



Australian Government

Australian Financial Security Authority

Reference WA 1423/18/4

Please quote this number in all correspondence.

18 September 2021

Mr Joe Bloggs
21 Smith Way
SPEARWOOD WA 6163

Dear Mr Joe Bloggs

Your discharge from bankruptcy

This letter provides information only. You DO NOT need to contact AFSA.

Your bankruptcy (reference number - WA 1423/18/4) ended on 18 September 2021 and you are now discharged from this bankruptcy.

Below is some important information. Further details are on the AFSA website at [afsa.gov.au](https://www.afsa.gov.au).

Your debts

You do not have to pay most of the debts you owed at the time you became bankrupt, but you will still have to pay:

- court imposed penalties and fines
- child support & maintenance (unless a court releases you)
- debts incurred by fraud
- HECS and HELP debts
- debts you incurred after your bankruptcy began
- some Proceeds of Crime law debts
- amounts payable to your bankruptcy trustee for income contributions.

You should contact the creditor to discuss payment.

Your assets

Your trustee was able to claim and sell some of your possessions (**assets**) that you owned at the start of your bankruptcy or received during your bankruptcy.

Even though your bankruptcy has ended the trustee can continue trying to sell these assets. You cannot sell or deal with them without the trustee's permission.

Your credit rating

Your credit rating may impact your ability to get credit. This information is held by credit reporting agencies. They keep a record of your bankruptcy for:

- 5 years from when your bankruptcy started or
- 2 years from when your bankruptcy ends, whichever is later.

To get a copy of your credit record you will need to contact a credit reporting agency. See moneysmart.gov.au for more information about credit reporting agencies and contact details.

Your bankruptcy record

Your bankruptcy details are permanently on the public National Personal Insolvency Index (**NPII**).

A copy of this letter is usually enough to prove your bankruptcy has ended.

If you need an official extract of the NPII you can get one from services.afsa.gov.au/brs/search .
There is a cost for this service.

Service Officer
for the Official Trustee
Phone: 1300 364 785
Email: info@afsa.gov.au