

The logo consists of a brown oval with a thin white border. Inside the oval, the words "Registry Trust" and "Limited" are written in a white serif font, stacked vertically.

Registry Trust
Limited

Register of Liability Orders

Introducing Registry Trust



- ▶ The Trust was created in 1985 to keep the Register of Judgments, Orders and Fines for England and Wales.
- ▶ It is an independent **not for profit** company that works with the Ministry of Justice providing important data for the public and the credit industry.
- ▶ Registry Trust was instrumental in establishing debt charities such as StepChange and National Debtline.



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Creating the Register

The Register will be:

- ▶ A centralised mechanism enabling local authorities to make their liability orders visible
- ▶ A secure way of providing liability order data to the credit industry to enhance responsible lending
- ▶ An opportunity for local authorities to increase revenue through reduced defaults and improved collection strategies

The data will:

- ▶ show on credit files and be used for credit scoring individuals and businesses
- ▶ be used to provide councils with insights to enhance collection strategies and reduce cost



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The case for change

Household debt

“Household debt worse than any time on record”

“IVAs hit record high as personal insolvency increases by 27%”

Local Authorities

“Northamptonshire County Council – The story behind the cash crisis...”

“Councils are facing bankruptcy – is this the end of public services”

“Three more councils showing signs of financial distress”

Collections

“Government agencies worst for aggressive debt collection”

“Joint venture calls for reform in public sector collections”



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Activity

- ▶ Presented to over 90 councils at Revenue Group meetings
- ▶ Face to face meetings all over the country
- ▶ Attended and presented at CIPFA and LACEF conferences
- ▶ Articles published by CIPFA and IRRV
- ▶ Joint meetings with both consumer and commercial CRAs
- ▶ Multiple government interactions including Ministry for Housing, Communities & Local Government and The Cabinet Office
- ▶ Meetings with LGA and London Councils group
- ▶ Discussions with all major charitable debt advisors including StepChange and MAT



What we have achieved

- ▶ Positive legal advice ensuring GDPR compliance
- ▶ Data analysis from consumer and commercial CRAs
- ▶ Confirmed data quality and integrity
- ▶ Formal data sharing agreement
- ▶ Agreed Fair Processing Notices
- ▶ Revised CRA contracts controlling onward use of data
- ▶ Bespoke data extracts covering major systems used by local authorities
- ▶ Secure data transfer mechanisms

