

## 5 Searching the PPSR

- Update Secured Party Group Details
- Understand the searching process and related screens
- Be able to search by:
  - Debtor – person;
  - Debtor – organisation;
  - Financing statement registration number;
  - Motor vehicle registration number; and
  - Aircraft serial number.
- Be able to print a search screen and obtain a copy via email.
- Understand search history.
- Be able to use the session search log.

### What you need to know

- You may only search the PPSR for a legitimate purpose [as defined by Section 173 of the Personal Property Securities Act 1999]. Ensure you review and understand what is defined as a 'legitimate purpose'. You should ensure that any searches you undertake meet the Act's requirements. Every time you conduct a search of the PPSR you must declare that the search you are about to conduct is for legitimate purposes only.
- It is critical that you use the correct search type and search criteria when searching. If in doubt seek legal assistance.
- We recommend saving searches you conduct on the PPSR – either as a printed or emailed report.
- A PPSR search includes all financing statement data registered at the date and time the search was performed. The exception to this is that a search by financing statement number will also return any expired or discharged financing statement.
- Discharged or expired financing statements could, in rare circumstances, be restored by a Court Order. There may also be a pending financing statement in the process of being registered. You should consider the value of conducting another search later.
- You will need to know the full details of a debtor person or organisation to conduct a search.
- There are five types of search in the PPSR:
  - Debtor Person
  - Debtor Organisation
  - Financing Statement Registration Number
  - Motor Vehicle Registration Number
  - Aircraft Serial Number
- All searches cost \$NZ1.02 and you must pay this search fee regardless of whether your search returns any results. Note that a search conducted using appropriate criteria that returns no results can be just as useful as one returning registered financing statements.
- In some instances you may be able to use the 'Wild Card' character in your search criteria. The asterisk character [\*] is the 'Wild Card' within the PPSR system.
  - When positioned at the end of text the \* tells the system (in context with the rest of the query) to find all records that start with that text.
  - When positioned in the middle of text the \* tells the system (in context with the rest of the query) to find all records that begin with and end with the text separated by the wild card character.
  - Only one wild card character [\*] is permitted per field but it can take the place of one or many characters.
- Searches are not case sensitive.
- Discharged or expired financing statements do remain on the system but can only be retrieved using the 'Financing Statement Registration Number Search'.
- The PPSR does not hold copies of security agreements. Section 177 of the Personal Property Securities Act 1999 details the information that a secured party is required to provide relating to a security interest.

## Understanding your search results


Where a search produces no results, a screen will announce that the search found no security interests for the search criteria specified.

Where one financing statement matches the search criteria, the PPSR will display only that financing statement. To obtain a list screen for a search that identifies only one financing statement click **'Exit'** to go back to list view.

Where several financing statements all match the search criteria, the PPSR will produce a list. This list may span several pages. Control the number of results displayed per page by editing your **User Web Preferences**.


When the **'Search Results List'** contains a lot of entries, you will have access to **'Next'** and **'Previous'** buttons to help you move through a long list.

From the **'Search Results List'** you can choose:

- **'Deliver'** to email a PDF version of the search results list [recommended].
- **'Print'** to print a copy of the search results list.
  -  To deliver or print copies of the financing statements you first need to view the statement[s] of interest by choosing:
    - 'Select All'** to select all of the financing statements in the list or tick one or more of the boxes, then Click **'View Selected'** to see those financing statements.
    - Just one financing statement by clicking on the link in the list that describes the statement you want to view.
- **'New Search'** to return to the search criteria screen and carry out a completely new search.
- **'Search Again'** to return to the search criteria screen and modify the existing search criteria [the search criteria fields will still contain the details you entered originally for you to edit].

### Financing statement details:

- Use the purple navigation buttons to move quickly to specific sections of the financing statement on screen.
  - **Financing Statement** [incl. Registration Number, Registration Time and Date, Expiry Time and Date, Current Status on Register]
  - **Debtor** [Debtor's details as entered by the secured party]
  - **Collateral** [Collateral details as entered by the secured party]
  - **Secured Party** [incl. Name and contact details for all members of the Secured Party Group]
  - **Top of Page**
- Where you have chosen to view more than one financing statement you will have the option of clicking **'Next'** and **'Previous'** to move to the next or previous financing statement.
- Click **'Deliver'** to email a PDF version of the Financing Statement Details. Confirm/edit your email address and click **'Deliver'** again. The Financing Statement Details Report will arrive via email in Adobe Acrobat Portable Data File (PDF) format.
- Choose **'Print'** to print a copy of the Financing Statement Details.
- Choose **'History'** to navigate to the **'History of Financing Change Statements Screen'**. From that screen, you can view any previous versions of the financing statement.
- Where changes have been made to any items of collateral from the Financing Statement Details Screen click on **'Collateral History'** or **'Item History'** in the body of a financing statement to see a useful summary of changes to collateral or item descriptions.
- Choose **'Change Demands'** to check whether any change demands have been registered.
- Subordination details are noted on the financing statement.

 Financing statements with a history have an additional suffix on the registration number [version number]. The version number begins with **C** - when a financing change statement was initiated by the secured party and **D** - when a financing statement was initiated by the debtor.

## Important

Search reports delivered by email do not display the financing statement's history.

Information about a change demand will not appear in the register until registered. A secured party has up to 15 working days to respond to a change demand. While nothing on the financing statement itself records that a change demand has been registered, you can check this by clicking the 'Change Demands' button.

## Search for a debtor – person

There are two ways to search for debtors on the PPSR – either by **Debtor Person** or **Debtor Organisation**.

1. Access the PPSR website at [www.ppsr.govt.nz](http://www.ppsr.govt.nz).
2. Log on using your User ID and password.
3. From the **PPSR Search** menu, choose **Debtor Person Search**.
4. Enter your search criteria.
5. Click '**Submit Query**' to start searching.
6. 'Pay Now' for your search – via Direct Debit or Credit Card.

### Notes

Your User ID is a nine-digit number and your password is seven alpha-numeric characters and is case sensitive.

You must enter a minimum of two characters in both the **First Name** and **Last Name** fields.

The 'Wild Card' [\*] cannot be used in the **Date of Birth** field.

The **more criteria** you enter, the **narrower** your search becomes. [e.g. If you wish to refine your search by collateral type, click on the '**Choose**' button and select one or more collateral types.

## Search for a debtor – organisation

1. Access the PPSR website at [www.ppsr.govt.nz](http://www.ppsr.govt.nz).
2. Log on using your User ID and password.
3. From the **PPSR Search** menu choose **Debtor Organisation Search**.
4. Enter your search criteria.
5. Click '**Submit Query**' to start searching.
6. 'Pay Now' for your search – via Direct Debit or Credit Card.

### Notes

Your User ID is a nine-digit number and your password is seven alpha-numeric characters and is case sensitive.

You must enter either an organisation name or an incorporation number. Locate and incorporation number by searching the registers at the Companies Office at [www.companies.govt.nz](http://www.companies.govt.nz).

The 'Wild Card' [\*] cannot be used in the Incorporation Number field.

The **more criteria** you enter, the **narrower** your search becomes. [e.g. If you wish to refine your search by collateral type, click on the '**Choose**' button and select one or more collateral types]. As a general rule, it is probably better not to narrow your search too much.

### 123 Search by motor vehicle serial number

1. Access the PPSR website at [www.ppsr.govt.nz](http://www.ppsr.govt.nz).
2. Log on using your User ID and password.
3. From the **PPSR Search** menu, choose **Motor Vehicle Serial Number Search**.
4. Enter your search criteria.
5. Click '**Submit Query**' to start searching.
6. 'Pay Now' for your search – via Direct Debit or Credit Card.

#### Notes

Your User ID is a nine-digit number and your password is seven alphanumeric characters and is case sensitive.

When searching, enter only alphanumeric characters e.g. A-Z and 0-9. If the person registering the financing statement entered non-alphanumeric characters, these will have been removed for searching purposes.

The more criteria you enter, the wider your search becomes. As a general rule, it is probably better not to narrow your search too much.

### 123 Search by financing statement registration number

1. Access the PPSR website at [www.ppsr.govt.nz](http://www.ppsr.govt.nz).
2. Log on using your User ID and password.
3. From the **PPSR Search** menu, choose **Financing Statement Registration Number Search**.
4. Enter one or more numbers, separated by a comma or a space.
5. Click '**Submit Query**' to start searching.
6. 'Pay Now' for your search – via Direct Debit or Credit Card.

#### Notes

Your User ID is a nine-digit number and your password is seven alpha-numeric characters and is case sensitive.

Searching by financing statement registration number is an important type of search because it is the only way to locate information about discharged or expired financing statements.

### 123 View session search log

The PPSR maintains a search log for your current searching session [while you were logged on]. Once you log out, these details will no longer be available.

1. While still logged on to the PPSR
2. Go to the **PPSR Search** menu and choose **View Session Search Log**
3. You can now see a list of searches conducted during your present session.