

Information Guide

What is the Personal Property Registry?

The Personal Property Registry (PPR) is a centralized computer registry that serves the entire province of New Brunswick. The PPR allows both individuals and institutions to record their financial interest in personal property (motor vehicles, boats, appliances, etc.). For example, if you arrange a car loan from a financial institution, then the car is 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.

One of the other ways interests in personal property can be secured is through the courts. A judgment in a civil matter can be declared which means that a person has the right to recover money from another person. If you do not receive immediate payment then the court can approve enforcement proceedings. Once approved, you must enter the Notice of Judgment into the PPR before the sheriff carries out the court's order. Your registered notice is a secured interest on the title of the judgment's debtor's personal property. It creates a right in the property for an amount equal to the judgment.

What benefits does the PPR service offer?

- Convenience – PPR offers remote access from your office or home. Access is available to existing ACOL clients on terminals in participating locations, such as the Registry and Mapping offices within Service New Brunswick.
- Province-wide – The PPR permits clients to register and search all registered notices for the entire province with only one transaction.
- Availability – You have access to the PPR beyond normal business hours, subject to system maintenance and backup processes.
- Protection – The PPR provides easy access to information, which improves protection for consumers and secured parties making legislation more effective.
- Accuracy – Direct input of information by the client ensures accuracy and timeliness, resulting in risk reduction and service responsiveness.
- Access to other registries – The ACOL/PPR service provides the capability to access other PPR databases, allowing multi-provincial/territorial registrations, searches and other supported functions.

What basis does the PPR have in law?

The *Personal Property Security Act* (PPSA) came into effect on April 18, 1995. On that date, a number of existing acts were amended and the following acts repealed:

- *Bills of Sale Act*
- *Conditional Sales Act*
- *Assignment of Book Debts Act*
- *Corporation Securities Registration Act*
- *Forest Products Loans Act*

What is the status of security documents filed under the old legislation?

A document filed or registered under the old legislation continued to retain its priority for three years after the new legislation became effective. The end of that three-year period was April 18, 1998. To retain its priority beyond that date, the document had to be renewed in the electronic PPR as described in the legislation and regulation. The paper documents that were renewed or "brought forward" are retained in the local Registry and Mapping office where they will remain until they are discharged or expired.

How does the PPR work?

The PPR is a notice-based system. Secured parties or their agents are responsible for entering accurate and timely information in the PPR upon registration. Registry office staff is not permitted to register information on behalf of the client. You are recommended to contact a New Brunswick Personal Property Registry Service Provider (as detailed at <https://www2.snb.ca/content/snb/en/sites/personal.html>) for further assistance. Upon registration, a verification statement is available to the registrant confirming the details of the security interest. Changes to the registration information produce a notice of change report that is distributed electronically or by mail to all secured parties as addressed in the registration. The legislation stipulates secured parties are required, for a fee, to make a copy of the security agreement available to those entitled to receive or inspect them.

What are some of the Personal Property Registry functions?

The PPR provides the following functions: enter, amend, renew, re-register, and discharge registrations; globally change registrations for a secured party; search the PPR database by individual debtor name, enterprise debtor name, serial number, or registration number, and perform a variety of administrative functions such as create a secured party number, create and modify client information.

For large-volume users, the capability exists to submit a batch file consisting of multiple registrations, changes, and searches.

What types of registrations are available?

The PPR accepts six types of registrations:

- PPSA Financing Statement
- *Enforcement of Money Judgments Act* Notice of Judgment
- *Enforcement of Money Judgments Act* Notice of Claim
- Notice of Appointment of Receiver
- *Marital Property Act* Household Goods Order Lien
- *Employment Standards Act* Employees' Lien

Note: Beginning December 1, 2019, registration types formerly known as *Creditors Relief Act* Notice of Claim and *Creditors Relief Act* Notice of Judgment are renamed *Enforcement of Money Judgments Act* Notice of Claim and *Enforcement of Money Judgments Act* Notice of Judgment, respectively.

Is the PPR “user friendly”?

The PPR, available through ACOL*, is designed for simplicity. The browser-based graphical user interface uses online forms available through the Internet. Context-sensitive help is available to save time in learning and using the system.

Is the information secure?

User IDs and passwords identify who has entered registrations or changes to registrations. The PPR automatically requires changes to passwords on a regular basis. Information registered in the PPR is backed up and stored at alternative locations.

What do I need to connect to the PPR?

PPRS is accessible at <https://pprs.acol.ca/index.do>.

Clients can connect remotely to the PPR from their home or business using their personal computer or access the PPR by using personal computers that are located at the Land Registration Offices throughout the province. In order to connect remotely to the PPR, your personal computer must have an Internet connection and must be configured to include the following:

- A supported Internet web browser:
 - We recommend and support the most current versions of Microsoft Internet Explorer. Other browsers may also work.
 - Your browser must support TLS (manual configuration may be required for some browsers).
 - JavaScript must be enabled within your browser
 - Cookies must be enabled within your browser
 - Your browser must be configured to use pop-ups
- A Portable Document Format (PDF) reader, for example: Adobe Reader®.

What is ACOL?

ACOL is an online information service that provides electronic access to a variety of government information that is maintained by the four provincial governments of Atlantic Canada, and provides services to the jurisdictions of Nunavut, Northwest Territories, and Yukon. 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. It is based on a multi-year contract that was signed by the four premiers on May 10, 1996.

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 and the ACOL web site at <https://www.acol.ca/>.

Can I access the PPR in other jurisdictions?

The ACOL service provides access to the PPR in New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador, Nunavut, Northwest Territories, and Yukon. This capability offers clients with appropriate access privileges the ability to carry out business functions such as registrations, searches and changes in several jurisdictions. This multi-jurisdictional capability provides a uniform approach resulting in higher levels of service and better business practices.

How do I register for ACOL PPR access?

For remote access to the ACOL PPR service, you require an ACOL account with PPR access privileges. To acquire an account, complete all client application documents provided in the ACOL Information Kit. This kit can be obtained online at <https://www.acol.ca> or from the Client Support Centre. Return the completed ACOL Client Application and Financial Agreement with initial fees to Unisys for processing.

Once your application has been received, Unisys creates an ACOL client account and user IDs with PPR access privileges for those individuals you have identified on your client application. Each client will receive the ACOL Welcome Package that includes a welcome letter with your user IDs and temporary passwords to access the system.

Connecting to the PPR is as simple as pointing your browser to the designated URL. Telephone support is available from the Client Support Centre to help diagnose technical problems. Online help is available from within the PPR web site.

Existing ACOL clients who do not yet have access to the NB PPR must complete the Addendum to Client Application form available online or from the Client Support Centre.

Questions?

For more information refer to the ACOL Information Guide, contact the ACOL Client Support Centre at 1-855-324-ACOL (2265), check out the ACOL web site at <https://www.acol.ca/> or contact the Provincial Registrar at 1-506-627-4033.

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