

Information Guide

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 (cars, boats, appliances, 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 benefits does the PPR service offer?

- Convenience – PPR offers remote access from your office or home as an alternative to personal visits to the registry office, although access will be available upon signing up for access.
- Time savings – PPR is efficient because it saves you from time-consuming travel to the registry office and accommodates same-day registrations and searches.
- Availability – Users have access to the PPR beyond normal business hours, subject to system maintenance and backup processes.
- Protection – The system provides open access to information while offering improved protection of security interests to secured parties, making the legislation more effective.
- Accuracy – Direct input of information by the client ensures accuracy and timeliness, resulting in risk reduction and service responsiveness.
- Standardization – The system brings Newfoundland and Labrador in line with other Canadian provinces.
- Access to other provincial registries – The ACOL/PPR service provides the capability to access other Atlantic PPR databases, allowing multi-provincial registrations, searches and other supported functions.

What basis does the PPR have in law?

The *Personal Property Security Act* (PPSA), in force since December 13, 1999, governs the system for registering security interests in personal property. The PPSA amends a number of existing acts and repeals the following acts:

- *Assignment of Book Debts Act*
- *Bills of Sale Act*
- *Conditional Sales Act*
- Part I, II, and III of the *Security Interest Registration Act*

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

A personal property security document filed or registered under the old legislation will continue to be in effect, and is searchable by the traditional method, for the remainder of its term to a maximum of two years from the effective date of the PPSA. Subsequently, clients can choose to continue such security interests by renewing their documents in the PPR.

How does the PPR work?

The PPR is a notice-based system in which no documents are filed in contrast to the old system in which actual documents were placed in the registry office. Secured parties or their agents are responsible for entering accurate and timely information in the PPR upon registration. The legislation does not allow registry office staff registering or searching information on behalf of the client, but they are available to offer assistance when necessary. 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 numbered collateral identification, or registration number; and perform a variety of administrative functions to help manage your account.

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

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

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. On-screen 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 archived frequently 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 a computer located at the registry office in St. John’s during normal office hours. 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 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.
- Your browser must be configured to accept cookies from acol.ca.
- Your browser must be configured to accept pop-ups from acol.ca.

A Portable Document Format (PDF) reader, for example: Adobe® Acrobat® Reader® 4.0 or higher.

What is ACOL?

ACOL is an online information service that provides electronic access to a variety of government information 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. 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.

Can I access the PPR in other provinces?

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

How do I register for PPR access?

For remote access to the PPR service, you require an ACOL account with PPR access privileges. To acquire an account, complete all required documents provided in the ACOL Information Kit. This kit can be obtained online at 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 default passwords to access the system.

While connecting to the PPR is as simple as pointing your browser to the designated website address, 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 must request their Addendum to Client Application from the Client Support Centre or print it from the ACOL web site. Once completed and returned, the PPR Administrative User must create the client information for Newfoundland and Labrador. This enables the other users with appropriate subscription options the capability to enter and/or search registrations in this province.

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.

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