

Information Guide

LIEN CHECK

What is the Personal Property Registry?

The Personal Property Registry (PPR) is a centralized computer registry that serves the entire province of Newfoundland and Labrador. The PPR allows both individuals and institutions to record their financial interest in personal property (motor vehicles, trailers, mobile homes, airplanes, boats or outboard motors, etc.). For example, if you arrange a car loan from a financial institution, then the car is likely to be the security for your loan and the institution becomes the secured party. Until you have repaid the loan, the institution has an interest in the car. The institution registers its security interest in the PPR. This registration establishes the institution's priority against other secured parties who have a secured interest in the car. This information is available and accessible by any individual or company who may wish to purchase the car or grant another loan using the car as collateral.

What is Lien Check

The Lien Check is a search for liens on serial-numbered items such as motor vehicles, trailers, mobile homes, airplanes, boats or outboard motors. It is an online service that provides quick and easy access to the Personal Property Registry System. You can search for an item using its serial number and the province where it is located.

You should NOT use Lien Check to search for personal property other than a motor vehicle, trailer, mobile home, airplane, boat or outboard motor. Though other goods (for example: computers, televisions, home appliances, tools, etc.) may feature a serial number, they are not listed by serial number within the Personal Property Registry.

What benefits does the Lien Check search offer?

- Convenience – You can connect remotely to Lien Check from your home or business using a personal computer with Internet access. You may also access Lien Check using a public-accessible computer that is located at the Registry of Deeds office at 59 Elizabeth Avenue, St. John's.
- Province-wide – Lien Check search allows you to search all registered notices for the entire province with only one transaction per serial number.
- Time savings – Lien Check is efficient because it saves you from time-consuming travel to government offices and paper intensive manual searches.
- Availability – You have access to Lien Check search beyond normal business hours. Lien Check is available 24 hours a day Monday through Saturday (with the exception of 03:00-03:15 Atl. for routine maintenance). On Sunday Lien Check is available from 12:00 through 24:00 Atl.
- Protection – Lien Check search provides protection for consumers by giving notice that there are or are not registered loans against the serial-numbered item and allows the consumer to contact the secured party for release of the item.

How does Lien Check search work?

Lien Check searches the Personal Property Registry (PPR) to identify registrations and their current details. The service requires that a user specify a serial number such as the motor vehicle identification number. Lien Check will identify registrations exactly and closely matching the serial number provided. The user will receive an official record of the contents of the PPR in the form of a Search Result Report.

What types of registrations are available?

The PPR accepts three types of registrations including:

- PPSA Financing Statement
- Notice of Appointment of Receiver
- Family Law Act Notice of Order or Domestic Contract

What is found in a Lien Check search?

Only serial numbered items, specifically designated in applicable regulations, are found when completing a Lien Check search. These include motor vehicles, trailers, mobile homes, airplanes, boats, or outboard motors. Although possessing serial numbers the following items are not found when completing a Lien Check search: computers, refrigerators, televisions, DVD players, cameras and other consumer electronics, etc.

How do I access other items not included in a Lien Check search?

The Personal Property Registry System (PPRS) provides additional search capabilities. Access to this service is available through ACOL with proper subscription and credentials.

Is Lien Check “user friendly”?

Lien Check only requires a browser, and no special desktop software. Specific hardware and software requirements are listed below.

Is the information secure?

Various steps have been taken to safeguard your Personal Information, as well as the integrity of the telecommunications and computing infrastructure. These steps include various forms of authentication, monitoring, auditing, and encryption.

Specific security measures have been integrated into the design, implementation and operating practices of the entire electronic operating environment for Lien Check. For example, to ensure the security and integrity of information contained within electronic transactions accessed by Lien Check, standard web-browser certificate and Secure Socket Layer (SSL) technology is employed, which permits the secure encryption of information sent via the Internet.

For security purposes your browser must support 128-bit encryption. Encryption is a process that locks data or makes data unusable to unauthorized individuals. Only individuals with the appropriate access will have the ability to unlock the data and read it. If your browser does not support 128-bit encryption you will be required to download the latest version of the browser you are using.

What do I need to connect to Lien Check?

Lien Check is available at <https://pprs.acol.ca/lc/index.do>.

In order to use Lien Check, you will require the following:

- We recommend and support use of Internet Explorer (IE) 6.0 or higher. You should also be able to use Firefox 2.0 or higher.
- Your browser must support 128-bit encryption.
- Your browser must be configured to enable JavaScript.
- Adobe® Acrobat® Reader® 4.0 or higher.

Do I need to register for Lien Check searches?

No special registration or user ID is required to access Lien Check search web page. You will be asked to agree to Terms of Service and provide valid credit card information in order to proceed with your search.

Am I charged for a “Nil” search?

If your search request is properly processed by the server and returns a “NIL” search the report will indicate that there were no matches and you will be charged the appropriate provincially-regulated search fee. If your search report indicates there are no matches, you should still print and keep a copy of this report for your records. Cases where you may receive an error message are noted below.

What if I get an error?

If an error occurs after you have selected the Search button, an error message will be displayed at the top of the page. You may be required to re-enter data for one or more credit card information fields. Possible error conditions are:

- If you did not supply data in all mandatory fields.
- If the data you entered is not in the correct format.
- If the credit card number you provided is not entered correctly.
- If the expiry date you provided for your credit card is not valid (for example, the date is in the past or does not match what is on the card).
- If the credit card system is not operational or is temporarily unavailable. There will be no charge in this case.

If the credit card charge was not approved. Possible reasons for this are:

- The card is over its credit limit.
- A hold has been placed on the card by the card merchant.
- The CVV you supplied does not match the CVV on the credit card.

There will be no charge in these cases.

If the search failed due to a technical failure, you will not be charged.

Where is my report? How do I get my money back?

If an occasion arises that you cannot find your report or are unable to access it, you can contact the Client Support Centre as noted below.

Questions?

For more information refer to the ACOL Information Guide, contact the ACOL Client Support Centre at 1-888-624-ACOL, or check out the ACOL web site at www.acol.ca. You can also visit the Registry of Deeds office located at 59 Elizabeth Avenue, St. John's.

What is ACOL?

ACOL is an online information service that provides electronic access to a wide variety of government information that is maintained by the four provincial governments of Atlantic Canada. It utilizes the latest electronic commerce technology adhering to stringent standards for security and confidentiality. It offers a convenient, single-point of access to public information from your remote personal computer or the client-activated workstations located in participating government departments.

This service is managed by Unisys Canada Inc. within a public/private partnership with the governments of New Brunswick, Newfoundland and Labrador, Nova Scotia, and Prince Edward Island.

For more information about ACOL, including equipment requirements, obtaining an ACOL account, payment arrangements, and ACOL service availability, please refer to the ACOL Information Guide.

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