**. A fee only becomes applicable upon successful annulment.

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.

If required we can supply funds via a short term secured loan. For further information please see Terms and Conditions at website below or by writing to BPF Ltd.

If annulment is via a short term loan this will need to be repaid following the annulment.

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.bpf ltd.co.uk**.



0800 043 7150