



Press Release

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NEW WEBSITE FOR FAST JUDGMENT CHECKS

A new website - Trust Online – has been launched this month (December) to give people immediate access to millions of judgment records in the British Isles and Ireland.

Trust Online has been developed by Registry Trust - the non-profit company which gathers information from six jurisdictions, including the Register of Judgments, Orders and Fines for England and Wales under contract to the Lord Chancellor.

All the information held by Registry Trust is now available to the public online for a small fee. The database contains over six million registrations, some dating back six years. For much of the information - judgments against other people for example - Registry Trust is the only source accessible to the public.

Judgment information is widely used by lenders as a guide to creditworthiness. Derbyshire Trading Standards uses it to define trusted traders. Searching the register will reveal who has been successfully taken to court for outstanding debts.

The results of each search detail the amount of any judgment (how much is owed), the name of the court, the date of the judgment and the unique case number. If the judgment has been paid and the court notified, the judgment will be marked as satisfied.

The fees for a search run from £8 for one to £30 for five or more. Both name and address are needed to search for individuals or unincorporated businesses (Joe Bloggs or ABC Plumbing). Corporates (plcs or ltds) can be searched by name alone.

In England and Wales, CCJs, high court judgments, fines defaults, child support liability orders and administration orders are available.

From the other jurisdictions - Scotland, Ireland, N Ireland, Isle of Man, Jersey - court judgments and decrees are on the searchable register.

People might want to carry out a search on themselves in order to:

- know what is on the record
- check the status of any CCJs
- ensure that any information is correct and up to date
- understand why lenders refuse credit

Checks against other people and firms are uniquely available from Trust Online.

They are useful to:

- check on the status of tradespeople e.g. builders
- learn more about people with home access such as cleaners, nannies, childminders
- check potential tenants who may have difficulty paying the rent.

Launching Trust Online, Malcolm Hurlston chairman of Registry Trust, said: "This is a major step forward for easy access to important public information. Not since Gladstone started the register 150 years ago has it been so vital to check carefully on the people and firms you transact with.

"In the current economic climate lenders will be wanting to lend to people who can repay and few people will want to risk a failed transaction because the other party is in debt and can't finish the job."

Ron Gainsford, Chief Executive of the Trading Standards Institute said: "Trading standards officers recognise the key role of judgment information. Trust Online will be vital to people choosing carefully who they work with."

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Notes for editors

Registry Trust Ltd (RTL) is the not-for-profit organisation that operates the Registry of Judgments, Orders and Fines for England and Wales on behalf of the Ministry of Justice, as well as similar registers for Scotland, Republic of Ireland, Northern Ireland, the Isle of Man and Jersey.

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Trust Online in practice: A case history

Derbyshire County Council, in common with a growing number of local authorities, operates a local Derbyshire Trusted Trader Scheme which offers local residents a means of identifying trustworthy traders whom they can confidently invite into their homes. Among the comprehensive checks which the Council carries out before traders are permitted inclusion in the Scheme, one way of establishing their creditworthiness is by checking Trust Online.

If such checks show up judgments or unpaid fines against a trader, whether an individual or a company, the trader would automatically be excluded from the scheme, at least until council personnel had investigated further. According to Derbyshire's development officer, David Lathrope, Trust Online provides an effective means of investigating a trader's previous trading and financial soundness. He says:

"The beauty of Trust Online is that it is simultaneous and adds an extra dimension to what we know about the company. Additionally, we can use the information garnered from Trust Online to encourage local companies to clean up their act."

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