The following is a printer-friendly version of the ACOL¹ PPRS web page: https://www.acol.ca/en/service/pprs/register-notice-judgment-claim-or-order-nova-scotia

Register a Notice of Judgment, Claim or Order in Nova Scotia

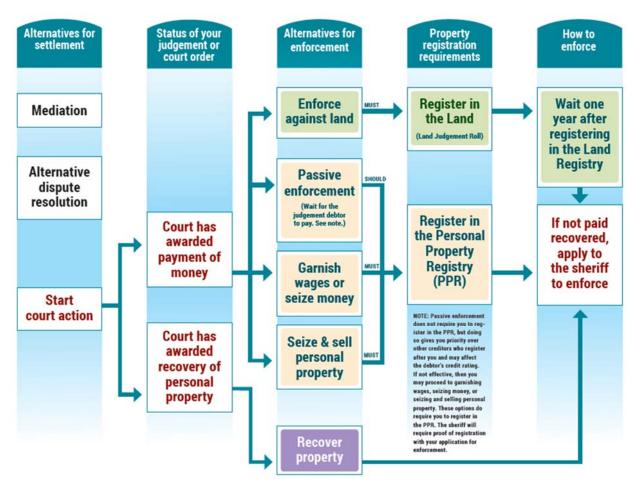
We encourage you to read Government of Nova Scotia web pages about Registering a Judgment.

Why register your judgment, claim or order?

If you have received a judgment, claim or order from a Nova Scotia court against personal property (cars, boats, bank accounts, etc.), you may want to register that judgment, claim or order in the Personal Property Registry (PPR). Registering in the PPR provides three important advantages:

- 1. It is a required step in order to enforce your judgment, claim or order through the Sheriff.
- 2. It establishes the priority of your judgment, claim or order relative to other interests in the same property, such as secured loans and other judgments.
- 3. It may affect the debtor's credit rating, which might motivate the debtor to pay the judgment amount in order to improve their access to credit.

The diagram below provides an overview of alternatives for settling a dispute and for enforcing a court judgment.



¹ ACOL and Atlantic Canada On-Line are registered official marks of the Provinces of New Brunswick, Newfoundland and Labrador, Nova Scotia and Prince Edward Island.

If your judgment is from the Small Claims Court of Nova Scotia, see their publication <u>Enforcing a Small</u> <u>Claims Court Order: A Guide for Creditors</u>.

NS Judgment Client Account

Most PPR registrations are created by banks, equipment dealers, and other businesses. These businesses have accounts which permit them to do many registrations and searches.

Nova Scotia provides a special-purpose PPR account for individuals and businesses who do not normally use the PPR, but who need limited access such as to register a judgment. This special-purpose access is called a <u>NS Judgment Client Account</u>. The NS Judgment Client Account will allow you to perform searches and some types of registrations.

Another alternative is to hire a service provider to complete the registration for you.

What you can register with a NS Judgment Client Account

The following table lists personal property interests that you can register in the Province of Nova Scotia PPR using a NS Judgment Client Account. If your judgment, claim or order is not listed in the table, it may not be eligible for registration in the Nova Scotia PPR. We recommend you consult a solicitor for advice.

Personal Property Interest	PPRS Registration Type	Registration Instructions in the <u>Nova</u> <u>Scotia PPSA General</u> <u>Regulations</u>
A judgment issued under the <i>Creditors' Relief</i> Act	Creditors' Relief Act Notice of Judgment	Part V – Sections 37 to 46
A claim issued under the Creditors' Relief Act	Creditors' Relief Act Notice of Claim	Part VI – Sections 47 to 55
A warrant issued under the Collection Act	Creditors' Relief Act Notice of Claim	Part VI – Sections 47 to 55
An assignment issued under the Assignments and Preferences Act	Creditors' Relief Act Notice of Claim	Part VI – Sections 47 to 55
A notice of order Issued under the <i>Matrimonial</i> <i>Property Act</i>	Matrimonial Property Act Notice of Order	Part VII – Sections 56 to 65

Do not use a NS Judgment Client Account to register against land

You cannot use the NS Judgment Client Account to register a judgment, claim or order against real property such as land. For more information about how and where to register against real property see the Government of Nova Scotia web page <u>Registry in the Judgment Roll</u>.

What you will need

To apply for a NS Judgment Client Account you must provide your name, address, and an email address. The email address should be a "permanent" address – one where you can be reached during the life of the judgment, which may be a number of years. You must also agree to the account agreement's terms and conditions.

In order to use a NS Judgment Client Account to register a judgment, claim or order you will need the following:

- A copy of the judgment, claim or order
- Debtor information as described in NS PPSA regulations sections 20 and 21
- A valid credit card in order to pay for each registration and search

For more information, go to apply for a NS Judgment Client Account.

Registration and search fees

Nova Scotia's registration and search fees are listed <u>here</u>. You will be charged the search fee for each search that you perform. Your charge for a new registration will vary depending upon the registration period (term in years) that you specify.

Other ACOL PPRS jurisdictions

The Province of Nova Scotia is currently the only ACOL PPRS jurisdiction where you are able to perform PPR registrations using a NS Judgment Client Account.

NS Judgment Client Account set up and usage

If you'd like more help, contact the ACOL Client Support Centre at 1-855-324-2265.

If you think you need extra help, and are willing to pay more for professional assistance, there are <u>value-added</u> service providers throughout Canada who provide PPR registration and search services.

If you have recurring need to register and search in the PPR—including if you need to enter a PPSA Financing Statement—you may want to sign up for a PPRS account.

If your province or territory is not included in the list above, a similar service may be available in your jurisdiction: go to <u>other Canadian jurisdictions</u>.