

Public Consultation on the Government's response to the statutory review of the Personal Property Security Act (Cth) 2009: MTAA Submission

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1. Acknowledgement

MTAA thanks the members from the automotive retail industry for their assistance in compiling this response.

MTAA thanks Geoff Gwilym (MTAA and VACC CEO), Dayne Eckermann (MTASA) and Collin Jennings (MTANSW) for their input.

MTAA acknowledges the expert legal and technical advice provided to MTAA by Sarah Carroll and Evan Stents from HWL Ebsworth Lawyers.

Overview

The Motor Trades Association of Australia (MTAA) thanks the Attorney-General's Department (AG) for the opportunity to provide feedback to the AGs '*Public Consultation on the Government's response to the statutory review of the Personal Property Security Act (Cth) 2009*' (PPSA).

MTAA provides this response on behalf of its members who represent all spheres of the automotive retail sector. Research by MTAA reveals that automotive retail participants and their consumers are responsible for the vast majority of Personal Property Security Register (PPSR) searches and collateral registrations.¹

MTAA provides feedback to this consultation and direction to the AG on the proposed legislative reform measures to the PPSA that MTAA believes will provide the most relevant, effective and suited needs of the retail motor car industry. We trust our feedback will be of use to the AG.

2. About MTAA

MTAA is Australia's peak national automotive retail association and represents the interests of many and varied retail motor trades businesses. MTAA's membership includes the Motor Traders' Association of New South Wales, the Victorian and Tasmanian Automotive Chambers of Commerce, the Motor Trade Association of South Australia and Northern Territory, the Motor Trade Association of Western Australia, and the Motor Trades Association of Queensland.

MTAA members represent new and used vehicle dealers (passenger, truck, commercial, motorcycles, industrial and farm machinery), repairers (mechanical, electrical, body and repair specialists, i.e. radiators and engines), vehicle servicing businesses (service stations, vehicle washing, rental, windscreens), parts and component wholesale/retail and distribution and aftermarket manufacture (i.e. specialist vehicle, parts or component modification and/or manufacture), tyre dealers and automotive dismantlers and recyclers.

As a result of this and the automotive industry's breadth and size, MTAA has a long history and association with the PPSA and a deep and detailed understanding of the operation of the PPSA as it relates to the varied businesses involved in the automotive industry.

3. MTAA and Australian Financial Security Authority (AFSA)

MTAA has enjoyed a long and positive line of dialogue and collaboration with the administrators of the PPSR, the Australian Financial Security Authority (AFSA). MTAA is a foundation member of the PPSR Stakeholder and Operations Forum.

4. The PPSR and motor vehicles

PPSR searches are historically driven by motor vehicle enquiries.² The sheer magnitude and importance of the PPSR and its operational efficiency for the automotive retail sector is highlighted in the total number of motor vehicle registration and searches conducted on the PPSR by this sector.

¹ Australian Financial Security Authority (AFSA), State of the Personal Property Securities system, (2023), < <https://www.afsa.gov.au/sites/default/files/2023-08/AFSA%20State%20of%20PPS%20System%20%20-%20Jul%202023.pdf> > 7, [2].

² Ibid.

AFSA generated PPSR quarterly statistics for the period April-June 2023 reveals the following information about motor vehicles and their prevalence on the PPSR:

- That registrations by collateral class reflects that motor vehicles are the most represented class on the PPSR with 4,772,023 registrations (or 46.5 per cent of collateral registrations).³
- That PPSR searches for motor vehicles on the PPSR were the highest search type product by serial number on the PPSR with 1,645,839 searches (or 51.4 per cent of searches).⁴
- Motor vehicles are the most common registration for consumers, representing 97 per cent of new registrations during 2021–22.⁵
- Over 95 per cent of searches for registrations which list the collateral type as consumer property were for motor vehicles and were conducted using the Quick Motor Vehicle Search (QVMS).⁶

This level of engagement from the automotive retail sector with the PPSR has been underscored by the following collaborations between MTAA and AFSA:

- A key part of those cost-effective changes was the development by AFSA, in collaboration with the MTAA, of a 'search refresh' function on the PPSR in 2018. The search refresh function allows for motor dealers who are waiting on a PPSR financial registration to be removed prior to sale, to check the status of the PPSR encumbrance on unlimited occasions, and at no additional cost.
- Further collaborations with AFSA by MTAA members have highlighted to AFSA areas of concern

3 Australian Financial Security Authority (AFSA), PPSR quarterly statistics Table 6, PPSR registrations by collateral class (2023) < <https://www.afsa.gov.au/about-us/statistics/ppsr-quarterly-statistics/ppsr-quarterly-statistics-tables> >

4 Australian Financial Security Authority (AFSA), PPSR quarterly statistics Table 1, PPSR registrations by collateral class (2023) < <https://www.afsa.gov.au/about-us/statistics/ppsr-quarterly-statistics/ppsr-quarterly-statistics-tables> >

5 Australian Financial Security Authority (AFSA), State of the Personal Property Securities system, (2023), < <https://www.afsa.gov.au/sites/default/files/2023-08/AFSA%20State%20of%20PPS%20System%20-%20-%20Jul%202023.pdf> > 5,[1].

6 Bruce Whittaker, Review of the Personal Property Security Act 2009 (2015), < <https://www.ag.gov.au/sites/default/files/2020-03/ReviewofthePersonalPropertySecuritiesAct2009FinalReport.pdf> > 34,[4].



for motor vehicle dealers when dealing with auction houses or finance companies who are at times exceedingly slow in release and removal of PPSR security interests from the register of motor vehicles that have been acquired by motor dealers. MTAA members have provided evidence-based portfolios to AFSA and other stated based government licensing bodies of this practice.

- MTAA members have worked collaboratively with AFSA in the development of a specific suite of motor vehicle dealer guidance distributed to all MTAA member motor vehicle dealers (new and used) that provides targeted and simple guidance on the use of PPSR as well as trouble shooting advice.⁷
- Members of the automotive retail sector and their customers find the PPSR search certificate easy to read, obtain and understand.⁸

5. MTAA's general position on the government's legislative response to the 'Whittaker Report'

In response to the Australian Government's invitation to stakeholders to provide feedback on its proposed legislative response (Government Response) to the recommendations of the Final Report of the 2015 Statutory Review of the PPSA (Whittaker Report), we provide this submission from MTAA.

In providing this submission MTAA has considered the fact that motor vehicle dealers and automotive related queries generate the highest level of searches and registrations on the PPSR of any sector. After consultation and engagement with its members, MTAA has received relevant feedback from its member bodies some of which has been extracted and added to this submission.

MTAA is generally in favour of the Government Response which MTAA agrees will, in some respects, make the use of the PPSA regime easier and will clarify a number of previously grey areas. It is noted that the PPSR, over the previous decade, has allowed those in the automotive industry to, for the most part, access accurate information through searches and make registrations against vehicles with confidence.

However, in MTAA's view, there still remain practical and administrative issues with the PPSA which have been raised previously by bodies within the automotive industry, but which were neither considered nor addressed in the Whittaker Report.

It is highlighted that the Government Response is a direct response to the 394 recommendations of the 2014 Whittaker Report and does seek to legislate solutions to issues which were not raised by the Whittaker Report. The Government Response is therefore inherently limited in its scope.

MTAA Recommendation

MTAA strongly recommends that the Government Response be expanded not just to address the issues raised by the Whittaker Report but to introduce contemporary categories for reports and address issues and inefficiencies in the PPSA regime experienced by the automotive retail sector and its customers.

6. Discussion Points Arising from Government Response

Motor Vehicle/Vehicle/VIN

By way of Recommendations 101 and 102 of the Whittaker Report, which it is proposed be accepted and legislated, the current definition of 'motor vehicle' would be repealed and new definitions of 'vehicle' and 'VIN' would be used in an effort to simplify the process of making and searching registrations against motor vehicles and other goods.

⁷ Australian Financial Security Authority (AFSA), Car Dealers (2020) <<https://www.ppsr.gov.au/sites/default/files/2020-718614-SAFSA-PPSR-Car-Dealer-flyer-P.PDF>>.

⁸ VACC survey to Franchise Dealers and used car traders 2018.

Whilst, in general, this change is welcomed by MTAA, we wish to reinforce that it is of paramount importance to PPSR users within the automotive industry that the primary identifier in relation to a vehicle (however defined) be the Vehicle Identification Number (VIN) as this is the only truly unique identifier/serial number for a vehicle.

MTAA Recommendation

MTAA recommends that the primary identifier in relation to a vehicle (however defined) be the VIN as this is the only truly unique identifier/serial number for a vehicle.

7. Accessions, Processed Collateral and Comingled Collateral

Recommendation 298 is supported as being particularly meaningful within the automotive industry. Given that bespoke alterations and the use of component parts is prolific within the industry, the explicit ability of a secured party with an interest in an accession to remove the accession and seize the collateral is welcomed. Questions remain however as to how this can be ‘enforced’ in practice where the accessory parts are outside of the possession of the secured party. (Later in this response, MTAA will discuss the issue of liens and abandoned vehicles).

Recommendation 263 recommends that Part 3.4 of the PPSA is restructured to provide priority and enforcement rules for ‘processed’ goods which is generally supported by MTAA, however, in MTAA’s view, this amendment is of limited value within the automotive industry. It is noted that under the new regime, processed goods would be those that have been manufactured, processed and assembled into a product. An example given in the proposed updated legislation is: “Two automotive parts that are welded together to become a part of a motor car engine”.

MTAA Recommendation

MTAA advises that most parts on an engine are bolted, bonded or clamped on rather than welded. Accordingly, it is MTAA’s recommendation that it would be appropriate to provide an alternative example of processed goods within the legislation.



Temporary perfection on transfer

Recommendation 169 of the Whittaker Report refers to whether the Act should continue to provide that a transfer of collateral subject to a security interest will cause the transferee to become the grantor of that security interest, or whether the Act should be amended to reflect the alternative approach taken under the Canadian PPSA and the NZ PPSA.

MTAA would like to express its support for the government to use this opportunity to align the PPSA with the Canadian PPSA and NZ PPSA so far as it relates to the transfer of collateral which is subject to a security interest.

Due to the current complexities of section 34 of the PPSA, many of MTAA's member bodies often need to take legal advice on their obligations (in order to maintain a perfected security interest) on the occurrence of a transfer. Additionally, in some circumstances, where registrations are made against VINs, a bulk transfer by a grantor of vehicles may lead to a large administrative burden to perfect registrations against the transferee.

If this change of direction for section 34 of the PPSA is not pursued, MTAA supports an amendment to section 34(1) of the PPSA to amend the temporary perfection period under subsection 34(1) of the PPSA to allow for security interests to be temporarily perfected for 15 business days.

MTAA submits that the government's intention to provide secured parties adequate time to perfect their interest where a grantor has transferred collateral and there is another perfected security interest in the collateral would be more fairly resolved with an extended perfection period.

MTAA Recommendation

MTAA supports an amendment to section 34(1) of the PPSA to amend the temporary perfection period under subsection 34(1) of the PPSA to allow for security interests to be temporarily perfected for 15 business days.

8. Inventory tick box and PMSI tick box and consumer/commercial distinction

MTAA in particular supports the enactment of Recommendations 87, 88 and 241 which would lead to the removal of the need to check 'inventory' and Purchase Money Security Interest (PMSI) tick boxes and determine whether collateral is consumer or commercial property.

It is noted that automotive industry participants have, historically, faced a level of confusion in establishing whether or not the inventory and PMSI boxes should be ticked when making registrations and whether collateral is to be considered commercial or consumer. As such, this has led to a practice of making 'defensive registrations' i.e., one inventory and one non inventory registration, one PMSI and one non PMSI registration or one commercial and one consumer registration in order to cover all bases and avoid mistakes with registrations.

MTAA Recommendation

MTAA particularly supports the enactment of Recommendations 87, 88 and 241 which would lead to the removal of the need to check 'inventory' and 'PMSI' tick boxes and determine whether collateral is consumer or commercial property.

This will mean that pricing and administrative costs are reduced, and the register is not inundated with duplicate registrations.

9. Simultaneous registration against multiple collateral classes

Whilst it is acknowledged, in relation to Recommendation 92, that an administrative burden will be alleviated by allowing registrations to be made against one grantor in multiple collateral classes, MTAA's understanding is that this does not extend to making multiple VIN registrations against a single grantor in one 'transaction' and that VIN registrations must still be undertaken and completed on a registration-by-registration basis. This continues to be an administrative and cost burden to those stakeholders involved in the automotive industry (such as fleet and leasing companies) that are required often to undertake large amounts of registrations in relation to one commercial arrangement. (See also our comments on automotive industry participants making 'defensive registrations').

10. Register of construction and heavy machinery

Recommendation 149 discusses whether the government should separately consider whether it wishes to facilitate the establishment of a register of construction and heavy industry machines, but little information is provided.

MTAA submits that further detail of this proposal be made public. In general terms, MTAA supports the concept that a second register be established for 'yellow goods' and farm machinery.

Such vehicles can be of extremely high value and their owners are heavily reliant on the PPSA regime given they are often leased to construction or mining projects. If excluded from specific identification registration by virtue of the changes contained in the Government Response, proprietors of these goods should be provided with an alternative method of protecting their collateral via a register that allows them to clearly identify the goods that are subject to a security interest in their favour.

MTAA Recommendation

MTAA supports in principle the concept that a second register be established for 'yellow goods' and farm machinery but seeks further consultation with AFSA.



11. Transitional arrangements

MTAA notes the two possibilities put forward by the government to affect the transition envisaged by the Government Response. MTAA would like to take this opportunity to voice its strong preference for the 'grandfathering' solution as opposed to the 'temporary perfection' solution.

MTAA has highlighted, earlier in this submission, that the motor industry (in the main by virtue of the need for vehicles to be registered by VIN) is a heavy user of the PPSR and are often faced with large quantities of registrations.

If the temporary perfection route were to be chosen, MTAA is concerned that automotive retail industry participants would face undue administrative burden (to the verge of unworkability) in ensuring that pre-commencement registrations had been correctly transitions.

MTAA Recommendation

With regards to transitional arrangements, MTAA's preference is for a 'grandfathering' solution as opposed to the 'temporary perfection' solution.

12. Discussion Points not addressed by the Whittaker Report and the Government Response

Member bodies have frequently provided feedback to MTAA on the performance of the PPSR highlighting that:

- The role and function of the Registrar should be reinforced to adequately police the PPSA regime
- Financial cost of conducting multiple searches to at times be prohibitive
- Delays and frustrations have been experienced as a result of the interaction of general law liens and abandonment with the PPSA
- The players within the automotive industry would benefit from further increased levels of promotion, and education in relation to the PPSA.

13. Role and function of the Registrar

Feedback from automotive industry participants has been abundantly clear that a number of issues currently exist with the role of the Registrar within the PPSA/PPSR regime. Of key importance in the automotive industry is the lack of 'teeth' shown by the Registrar in policing the slow release and removal of PPS security interests from the Register.

At the time of writing this submission, the clear feedback provided to MTAA by its reporting member bodies is that several suppliers connected to the automotive industry including manufacturers, auction houses, rental companies and finance companies providing finance for vehicles are tardy in both releasing collateral from security interests and removing registrations (in respect of released collateral) from the Register. This must cease, it is an unfair business practice and one that has been tolerated despite MTAA member protests and supply of evidence portfolios to AFSA.

For example, s167 of the amended/updated PPSA, whilst partially addressing the issue, should be clarified and bolstered to provide the Registrar with stronger powers to enforce this provision. The section should also extend beyond individual grantors and should be generally applicable.

MTAA also strongly supports those proposed amendments to the PPSA which would lead to Part 5 of the Regulatory Powers Act being triggered. It is imperative that the Registrar have increased powers including to issue infringement notices, unilaterally update registrations and issue injunctions.

To clarify the practical impact the current status quo has, we regretfully submit that many of members have experienced daily delay, hesitation and an extremely conservative approach when dealing with the Registrar.

In relation to the release of registrations, this is a highly unsatisfactory position. MTAA would like to highlight that, within the automotive industry:

- a high proportion of members have noted that they have experienced delays with a financier updating the PPSR to discharge a registration.
- a significant number of members have had vehicles sold to them without clear title.
- that many financiers, auction houses and others treat dealers with disdain with regards to discharging PPSR registrations
- a large number of dealers have been substantially disadvantaged by a financier, dealer or auction house failing to discharge their PPSR registrations in a timely manner; and
- members face the reality that, in these scenarios, the lack of clear title has led to an inability to on-sell the vehicle which has resulted in loss of sales, cashflow and profit.

MTAA Recommendation

MTAA strongly supports those proposed amendments to the PPSA which would lead to Part 5 of the Regulatory Powers Act being triggered.

14. Opportunities for the reviewer to further provide support mechanisms for motor vehicle dealers.

MTAA is cognisant of the number of motor vehicle dealers and their consumers who interact with the PPSR and help underwrite the system for the benefit of other Australian business sectors and their consumers.

Based on the magnitude of those interactions and the financial contribution committed by this sector, and to provide a national set of information for industry and consumer, MTAA provides the following list of items for consideration for inclusion on the PPSR:

1. There is no national or state-based database for vehicle odometer readings for dealers and consumers to rely upon. It is a key recommendation of MTAA that the PPSR extend its return of motor vehicle specific information to include the last known odometer reading provided by the state-based Road Traffic Authorities (drawn from the NEVDIS database) using vehicle transfer data. This will help dealers and consumers lessen the potential of being the victim of odometer tampering.
2. That AFSA reintroduce the inclusion of data showing whether a particular vehicle has a Vehicle Recall notice issued by the manufacturer or the Australian Competition and Consumer Commission.
3. That AFSA investigate the use of the PPSR data by third party information aggregators who at times on charge industry and consumers up to 1,500 per cent more than the regulated price of a QVMS PPSR search fee under the guise of vehicle information packages.

15. Multiple searches

The PPSA is premised on a 'moment in time' approach and the paramountcy of the status Register at any given time. The natural consequence of this is that those parties acquiring and selling vehicles are required, for their own benefit, to perform multiple searches. By way of example, many of the MTAA's automotive retail members, in particular vehicle dealers, conduct searches of the PPSR at both of the following times:

- At the point of acquiring the vehicle
- At the point of sale of the vehicle to the customer
- At any point where the vehicle is held as trading or demonstrator stock.

Whilst the automotive industry is the grateful recipient of reduced search fees where searches on a VIN are conducted with [10 business days of each other] MTAA respectfully submits that the 10-business day

period be extended. There should be a desire, for the effective running of the Register for businesses to be able to minimise their costs (whether they be monetary or in terms of resources required in administration). If dealers or other relevant parties are required to consistently perform numerous searches on a VIN, the costs of this exercise should be minimised. This submission is further supported by the clear feedback from automotive retail members that repetitive searches are necessary as, in relation to used cars, encumbrances and write off notifications may appear post the initial search conducted in respect of the vehicle. MTAA is committed to working with AFSA regarding these requested reforms.

MTAA Recommendation

MTAA to work with AFSA to identify further efficiencies for this sector on multiple searches.

16. Liens and abandonment

The PPSA is expressed to be subject to the operation of the general law which gives rise to liens such as warehousing liens and repairers liens. However, feedback to date suggests that the automotive retail participants are frequently required to obtain legal advice in relation to the co-existence of these two legal regimes.

Of particular concern to MTAA are the issues of abandonment and 'hoon liens'. Whilst it is proposed that repairers and other relevant parties may indicate when a vehicle is subject to a hoon lien, the stalemate surrounding abandoned cars is still a cause of concern.

Whilst repairers may have a lien, they are forced to store and cannot sell abandoned cars to recoup costs. This does not make economic and business sense for enterprises that rely on quick turnover.

MTAA Recommendation

MTAA recommends that the position of abandoned vehicles left in workshop be given consideration and that repairers be permitted, after a certain time period, to deal with abandoned vehicles to meet unpaid invoices.

17. Promotion and education

In MTAA's view, the enactment of the Government Response would be the ideal time to relaunch an education program on the intended outcomes of the PPSA legislation and the benefits to secured parties.

MTAA notes the promotion of the PSSR by AFSA in targeted areas, including its generous support of the work conducted by community-based consumer groups, and supports the ongoing educational pursuits of AFSA.

18. Summary of MTAA Submission

MTAA concerns raised within our submission are based on the functionality of the PPSA and PSSR at a B2C, B2B, operational and compliance and enforcement level. Those concerns can be addressed using the current legislative terms of the PPSA. Little, if any legislative change should ensue.

AFSA are to be applauded for their administration of the PSSR and should be provided with greater resource to deal with recalcitrant finance companies, auction houses and other entities who so delay the statutory right to clear title for vehicles acquired by motor vehicles dealers and consumers.



Australian Government
Australian Financial Security Authority



Personal Property
Securities Register

Used Car Dealers

Business/Industry

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What is the PPSR?

The Personal Property Securities Register (PPSR) is the single, national online database that covers the whole of Australia.

The PPSR replaced state-based registers like REVs and the VSR.

The PPSR can also be used to check other second-hand personal property is free from debt, such as machinery.

How much does it cost?

It's just \$2* to do a PPSR search online and PPSR registrations start from \$6*.

Since the PPSR was introduced in 2012, there have been more than 47 million searches and 14 million registrations.

www.ppsr.GOV.au

When buying used cars

A \$2 PPSR check prior to purchase will allow you to make an informed decision about the vehicle you are buying. If the vehicle has a PPSR registration against it, you may need to negotiate with the seller or secured party to ensure that any outstanding debt is paid out of the purchase monies. The PPS law requires the secured party to remove the registration soon after the debt is discharged, but the possibility of delay should be factored in.



Buying from another licensed motor vehicle dealer (LMVD)¹?

Dealer licensing laws are different in each state and territory², but usually require LMVDs to provide clear title when selling used cars. If there is an encumbrance you will need to comply with any clear title requirements of your state/territory law, before on-selling in your dealership, so factor that in.



Buying at auction?

Auctioneer licensing laws also vary in each state³, which means that LMVD laws, including the need to provide clear title, might not apply to your auctioneer. This means a vehicle might legally be sold to you at auction with a PPSR registration against it. If so, you need to be sure any security interests will be discharged out of the purchase price, and factor in the time it will take for the secured party to receive their money and remove the registration before you can on-sell it with clear title.

* Prices may change. Please check the PPSR website.

¹ Different states/territories may use different terms, such as 'dealer' or 'trader'.

² States and territories have different licensing laws for dealers. Check with your industry association to see what applies in your state/territory.

³ States and territories have different licensing laws for auctioneers. Check with your industry association to see what applies in your state/territory.



Buying privately?

It is common for vehicles to be sold/traded privately with a PPSR registration. You need to be sure that your payment will settle the debt, and factor in the time taken for the secured party to receive their money and remove the registration.

TIP

If you purchase a vehicle with a security interest registered against it, remember:

- you should ensure the security interest (registration) is removed prior to on-selling
- once the outstanding debt has been paid, the secured party has 5 business days to remove the registration from the PPSR
- if the secured party does not discharge the registration, you can commence the 'Amendment Demand' process. See *Need to get a registration removed?* on the back cover.

This should be factored in to your decision making and business processes.

How to search ...

• by VIN

To search by VIN use the Quick Motor Vehicle Search –it's easy and can be done on your mobile phone.

• by grantor

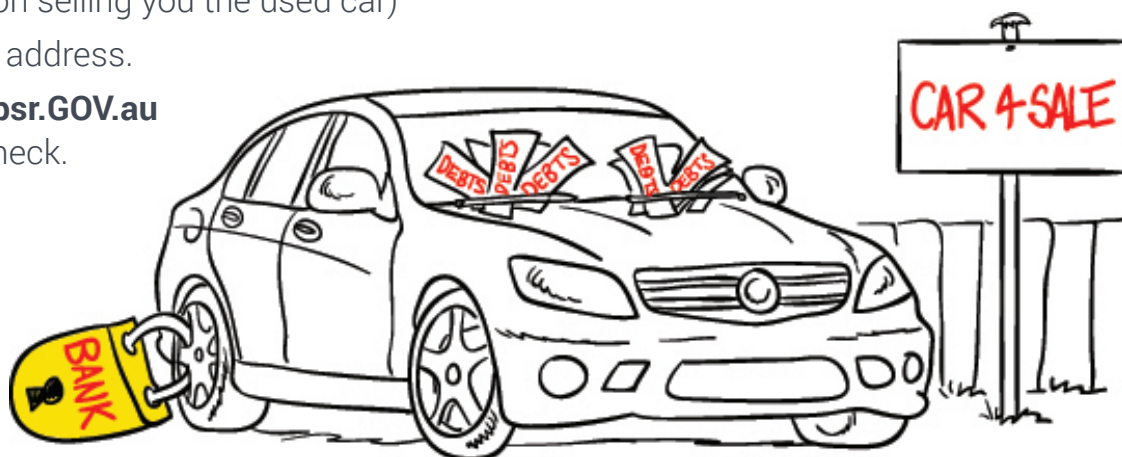
If the vehicle was previously used for business purposes (such as a company car), you should also search the PPSR against the former owner of the vehicle (the grantor). For more information, see searching by organisation grantor.

Results are immediate and will display on your screen. Access is via **www.ppsr.GOV.au**

What will you need to do a PPSR check?

- debit/credit card (\$2.00)
- VIN or grantor (name of former owner or name of organisation selling you the used car)
- your email address.

Go to **www.ppsr.GOV.au** to start the check.



New *free* PPSR search refresh function

Waiting for a PPSR registration to be discharged?
Need to know if your search results have changed?

If you have conducted a PPSR search you can now check – for free for up to 14 days – to see if your search result has changed since conducting the initial search.

The free search refresh function will flag if the results have changed since your initial search. You can then conduct a new \$2 search to see what's changed since your initial search result and download a new search certificate.

For more information see search refresh on www.ppsr.GOV.au.

Need to get a registration removed?

The law provides a process to help you get a PPSR registration removed.

If you've purchased a car, boat or motorbike and there is a PPSR registration, the financier (known as the secured party) must remove the registration once the debt has been paid.

If they fail to do so, you can send the secured party a written demand asking them to discharge the registration – and they must do so within 5 business days. If the registration is not discharged you have two options. You can either request the Registrar remove the registration or commence legal action.

For more details see the *Dispute a registration process guide*.



How to contact us

Website

The PPSR is available for information, search and registrations 24 hours a day, 7 days a week:
www.ppsr.GOV.au

Email

enquiries@ppsr.gov.au

Telephone

1300 007 777

Help in other languages

If you have difficulty speaking or understanding English, you may call the Translating and Interpreting Service (TIS) on 13 14 50 for the cost of a local call.

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