

NATIONAL PRACTICAL BANKRUPTCY CONGRESS & COCKTAIL PARTY

MONDAY 17TH NOVEMBER, 2014

Congress: WESLEY CONFERENCE CENTRE, 220 Pitt St, SYDNEY
Cocktail Party: THE ARTHOUSE HOTEL, 275 Pitt St, SYDNEY

INVITATION

I am delighted to invite you to join us for our Bankruptcy Congress. Our research has gone into developing a program that is both relevant and practical. Please note that whilst all sessions have been structured to be relevant to practitioners developing their knowledge and skill base, the inclusion of most recent cases means that the sessions will also be of interest to more senior practitioners wanting to keep abreast of all the latest Bankruptcy developments.

This will be a great chance to network with other professionals in the personal insolvency sector as well as a great learning opportunity. I encourage you to get in touch with me with your specific questions so I can pass them on to our expert panel to address your concerns.

There will be optional workshops on Tuesday 18th November for some more intensive interactive sessions, these will consist of full-day or half-day sessions.

The cocktail party will be a great way to catch up on all the industry news in a relaxed and fun environment.

Rosie Trill

Register now as numbers for the Congress, Cocktail Party and Workshops are limited and, at these rates, are filling up quickly.



FOR FURTHER DETAILS ON REGISTERING, PRESENTING OR SPONSORING PLEASE CONTACT:
ROSIE TRILL, MANAGING DIRECTOR - Ph 02 9449 8919 Mobile 0405 136 001 Fax 02 9475 4314
Email rtrill@trillassociates.com.au Website www.trillassociates.com.au

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Workshops from \$2*0

Presents: PRACTICAL BANKRUPTCY CONGRESS 2014 17 NOVEMBER - Wesley Conference Centre - Sydney

7.45 – 8.25 Registration commences

8.25 – 8.30 Conference Opens

8.30 - 9.30 Practitioner Independence and Review of Trustees Decisions

Of course *ASIC v Franklin* deals with independence issues arising in relation to a Corporate administration, however the principles apply equally to personal Insolvency. **Sally Nash** will take you through the Full Court on how and when a regular referral arrangement may constitute a threat to independence, the importance of the views of creditors even in a minority, the implications for DIRRI preparation, and the legal relevance of the ARITA Code. Those agitating against a trustee's decision will often raise issues around independence however there is much more to the issue than that!

Sally will also review a broad range of trustee conduct issues including sections 58, 60, 178 and Proof of Debt e.g: *Cetinkaya v Official Trustee in Bankruptcy [2014] FCCA 1389*; *Anthony Murdaca v Vincent Pizzinga [2013] NSWSC 396*; *Sarkis v Moussa [2012] NSWCA 136* and a special focus on cost orders consequences, including:

- *Liprini v Pascoe* takes the issue a step further with a careful examination of trustee's conduct and actions and consequences on costs issue for an unsuccessful trustee - when the costs of the application should be covered by the estate and when they should be a personal obligation of the trustee, and whether costs should be ordered on the usual basis or indemnity.
- *Tsakirakis v Official Receiver In Bankruptcy & Anor* which dealt with costs arising from a successful review of a decision of Official Receiver to issue a s.139ZQ notice.

Sally Nash, Principal, Sally Nash & Co Lawyers

9.30 - 10.15 Voidable Transactions

Stephen Mullette will review the latest cases on s120 undervalued transactions; s121 transactions to defeat creditors (cf 37A Conveyancing Act) transactions and s122 preferences, including:

- *Donnelly (Trustee) v Windoval Pty Limited (Trustee) [2014] FCA 80* – Whether a bankrupt's distribution of a \$5m superannuation funds to himself, which he then gifted to the trustee of a Family Trust was in recoverable under section 121 of the Bankruptcy Act, or section 37A(1) of the Conveyancing Act 1919 (NSW).
- *Mathai v Nelson* - which addresses a number of interesting questions about transfers to defeat creditors – is it relevant whether the intention to defeat was realised; 'anticipated' creditors versus 'future' creditors ; and whether the location of creditors (ie outside Australia) is relevant.
- *Aravanis (Trustee) Re Gillespie (bankrupt) v Gillespie* – which dealt with a very factually complex situation as to the ownership of a residential property, including whether the sale was at undervalue and void pursuant to s 120 of the Bankruptcy Act .
- *Reidy v Cleary Bros (Parramatta) Pty Ltd* – a trustee pursued a claim under section 120, 121 and 122 in relation to the validity of a second mortgage.

Stephen Mullette, Director, Matthews Folbigg

10.15 - 11.00 Family Law Panel Discussion: Section 35 & More

Our Expert Panel will provide a review of the latest cases relating to the overlap (or should we say conflict) between Family Law and the Bankruptcy Act, including "Binding Financial Agreements" and whether a Binding Financial Agreement can be a void transfer?

A discussion of a recent Family Law case *Trent v Rowley [2014] FamCA 447* on the position of a Trustee in a de facto relationship dispute.

Flowing-on from our open mike session last year, the team comprising of Sally Nash, Stephen Mullette and Bob Cruickshanks will take the floor with another valuable discussion, so come armed with your relevant questions for the experts.

11.00 - 11.15 Morning Tea

11.15 – 11.55 Regulator Issues followed by Panel Discussion

AFSA update on all the important issues practitioners need to be aware of and also include such areas as:

- Practitioner remuneration
- Joint bankruptcy issues
- Future changes
- ASFA technological initiatives and

Mark Findlay, Director, Regulation & Enforcement, Central Region, Australian Financial Security Authority

11.55 – 12.40 PANEL DISCUSSION: Session followed by a panel covering a range of issues & queries from the floor:

- Input from practitioner inspection process, including issue identification and resolution processes with feedback on current issues from the most recent reviews
- Regulator view on independence & DIRRIs given *Franklin* decision above
- Issues arising from the transfer of estate from AFSA to registered trustees – feedback re the panel process & general consent, remuneration caps, s164 issues.
- Feedback on IGPS 15 and 16
- **Finalisation of a Bankrupt Estate including Section 73 Scenarios**

What does “finalisation” mean and why does it matter? Should a Trustee ever finalise an estate given the alternative? What is appropriate evidence of finalisation? *Yiasemides and Inspector-General in Bankruptcy [2014]* shows that there is more to the issue that you would expect...

Michael Murray, Legal Director, ARITA

Mark Findlay, Director, Regulation & Enforcement, Central Region, Australian Financial Security Authority (AFSA)

Jason Porter, Principal, Business Recovery and Insolvency, Pitcher Partners

Karen McLean, Director, McLean & Associates Solicitors

12.40 – 1.10 Lunch

1.10 - 1.50 Objections to Discharge

Extending bankruptcy can be a key tactic for trustees to enforce compliance. **Andrew Scott** and **Simon Duke** will outline best practice as informed by recent cases:

- *Kneipp v Jonsson [2013]* which dealt with objections based on on-going investigations and disruptive behaviour of applicant and included issues where Trustee had obtained, or already possessed, information the subject of the notices.
- *Phillips and Inspector-General in Bankruptcy [2012] AATA* where a bankrupt argued that he had a ‘reasonable excuse for intentionally providing false or misleading information’!

Andrew Scott, Partner, PPB Advisory

Simon Duke, Partner, Gadens Lawyers

1.50 – 2.20 Interim Administration Under Section 50 and/or Freeze Orders

Section 50 of the Bankruptcy Act provides powers for an appointment to preserve and protect property prior to the finalisation of an application for a sequestration order. Karen will outline the risk and benefits, and the process, with reference to:

- *Plaster Plus (Australia) Pty Ltd v Zhou & Anor 2013* where an urgent ex parte application was made for freezing orders
- *Song v Ying 2012* where application by Petitioning Creditor for appointment of controlling trustee until the resolution of New South Wales Court of Appeal Proceedings
- *Scott v Dimov 2012* – an application for the appointment of a controlling trustee pending substantive judgment

Karen McLean, Director, McLean & Associates Solicitors

2.20 – 3.00 - Part A: Sham Trusts – What The Courts Are Deciding And Impact On Vested Property

On 23 July the Full Court of the Federal Court delivered judgment [*Coshott v Prentice [2014] FCAFC 88 (23 July 2014)*].

By the time of the appeal the issues had at last narrowed to whether the purchase of a co-owned property was made by a bankrupt beneficially or on trust for a regulated superannuation fund, which included consideration of the consequences of the use of account of a corporate trustee's bank account for personal benefit, and arguments about whether documents relied upon by the bankrupt's family were in fact were a sham.

Renowned expert, **Bob Cruickshanks**, will review the litigation & implications for trustees especially significant as regards orders for sale and the apportionment (and type) of costs. He will also cover some important issues for dealing with vexatious litigants.

Bob Cruickshanks, Personal Insolvency Consultant

3.00 - 3.15 Afternoon Tea

3.15 - 3.55 Part B: Trustees and Trusts

Trusts continue to be a complex and evolving issue for bankruptcy trustees. Every time you discover an unencumbered asset it seems a claimed trust or unregistered security emerges!

Simon Lipp will take you through the issues pertaining to Trusts – documented or not; caveats claimed by trade creditors & the consequences of valid but unregistered security with a review of *Aravanis (Trustee), in the matter of Gillespie (Bankrupt) v Gillespie [2014] FCA 630*, and *Condon v Lewis [2013] NSWSC 204 & others*.

Simon Lipp, Barrister, 3 St James' Hall Chambers,

3.55 - 4.40 Working With Joint Bankruptcies

This session will explore the complexities associated with joint bankruptcies. Particular focus attention to the detail in both PIA and section 73 proposals.

Some of the issues presented will include:

- The order of progress
- How many proposals and meetings and who can vote?
- The outcome on joint affairs if one proposal is defeated
- Claims – joint and several or joint or individual?
- Who owns what?- Allocation of assets
- Apportionment of expenses

Peter Duggan, Special Counsel, Church & Grace Solicitors & Attorneys
Jock Baird, Barrister, 8 Windeyer Chambers

4.40 - 5.25 Creditors Meeting – Processes and Procedures

Who was appointed – a sole trustee or joint trustees - should be a simple point capable of easy resolution. But *Weeden v Rambaldi* shows how easily an apparently routine issue can become complicated and expense to resolve.

The issue came to light because when the recipient of a statutory notice argued that two trustees had been appointed jointly – which meant that the notice, signed by a sole trustee, was invalid. **Brian Skinner** will take you through the Full Court decision and the key points necessary for the smooth running of creditors meetings.

Brian Skinner, Barrister, 8 Windeyer Chambers

5.25 - 5.35 Chairman's Closing and Congress Concludes

6.00pm - 8.00pm Networking Cocktail Party The ArtHouse Hotel

275 Pitt Street, Sydney (across the road from the conference venue).

For presenters, workshop program and registration form with terms and conditions go to:

www.bankruptcycongress.com.au

Contact Rosie Traill: rtraill@traillassociates.com.au Phone 0405 136 001 or 02 9449 8919

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NATIONAL PRACTICAL BANKRUPTCY CONGRESS OPTIONAL WORKSHOP 1

TUESDAY 10TH DECEMBER 2013

9.30am - 12.30pm

HALF-DAY INTENSIVE WORKSHOP

INTERACTION BETWEEN BANKRUPTCY & FAMILY LAW & PROPERTY ISSUES

WORKSHOP LEADER: SALLY NASH, PRINCIPAL, SALLY NASH & CO

DANIELA FAZIO, Associate, Sally Nash & Co

Sally and Daniela will lead a team of experienced experts to cover a range of issues relating to the interaction between Family Law and Bankruptcy and provide tips on how to avoid being drawn into an acrimonious dispute between the spouses. The complex area of Property Law will also be covered in-depth dealing with the areas as outlined below:

Bankruptcy/ Property Law issues

- **Sale to co-owner – Deed or Contract for Sale of Land?**
- **Exoneration – creating a charge and security over the bankrupts interest**
- **Section 66G of the Conveyancing Act- *Juratowitch v Quitlong* [2012] NSWSC 1374; *Sutherland v Eugina Tsaprounis* [2014] NSWSC 1255; *Harb v Harb* [2010] NSWSC 1251**
- **Possession – Supreme Court or Federal Court?**
- **Disclaiming onerous property – why?**
- **Section 139 of the Bankruptcy Act – no liability for rates and taxes in certain circumstances.**
- **Applications for new Certificate of Title – s138 Real Property Act**
- **Registering the Trustee on Title**
- **Mortgagee sales and disputes with caveators**
- **Binding Financial Agreements**
- **Section 79 Family Law Act and property disputes**
- **Section 120 and 121 of the Bankruptcy Act setting aside transfers**
- **Section 129AA of the Bankruptcy Act- revesting**
- **Lapsing Caveats and s178 of the Bankruptcy Act**
- **Appointment of Trustees for Sale – 2 under Section 66G of the Conveyancing Act not 1 under Section 30 of the Bankruptcy Act. Compare and contrast *Coshott v Prentice* [2014] FCAFC 88 and *Wenkart v Pantzer* (No 3) [2013] FCAFC 162. As to application see; *Piscopo v Marsh* (2014) FCCA 1320**
- **Orders for possession – compare and contrast the Supreme Court default position or orders under Section 30 of the Bankruptcy Act.**
- **Section 139ZQ Notice and its effect. On any Application to set it aside the Trustee must still prove his case in full (Alden John Halse as trustee of the property of Neville Ross Payne v Michael Norman Norton [1997] FCA 673).**
- **Section 211 of Duties Act, 1997**
- **Determining security.**

WORKSHOP LEADER BIOGRAPHIES

Sally Nash

Sally is acknowledged as a leading insolvency lawyer in NSW, Australia. She was admitted to practice in 1977 and has practiced in insolvency, general commercial litigation and debt recovery litigation since that time. Her practice is in all NSW State and Australian Federal Courts involving debt recovery, commercial and insolvency litigation acting for creditors, Trustees, Liquidators, bankrupts and directors. She also has extensive experience acting for secured creditors in the enforcement of their securities. Sally has been involved in many leading cases and is very highly regarded by the profession, her clients and fellow practitioners.

Sally conducts litigation in all State and Federal Courts including the Supreme Court of New South Wales, Federal Court of Australia and the Federal Circuit Court of Australia, in particular to sue for unpaid debts and against guarantors and to enforce property orders.

Sally is a member of the Law Society of NSW, Law Council of Australia, Commercial Insolvency and Reconstruction Committee; Australian Restructuring Insolvency & Turnaround Association.

Sally lectures client and the profession and often speaks at conferences. In 2013 Sally reviewed and updated the Lawyers Practice Manual for New South Wales debt recovery chapter. In 2011 Sally wrote the Australian chapter on Australian Bankruptcy Law for INSOL, International in the INSOL publication "Consumer Debt Book".

Daniela Fazio

Daniela Fazio was admitted as a lawyer in February 2013. Daniela has been employed by Sally Nash & Co since 2005, and was made an Associate to the firm in 2014. She has worked in small practices since 2002. Prior to being admitted as a lawyer, Daniela held a Conveyancers Licence for 6 years.

Daniela is a member of the Law Society of NSW, Young Lawyers Property Law Committee, Commercial Litigation Committee and the Wellness Committee.

In December 2013 Daniela presented with Sally her first workshop paper for the Rosie Traill National Practical Bankruptcy Congress to Trustees and Liquidators on Family Law/ Bankruptcy and Property Law Issues.

Daniela conducts and manages the complex property matters for Trustees, Liquidators and secured creditors in the enforcement of their security such as mortgagee sales, drafting and lodgment of Caveats, Mortgages, Bankruptcy Applications and Requests for Trustees in Bankruptcy, litigation in the Supreme Court of New South Wales, the Federal Court of Australia and the Federal Circuit Court of Australia for possession and sale of real property, partition orders where there are disputes between co-owners, Deeds of Sale and all dealings with the Registrar General of New South Wales. As property disputes and insolvency between spouses are dealt with under the Family Law Act she manages the Family Court litigation between Trustees in Bankruptcy and the non-bankrupt spouse.

Daniela also conducts and manages the non-complex Probate, conveyancing and the mortgage practice of the firm.

Recently Daniela has been involved in the drafting and advising non-bankrupt spouses in relation to exoneration claims, advising Trustees and Liquidators on the validity of Proofs of Debt, considering the validity of charges registered on land and advising Trustees in relation to protected money under the Bankruptcy Act.

Daniela also assists and manages many of the complex litigation relating to insolvency as well as the basic debt recovery, bankruptcy and liquidation matters with Sally Nash.

Workshop runs from 9.30am – 12.30pm Morning Tea provided.

For more details on the sessions and presenters as well as how to register your interest contact **Rosie Traill** directly on: Phone 02 9449 8919 Mobile 0405 136 001 or Email rtraill@traillassociates.com.au.

www.bankruptcycongress.com.au

SEPARATELY BOOKABLE

Particular areas for concern can be emailed directly to be confidentially passed on to the presenters to ensure that all your needs are met in these intensive workshops.

NOTE: BOOK EARLY AS NUMBERS ARE RESTRICTED TO ENSURE MAXIMUM PARTICIPATION BENEFITS TO ATTENDEES.

IF YOU ATTENDED LAST YEAR'S WORKSHOP, THIS WORKSHOP WILL BUILD ON SOME OF THE AREAS COVERED. 2013 ATTENDANCE IS NOT HOWEVER A REQUIREMENT.

NATIONAL PRACTICAL BANKRUPTCY CONGRESS OPTIONAL WORKSHOP 2

FULL DAY INTENSIVE - TUESDAY 18TH NOVEMBER 2014

WORKSHOP LEADER: Sandrah Foda, *Barrister*

Presenters include:

Bob Cruickshanks, *Personal Insolvency Specialist*

**Mark Findlay, *Director, Regulation & Enforcement, Central
Region, Australian Financial Security Authority***

Peter Harrison, *Partner, Kemp Strang*

9.30am - 3.30pm

FULL-DAY WORKSHOP

PRACTICAL STRATEGIES FOR SUCCESSFUL OUTCOMES

Interactive Intensive Bankruptcy Session

A team of experienced experts, will cover in more detail such topics as the audience nominates prior to the workshop, including the following:

- **Dealing with “challenging” bankrupts and/or creditors.** Tips on how to deal with them and where possible, how to avoid being involved in costly litigation and/or disputes with them.
- **Realising the bankrupt’s interest in a property owned jointly with a non-bankrupt person:** Meeting all the challenges that you may encounter in the process. Appointment of trustees for sale where non-bankrupt owner will not co-operate
- **Dealing with claims by the non-bankrupt spouse under the Family Law Act**
- **Strata Levy bankruptcies:** When & how are the unpaid strata levies paid. Calculating the realization charge on the net sale proceeds received into the estate.
- **Administering a Part X1 Estate:** Subtle differences in comparison to administration of a bankrupt estate. Dealing with claims made on the deceased estate under the Succession Act (formerly Family Provision Act).
- **Controlling Trusteeships under Part X:** Tips on evaluating the viability of the proposed offer and having the offer increased. Importance of the scope and detail of the Report to Creditors to avoid subsequent judicial criticism if the Personal Insolvency Agreement is set aside by the Court.
- **Section 73 Compositions:** Tips on when and how to achieve the acceptance by creditors of the bankrupt’s offer of composition.
- **Interpreting and adjudicating proofs of debt & dividends** — Tips on timely determination of PODs and payment of dividends. Payment of post-bankruptcy interest in annulments. Calculation of Realisation Charge where surplus due to former bankrupt.
- **Creditors Meetings** — meeting procedures, running an effective meeting, avoiding the pitfalls, and managing the stakeholders.
- **Registered Trustee’s Remuneration:** Tips on compliance with the old and new remuneration regimes.
- **Conflicts of Interest** : Tips on the extent of disclosure required and how to avoid “perceived “ conflicts of interest.
- **Regulation & Enforcement** — Guidance from AFSA Regulation on where registered trustees are falling short and remedies to avoid these issues in the future. Importance of referring evidence of possible breaches of the Bankruptcy Act to AFSA. Looking to future – “virtual inspections” by remote access to trustee’s administration files.

Workshop runs from 9.30 am – 3.30pm Hosted by Kemp Strang Lawyers
Level 17, 175 Pitt Street, Sydney Phone: 02 9225 2500
Lunch & morning tea provided

Trail & Associates

ABOUT YOUR WORKSHOP LEADERS

SANDRAH FODA, *Barrister, 3 St James' Hall Chambers*

Sandrah has expertise in the following areas:

Bankruptcy, Building and Construction, Commercial, Contracts, Corporate Insolvency, Corporations Law, Domestic Arbitration, Equity, Local Courts, International Commercial Arbitration, Property, Revenue, Taxation Law, Trade Practices and Competition, Wills and Probate.

After completing her studies at the University of Sydney in 1995, Sandrah was Tipstaff to the Honourable Mr Justice Powell AM QC of the Court of Appeal of New South Wales. In 1997 Sandrah was admitted as a solicitor and joined the firm of Hunt & Hunt Lawyers, Sydney. During her time at Hunt and Hunt Lawyers she was a commercial solicitor with a wide ranging practice acting for both domestic and international clients. In 2013, Sandrah completed an International Commercial Arbitration Course in Kuala Lumpur.

Sandrah was called to the Bar in 2000. She has a broad commercial practice which includes matters involving building and construction, personal and corporate insolvency, real property, partnership disputes, contractual disputes, Corporations Act, Trade Practices Act, intellectual property, conveyancing disputes, taxation, wills and probate.

Sandrah has had the pleasure of being briefed by the Commissioner of Taxation for the last ten years. In that time she has undertaken complex taxation review and debt recovery cases which have often resulted in the opportunity for her to exercise her expertise in the law of bankruptcy, insolvency and the Corporations Act 2001 generally. In addition, to practising in these areas, Sandrah is a lecturer for the Insolvency Practitioners Association in 2014 and leading presenter on personal and corporate insolvency.

In addition to her law degree, Sandrah holds a Bachelor of Science majoring in Pure and Applied Mathematics.

Sandrah will convene a team of Bankruptcy experts including:

Bob Cruickshanks, *Personal Insolvency Consultant*

Bob Cruickshanks is a consultant to number of firms and provides guidance on personal insolvency administration and associated investigations. He was a former Deputy Official Receiver for NSW and the ACT and retired after 34 years during which time he worked in all the front line sections of AFSA. Prior to his retirement he had a long standing association with registered trustees throughout Australia.

Mark Findlay, *Director, Regulation & Enforcement, Central Region, Australian Financial Security Authority*

Mark Findlay is the Director for ITSA's Regulation & Enforcement business line in NSW/ACT, having been appointed to the role in August 2008. Mark has been with ITSA since 1991 and has worked in most areas of ITSA including Trustee Services, Registry and Proceeds of Crime.

Mark initiated and managed a project for website advertising of meetings of creditors in personal insolvencies. He has been involved in the proposals for harmonisation of the regulatory framework for insolvency practitioners.

Peter Harrison, *Partner, Kemp Strang*

Peter is a specialist commercial disputes and insolvency lawyer, with over 20 years of experience in both personal and corporate insolvency. Peter acts for financiers in contentious and litigious matters. He also has significant experience acting for both insolvency practitioners and company directors in both formal insolvency administrations and turnaround management, as well as acting in disputes between partners, joint venture partners and shareholders. He has broad experience in commercial and property disputes, working in close collaboration with the firm's Property and Corporate practice groups.

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NATIONAL PRACTICAL BANKRUPTCY CONGRESS

Monday, 17 November 2014 – Wesley Centre, 220 Pitt St, Sydney

OPTIONAL Workshops – Tuesday, 18 November 2014

COCKTAILS – Monday, 17 November 2014 at ArtHouse Hotel, 275 Pitt Street, Sydney

code:A

EMSM12/11

REGISTRATION FORM

EARLY BIRD CLOSES Friday, 7 November 2014

Yes, please register me for this event. FILL OUT BELOW, please print clearly, photocopy for multiple registrations

First Name: _____ Last name : _____

Email : _____

Organisation : _____ Title : _____

Address : _____

Suburb : _____ State : _____ Postcode : _____

Telephone : _____ Mobile : _____

CONGRESS REGISTRATION FEES

FOR EARLY BIRD RATES – REGISTER AND PAY BEFORE FRIDAY, 7 NOVEMBER 2014

<input type="checkbox"/> Congress – Early bird	\$470.00 plus GST (\$47.00)	Total \$517.00
<input type="checkbox"/> Cocktails (Congress delegates)	\$85.00 plus GST (\$8.50)	Total \$ 93.50
<input type="checkbox"/> Non Congress guests to cocktails	\$115.00 plus GST (\$11.50)	Total \$126.50
<input type="checkbox"/> Congress rates – Standard	\$560.00 plus GST (\$56.00)	Total \$616.00

WORKSHOP FEES– FOR EARLY BIRD RATES REGISTER AND PAY BEFORE FRIDAY, 7 NOVEMBER 2014

<input type="checkbox"/> Half day workshop – Early bird	\$260.00 plus GST (\$26.00)	Total \$286.00
<input type="checkbox"/> Full day workshop – Early Bird	\$370.00 plus GST (\$37.00)	Total \$407.00
<input type="checkbox"/> Half day workshop – Standard	\$310.00 plus GST (\$31.00)	Total \$341.00
<input type="checkbox"/> Full day workshop – Standard	\$470.00 plus GST (\$47.00)	Total \$517.00

Registration subject to Terms and Conditions and Cancellation policies as set out in website

TOTAL : _____

(Please ensure credit card payments include surcharges – see below)

SERVICE PROVIDERS REGISTRATION

\$940.00 plus GST (\$94.00)

Total \$1034.00

This includes ONE congress registration (not including cocktails) plus your company name ONLY on the congress flyer. This event is specifically targeted for CPD/CLE learning and so registration to attend is applicable to bankruptcy practitioners (ie. trustees and their staff, legal and accountancy insolvency practitioners and their staff and financial counsellors) only. Should service providers wish to discuss sponsorship opportunities please contact me directly on **02 9449 8919** or rtrail@traillassociates.com.au.

PAYMENT :

Please note payment is required in advance. **NOTE:** Diners Card is not accepted

Cheque enclosed (payable to Traill and Associates Pty Ltd)

Electronic funds transfer to Bendigo Bank BSB 633 000, Account number 148 724 719

Credit card – surcharges apply Visa (add 3%) Mastercard (add 3%) Amex (add 5%)

Card number : _____ Expiry date : _____

Cardholder's name : _____ Cardholder's Signature _____

Please return completed form by email to rtrail@traillassociates.com.au or fax **02 9475 4314** or mail to **68 Lynbara Avenue, St Ives, NSW 2075**.

Enquiries : **02 9449 8919** or **0405 136 001**.....www.bankruptcycongress.com.au

Please keep a copy of the completed registration for your GST records. Confirmation will be sent by email. This document will be a Tax Invoice, for GST purposes, when you make full payment. ABN 47085 482 533. Organised by : Rosie Traill for Traill & Associates Pty Ltd – Insolvency, Bankruptcy, Turnaround & Restructuring Conference Specialists. www.traillassociates.com.au