

Bankrupt's restrictions extended after falsifying application

Grzegorz Kania (36), currently residing in Warsaw, applied for his own bankruptcy in September 2018 with liabilities of £37,000.

As part of his bankruptcy application, he was obliged to disclose any large purchases or transfers made in the five years prior to his bankruptcy.

He failed, however, to disclose to the Official Receiver that, in the six months leading up to his application, he had spent almost £75,000.

Grzegorz Kania purchased land in Poland for almost £25,000 in March 2018 but in the name of a connected person and not his own. Two months later, he also withdrew £50,000 from a successful personal injury claim and spent it on non-essential items.

When the Official Receiver investigated the bankrupt's estate, these expenditures were brought to light.

Usually, bankruptcy restrictions are lifted after 12 months, but Grzegorz Kania's actions were severe enough that the Official Receiver sought to extend them.

On 13 August 2019, the Secretary of State accepted an undertaking from Grzegorz Kania for a period of eight years. Effective from that date, he is subject to range of restrictions, including being unable to borrow more than £500 without telling a lender he is bankrupt and acting as a director of a company without the court's permission.

Gerard O'Hare, Official Receiver for the Insolvency Service, said:

Grzegorz Kania wilfully spent thousands of pounds in the months before declaring himself bankrupt rather than use it to pay his debts. Even though he failed to disclose this, the bankruptcy processes ensured these payments were brought to light.

The bankruptcy regime is there to not only help people pay their debts but also to protect creditors' interests. People applying for bankruptcy are therefore obliged to complete their application fully and honestly and those who do not can expect to have their restrictions extended for substantial periods.

All public enquiries concerning the affairs of the bankrupt should be made to: The Official Receiver, Level One Apex Court City Link Nottingham NG2 4LA
Tel: 0115 852 5000.

Grzegorz Kania is formerly of Burton-on-Trent but currently resident in

Warsaw, Poland. His date of birth is June 1983.

Details of Grzegorz Kania's Bankruptcy Restrictions Undertaking are available on the [Individual Insolvency Register](#).

Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is [available](#).

You can also follow the Insolvency Service on: