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### Bankruptcy and insolvency registers

#### Belgium

This section provides information on registers concerning cases of insolvency in Belgium.

#### What is the situation regarding insolvency registers in Belgium?

In Belgium, a distinction must be made between businesses, which may be legal persons or natural persons, and natural persons who are not businesses (individuals).

As regards businesses, there is a central national insolvency register known as the Central Solvency Register (*Registre Central de la Solvabilité / Centraal Register Solvabiliteit*) for businesses which are the subject of insolvency proceedings, namely judicial reorganisation (*réorganisation judiciaire / gerechtelijke reorganisatie*) or bankruptcy proceedings <https://www.regsol.be/>

As regards individuals, Belgium has a database which centralises certain information relating to over-indebted persons who have chosen to initiate collective debt settlement proceedings. This database has been set up at the **National Bank of Belgium** but is not public.

#### Is consultation of insolvency registers in Belgium a paid-for service?

No, there are no charges for consultation.

Yes, there are charges for the filing of certain documents and the management of files.

See the following link: <https://dp-a.be/fr/tarifs-dpa-regsol>

#### How to search an insolvency register in Belgium

The first step is to [create an account](#).

Anyone can ask to consult an ongoing file. You search for it by clicking on 'Request access to an open file' on the homepage. Your request for access is examined by:

the receiver (*curateur/curator*) – for bankruptcies before 1 May 2018

the supervisory judge (*juge-commissaire / rechter-commissaris*) – for bankruptcies after 1 May 2018

the delegated judge (*juge délégué / gedelegeerd rechter*) - for judicial reorganisation proceedings where the request for access is made by a party other than a creditor

the debtor (or their counsel) - for judicial reorganisation proceedings where the request for access is made by a party other than a creditor

the debtor in the judicial reorganisation or bankruptcy proceedings, only when:

the request for access is made by the debtor's counsel

the debtor is actually associated with the file in question

If no debtor is associated with the file, requests for access made by the debtor's counsel are dealt with by the following persons (see above also):

the delegated judge (judicial reorganisation proceedings)

the supervisory judge (for bankruptcies with a judgment date after 1 May 2018)

the receiver (for bankruptcies with a judgment date before 1 May 2018)

You will receive an email and a notification as soon as you have been granted access. If you are refused access, the reason is given in the notification and the email.

If you have access to a file and the file is closed, you can continue to have access in the RegSol archives.

If you do not yet have access to a file which has been closed in the meantime, the request goes to the registry of the commercial court (*tribunal de l'entreprise / ondernemingsrechtbank*) concerned, which may then grant you access by inviting you to consult a closed file in the archives.

#### Period covered by insolvency registers in Belgium

The register contains all information and documents relating to insolvency cases, i.e. all ongoing bankruptcies and judicial reorganisation proceedings opened from 1 May 2018 which have not been closed.

#### Related links

##### RegSol

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