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Bankruptcy and insolvency registers

Finland

There are two public insolvency registers in Finland: the register of bankruptcies and restructurings and the register of debt adjustments. It is possible to search in these registers free of charge through the information service provided by the Finnish Legal Register Centre.

The insolvency register is an information service of the Finnish Legal Register Centre.

What does the Finnish insolvency register offer?

The register includes insolvency information obtained from [the register of bankruptcies and restructurings](#) and [the register of debt adjustments](#) on debts incurred in the course of an individual's business activities. The register has information on applications and decisions concerning bankruptcies and restructurings and, for example, the time and the location of the creditors' meeting, the deadline for submitting claims and the details of the receiver. Debt adjustment information for debt incurred for personal purposes should be requested directly from the [Legal Register Centre](#), which will provide the information free of charge.

Is access to the Finnish insolvency register free of charge?

Yes, access to the register is **free of charge**.

How to search the Finnish insolvency register

It is possible to search in the insolvency register using the debtor's name, identity number or business ID, within a certain time frame, and the receiver's or liquidator's name.

When requesting information from the Legal Register Centre on debt incurred for personal purposes, the following must be provided:

The name of the person whose data is being requested

The identity number of the person whose data is being requested

The name and phone number of the requester and the address to which the information should be sent

History of the Finnish insolvency register

The registers have information from 1995 onwards.

Related links

Finnish

[Insolvency register](#)

[Legal Register Centre \(*Oikeusrekisterikeskus*\): registers](#)

[Register of bankruptcies and restructurings \(*konkurssi- ja yrityssaneerausrekisteri*\)](#)

[Register of debt adjustments \(*velkajärjestelyrekisteri*\)](#)

English

[Legal Register Centre: Registers](#)

[Register of bankruptcies and restructurings](#)

[Register of debt adjustments](#)

Swedish

[Legal Register Centre \(*Rättsregistercentralen*\): registers](#)

[Register of bankruptcies and restructurings \(*Konkurs- och företagssaneringsregistret*\)](#)

[Register of debt adjustments \(*Skuldsaneringsregistret*\)](#)

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