

## EFFECT OF BANKRUPTCY AND PERSONAL INSOLVENCY AGREEMENTS ON BANKRUPTCY

The Bankruptcy Act does not impose any restrictions on employment in any trades or professions. However, particular industry associations or licensing authorities may impose certain restrictions or conditions should a member or licensee become bankrupt or enter into an arrangement under the Bankruptcy Act. Generally state governments administer legislation that govern eligibility for particular trades (eg builders, plumbers, second hand dealers, etc) while national or state based professional associations and/or statutory boards set the eligibility requirements for particular professions (eg accountants, lawyers, barristers, tax agents, etc).

The information below is provided to alert you to possible conditions/restrictions on continuing with particular trades or professions. If your trade or profession is listed below it does not necessarily mean that you can no longer work in that trade or profession. You need to contact the relevant government agency or professional association to determine how bankruptcy or an arrangement under the Bankruptcy Act may affect your trade licence or membership in a professional association. It should be noted that this is not a comprehensive listing of all trades and professions. If your trade or profession is not listed below you should contact the relevant licensing authority or association and make further enquiries.

Profession / Trade	Source of further information	Australian Capital Territory	New South Wales	Northern Territory	Queensland	South Australia	Tasmania	Victoria	Western Australia
Accountants - CA	<a href="#">Institute of Chartered Accountants</a>	Potential impact on membership eligibility. Please contact ICAA							
Accountants - CPA	<a href="#">CPA Australia</a>	Potential impact on membership eligibility. Please contact CPA Australia							
Accountants - NIA	<a href="#">National Institute of Accountants</a>	Potential impact on membership eligibility. Please contact NIA							
Builders Licence	Scroll across for State/Territory contact	<a href="#">ACT Planning &amp; Land Authority (02) 6207-1923</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Northern Territory Building Practitioners Board</a>	<a href="#">Queensland Building Services Authority 1300 272 272</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Workplace Standards Tasmania</a>	<a href="#">Contact The Building Commission - 1300 489 099</a>	<a href="#">Builders' Registration Board of Western Australia</a>
Company Director or Manager	<a href="#">ASIC 1300 300 630</a>	An undischarged bankrupt or a person subject to a Personal Insolvency Agreement cannot be involved in the management of a company unless authorised by the Court.							
Councillors	<a href="#">Please contact your local government office.</a>								
Defence Force	<a href="#">Navy and/or RAAF personnel should contacting their respective HR departments for information on potential consequences.</a>								
Electrician Licence	Scroll across for State/Territory contact	<a href="#">ACT Planning &amp; Land Authority (02) 6207-1923</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Northern Territory Department of Planning and Infrastructure</a>	<a href="#">Electrical licences</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Workplace Standards Tasmania</a>	<a href="#">Energy Safe Victoria</a>	<a href="#">Department of Commerce</a>
Escort agencies	Scroll across for State/Territory contact	<a href="#">Office of Regulatory Services (02) 6207-0562</a>		<a href="#">Northern Territory Licensing</a>	<a href="#">Prostitution Licensing Authority (07) 3858 9500</a>			<a href="#">Consumer Affairs Victoria - Business Licensing &amp; Regulation</a>	
Finance Brokers & Security Dealers	<a href="#">ASIC 1300 300 630</a>	Note: Finance broking in certain States/Territories may also be regulated under respective state legislation.							
Gaming Room Employees	Scroll across for State/Territory contact	<a href="#">ACT Gambling &amp; Racing Commission (02) 6207-0359</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Northern Territory Licensing</a>	<a href="#">The Office of Liquor, Gaming and Racing (OLGR)</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Department of Treasury and Finance, Tasmania</a>	<a href="#">Consumer Affairs Victoria - Business Licensing &amp; Regulation</a>	<a href="#">Department of Racing, Gaming and Liquor</a>
Gas Fitter Licence	Scroll across for State/Territory contact	<a href="#">ACT Planning &amp; Land Authority (02) 6207-1923</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Northern Territory Licensing</a>	<a href="#">Queensland Building Services Authority</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Workplace Standards Tasmania</a>	<a href="#">Consumer Affairs Victoria - Business Licensing &amp; Regulation</a>	<a href="#">Department of Commerce</a>
Investigator Licence	Scroll across for State/Territory contact	<a href="#">Office of Regulatory Services (02) 6207-0562</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Consumer &amp; Business Affairs</a>	<a href="#">Fair Trading Qld</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Consumer Affairs and Fair Trading: Inquiry Agent</a>	<a href="#">Consumer Affairs Victoria - Business Licensing &amp; Regulation</a>	<a href="#">Department of Consumer and Employment Protection</a>
Justice of the Peace	Scroll across for State/Territory contact	<a href="#">ACT Justices of the Peace Association Incorporated</a>	<a href="#">NSW Justices of the Peace Register</a>	<a href="#">Northern Territory Department of Justice</a>	<a href="#">Department of Justice &amp; Attorney General</a>	<a href="#">The Justice Portfolio</a>	<a href="#">Department of Justice, Tasmania</a>	<a href="#">Department of Justice, Victoria</a>	<a href="#">Department of the Attorney General - Justice of the Peace Branch</a>
Liquor Licence (Publican)	Scroll across for State/Territory contact	<a href="#">Office of Regulatory Services (02) 6207-0562</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Northern Territory Licensing</a>	<a href="#">The Office of Liquor, Gaming and Racing (OLGR)</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Department of Treasury and Finance, Tasmania</a>	<a href="#">Consumer Affairs Victoria - Business Licensing &amp; Regulation</a>	<a href="#">Department of Racing, Gaming and Liquor</a>
Members of Parliament	<a href="#">Australian Electoral Commission</a>	<a href="#">Contact State/Territory Electoral Commissions/Parliaments</a>							
Operating a Business	<a href="#">ITSA</a>	Some restrictions may apply. Please contact ITSA.							
Police - Federal and State	<a href="#">State &amp; Territory Police Services</a>	Please contact the police recruitment office of your state/territory							
Plumber Licence	Scroll across for State/Territory contact	<a href="#">ACT Planning &amp; Land Authority (02) 6207-1923</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Northern Territory Plumbers &amp; Drainers Licensing Board</a>	<a href="#">Department of Infrastructure and Planning QLD</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Workplace Standards Tasmania</a>	<a href="#">Plumbing Industry Commission Victoria</a>	<a href="#">Plumbers Licensing Board</a>
Real Estate Licence	Scroll across for State/Territory contact	<a href="#">Office of Regulatory Services (02) 6207-0562</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Consumer &amp; Business Affairs</a>	<a href="#">Fair Trading Qld</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Consumer Affairs and Fair Trading: Real Estate</a>	<a href="#">Consumer Affairs Victoria - Business Licensing &amp; Regulation</a>	<a href="#">Department of Commerce</a>
Second Hand Dealers & Pawnbrokers	Scroll across for State/Territory contact	<a href="#">Office of Regulatory Services (02) 6207-0562</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Northern Territory Licensing</a>	<a href="#">Fair Trading Qld</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Consumer Affairs and Fair Trading</a>	<a href="#">Consumer Affairs Victoria - Business Licensing &amp; Regulation</a>	<a href="#">Department of Commerce</a>
Second Hand Vehicle Dealer Licence	Scroll across for State/Territory contact	<a href="#">Office of Regulatory Services (02) 6207-0562</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Northern Territory Licensing</a>	<a href="#">Fair Trading Qld</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Consumer Affairs and Fair Trading</a>	<a href="#">Consumer Affairs Victoria - Business Licensing &amp; Regulation</a>	<a href="#">Department of Commerce</a>
Security Licence	Scroll across for State/Territory contact	<a href="#">Office of Regulatory Services (02) 6207-0562</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Northern Territory Licensing</a>	<a href="#">Fair Trading Qld</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Consumer Affairs and Fair Trading: Security agents</a>		<a href="#">Department of Commerce</a>
Solicitors	Scroll across for State/Territory contact	<a href="#">Law Society of the ACT</a>	<a href="#">Law Society of New South Wales</a>	<a href="#">Northern Territory Law Society</a>	<a href="#">Queensland Law Society</a>	<a href="#">The Law Society of South Australia</a>	<a href="#">The Law Society of Tasmania</a>	<a href="#">Law Institute of Victoria</a>	<a href="#">Legal Practice Board of Western Australia</a>
Superannuation fund trustee	<a href="#">ATO</a> or <a href="#">APRA</a>	May be disqualified from continuing to be the trustee of the fund <i>Sec 120 of Superannuation Industry (Supervision) Act 1993</i>							
Tax Agents	<a href="#">Tax Agents' Board</a>	Potential impact on membership eligibility. Please contact the Tax Agents board							
Travel Agents Licence	Scroll across for State/Territory contact	<a href="#">Office of Regulatory Services (02) 6207-0562</a>	<a href="#">NSW Business Licence Information Service (BLIS) 133 220</a>	<a href="#">Northern Territory Licensing</a>	<a href="#">Fair Trading Qld</a>	<a href="#">OCBA - Licensing</a>	<a href="#">Consumer Affairs and Fair Trading: Travel Agent</a>	<a href="#">Consumer Affairs Victoria - Business Licensing &amp; Regulation</a>	<a href="#">Department of Commerce</a>