



The Insolvency
Service

FOI&DPA Officer
The Insolvency Service
4th Floor, 4 Abbey Orchard Street
London
SW1P 2HT

Tel: 0207 637 6319

www.gov.uk/insolvency-service

Ayo Oluleye

Email: request-509683-0c6bfe1e@whatdotheyknow.com

Your ref:

Our ref: 2018-422

e-mail: FOI@insolvency.gsi.gov.uk

Date: 31 August 2018

Dear Mr Oluleye

Freedom of Information Act 2000 – Request for information.

I refer to your email dated 13 August 2018 regarding a request for information held by the Insolvency Service. You requested the following information:

- *Please can I request that you provide me details of sequestrated estates currently in England, particularly those that have property assets?*

Our response:

We can confirm that the information you have requested is not held by the Insolvency Service.

Sequestration is a system used in Scotland, not in England and Wales.

Sequestration is the Scottish legal term for personal bankruptcy. It starts when someone in debt (debtor) is declared bankrupt in court. It means that the person who is bankrupt has to hand over the things they own to a trustee.

The trustee sells those things to pay off some of the money owed to creditors. The creditors are the people or organisations that are owed money by the debtor. The trustee is the person who handles what the debtor owns for the benefit of the creditors.

If you are sequestrated, it is the duty of the trustee to sell your assets or property and to use the money the trustee gets for them to:

- pay the costs of managing your sequestration; and
- pay your creditors as much as possible of what you owe them.

Your trustee may also need you to make some payment from your income if you have a regular job.

If you are dissatisfied with the decision provided by the Insolvency Service you have the right to appeal to the Information Commissioner who can be contacted at:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Regards

Data Protection & Freedom of Information Team