



Are you owed money?

Creditor: a person or organisation that is owed money.

Options before bankruptcy

Before you consider making someone bankrupt, it is important to look at the other options available to recover your money. See [Options before bankruptcy](#) for information about bankruptcy notices and other options available to you.

Are you considering making someone bankrupt?

To find out about bankruptcy, go to [How do I make someone bankrupt?](#)

Debtors may propose the following formal arrangements

There are a number of formal options under the *Bankruptcy Act 1966* for debtors (voluntary or involuntary) that may affect creditors. Get information about your rights and responsibilities as a creditor for the following:

- [Bankruptcy](#)
- [Debt agreements](#)
- [Personal insolvency agreements](#)
- [Debtor interim relief - declaration of intention to present a debtor's petition \(DOI\)](#)

I want to:

- [Get information about Part XI deceased estates](#) - Learn about the rights of creditors in a deceased estate.
- [Find a Meeting of creditors](#) - Find out about meetings of creditors and view the meetings of creditors calendar.
- [Complete a Bankruptcy Register Search](#) - Before you commence recovery proceedings of a debt, find out if your debtor has already entered into a personal insolvency administration.
- [Manage an existing insolvency](#) - Add or update your details or confirm a personal insolvency.