

What is the Personal Property Registry?

The Personal Property Registry (PPR) is a centralized computer registry that serves the entire province of Nova Scotia. 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.

What benefits does the PPR service offer?

- Convenience – The PPR offers remote access from your office or home. Access is also available via public access terminals located in Land Registration Offices across the province.
- 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 registrations, searches and other supported functions in any one of the supported jurisdictions.

What basis does the PPR have in law?

The *Personal Property Security Act (PPSA)*, S.N.S. 1995-96, C. 13, governs the system for registering security interests. The Act was proclaimed on November 3, 1997 with commencement of the new Personal Property Registry. A number of existing acts were amended and the following acts repealed:

- *Bills of Sale Act*
- *Conditional Sales Act*
- *Assignment of Book Debts Act*
- *Corporations Securities Registration Act*
- *Bulk Sales Act*
- *Installment Payment Contracts Act*
- *Personal Property Lien Registry Act*

Part of the reform process included an amendment to the *Creditors' Relief Act*, whereby the *PPSA* permits the registration of notices of judgment and notices of claim against personal property.

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

A personal property security document filed or registered under the old legislation must have been renewed under the PPR by November 3, 2000. Those documents which have been renewed in the PPR will continue to be in effect and made available for search by clients for the remainder of its term.

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 of Deeds. Secured parties are responsible for entering accurate and timely information in the PPR when entering a registration. Upon registration, a verification statement will be available to the registrant confirming the details of the security interest. Changes to the registration information will 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 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, the capability exists to submit a batch file consisting of multiple registrations and searches.

What types of registrations are available?

The PPR accepts five types of registrations including:

- *PPSA Financing Statement*
- *Creditors' Relief Act Notice of Judgment*
- *Creditors' Relief Act Notice of Claim*
- *Notice of Appointment of Receiver*
- *Matrimonial Property Act Notice of Order*

Is the PPR "user friendly"?

The PPR, available through ACOL*, has been 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 will automatically require changes to passwords on a regular basis. Information registered in the PPR will be 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 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 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 jurisdictions?

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 jurisdictions. 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 client application documents in the ACOL Information Kit. This kit can be obtained online at www.acol.ca or from the Client Support Centre. Return the completed forms and initial fees to Unisys for processing.

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

While 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.

Questions?

For more information refer to the ACOL Information Guide, contact the ACOL Client Support Centre at 1-888-624-ACOL, check out the ACOL web site at <http://www.acol.ca>, or visit the Land Registration Office closest to you.

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