




UGANDA REGISTRATION
SERVICES BUREAU


INFORMATION GUIDE FOR SERVICES ON THE SECURITY INTEREST IN MOVABLE PROPERTY REGISTRY (SIMPO)



SIMPO Registry Information

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Contents

1. Key Terms in this Guide	5
2. About URSB.....	6
3. An Introduction to the Security Interest in Movable Property Registry (SIMPO)	6
4. Online placement of caveats on motor vehicles through SIMPO.....	7
5. Chattel Mortgage as a document versus a Security Interest on SIMPO	8
6. The SIMPO Website and Dashboard.....	8
7. Client, Group and User accounts on SIMPO	9
7.1. How to create a client account on SIMPO.....	10
7.2. Groups on SIMPO.....	11
7.3. How to create, edit, delete, or deactivate a Group on SIMPO	12
7.4. Meaning of Action Buttons under Users and Groups	13
7.5. How to create, edit, deactivate, or delete a User on SIMPO	13
7.6. User Roles on SIMPO	15
7.7. How to assign rights to a User on SIMPO	16
7.8. Maker-Checker/Workflow Process on SIMPO	16
7.9. How to view audit trails.....	17
8. Agent/Representative accounts on SIMPO	17
8.1. How the SIMPO Representative Module works	17
8.2. Handling an Agent Request.....	19
9. Searches on SIMPO	20
9.1. How to search SIMPO (for users with accounts/registered users).....	20
10. Payments on SIMPO	21
10.1. Payment modes on SIMPO.....	22
10.2. How to view account transactions.....	22
10.3. How to generate PRNs on SIMPO	22
10.4. How to generate PRNs for caveat registration/cancellation PRNs on SIMPO.....	23
11. Security Interest Notices on SIMPO.....	24
11.1. How to register a security interest on SIMPO and place a caveat	24

11.2. How to review and handle a notice registration request.....	30
11.3. How to Save and Load Drafts on SIMPO.....	31
11.4. How to view details of registered security interests.....	31
12. SIMPO Caveats Table.....	32
13. Post-registration activities on SIMPO.....	32
13.1. Caveat removal/Caveat Cancellation on SIMPO	33
13.2. Where do you find Post-Registration Activities on SIMPO?	33
13.3. What do the three Action Icons on the list of notices mean?.....	34
13.4. How to register an Amendment Notice on SIMPO	34
13.5. Objecting to an Initial or Lien Notice.....	36
13.6. How to register/file a Discharge Notice on SIMPO.....	37
13.7. How to register a Cancellation Notice on SIMPO.....	39
14. Enforcement of a security interest on SIMPO.....	40
14.1. How to register a Default and Enforcement Notice	40
14.2. How to cancel a Default and Enforcement Notice.....	41
14.3. How to register a Disposal Notice on SIMPO.....	42
14.4. How to cancel a Disposal Notice.....	43
14.5. How to object to a Disposal Notice.....	44
14.6. How to register a Distribution and Claim Notice	44
15. Fees on SIMPO and caveat fees	46
16. Relevant laws.....	46
17. Sample Letter of Introduction.....	47

1. Key Terms in this Guide

- a) **Security Interest:** A legal right that a lender has in the borrower's movable property pledged as security for a loan. This right can be enforced if the borrower defaults on the loan or fails to fulfil their obligations under the security agreement.
- b) **Movable Property:** This includes assets (EXCEPT land and buildings) like machinery, farm produce, household furniture, motor vehicles, intellectual property, receivables, inventory, and agricultural products, among others.
- c) **Collateral:** The movable property in which the security interest exists or forms the subject matter of a security agreement.
- d) **Grantor:** The person (individual or entity) offering their asset as security for a loan. This person could be the collateral owner or someone with another right recognised by law, which forms the basis for creating the security interest.
- e) **Debtor:** The person to whom money is lent or is obligated to perform some other obligation under a security agreement.
- f) **Secured Creditor:** A person (individual or entity) who provides money/credit to the Debtor (Borrower). They hold the security interest in the collateral.
- g) **Security Interest Notice:** This is information about the money lent and collateral pledged that is filed by the Secured Creditor in the registry [(the Security Interest in Movable Property Registry (SIMPO))]. This registration protects the Secured Creditor's interest or claim against third-party claims. This notice has two categories: **an initial notice** and **a lien notice**.
- h) **Initial Notice:** This is the first registration done by a Secured Creditor about the money advanced and collateral pledged. It arises from an agreement between a Secured Creditor and the Grantor.
- i) **Lien Notice:** Like an initial notice, a lien notice registers a security interest, which arises from conditions OTHER THAN a contract, like a court judgement or other operation of law. Therefore, a bailiff enforcing a court judgement can register a security interest in movable property liable for attachment, by registering a security interest on SIMPO, on behalf of the judgement creditor. Other people who can register lien notices include liquidators and even tax bodies.
- j) **Caveat Registration:** This is the process of placing a formal notice (caveat) on the registration book of a motor vehicle. It serves to inform any person who would like to deal with that motor vehicle, of another party's interest in the motor vehicle.

2. About URSB

The Uganda Registration Services Bureau (URSB) Act, Cap 217, Laws of Uganda, mandates URSB to deliver several registration services to facilitate and enable private sector growth and a better investment climate.

URSB's mandate

URSB is responsible for the following functions:

1. **Business Registration** – registration of companies, business names, partnerships, documents, debentures, beneficial owners, and security interests in movable property.
2. **Intellectual Property Registration** – registration of patents, utility models, industrial designs, trademarks, traditional knowledge, copyright and neighbouring rights.
3. **Handling of insolvency matters** – includes corporate rescue mechanisms, winding up of companies, registration of insolvency practitioners and individual and corporate insolvency.

3. An Introduction to the Security Interest in Movable Property Registry (SIMPO)

The Security Interest in Movable Property Act (SIMPA), Cap 293, established SIMPO as an online/electronic platform where secured creditors accepting movable assets as collateral can register their interests in those assets. The SIMPA provides a legal framework for creating, registering, and enforcing security interests in movable property in Uganda. It aims to improve access to credit for individuals and businesses by allowing borrowers to use movable assets like motor vehicles, farm produce, inventory, equipment, accounts receivables, and intellectual property rights, among others, as security/collateral for loans.

As an online registry, SIMPO enhances transparency, reduces risk, and provides a searchable database for parties involved in movable collateral-related transactions.

3.1. Objectives of SIMPA and SIMPO

- **Facilitate access to affordable credit:** By allowing movable property to be used as collateral, borrowers who do not own land or real estate can access credit.
- **Promote transparency and certainty:** Lenders can register their security interests in a public database, reducing disputes among secured creditors

over whose interest has priority. SIMPO also provides clarity on which creditors have interests in an asset.

- **Encourage economic growth:** Easier access to credit helps businesses grow by using their assets more efficiently as collateral.

3.2. Benefits of SIMPA and SIMPO

a) For lenders

- Reduced risk in lending as movable assets can be used as security,
- Transparent and reliable system for determining priority claims, and
- Easier enforcement of security interests.

b) For borrowers

- Greater access to credit by using a wider range of assets as collateral,
- Improved business growth opportunities, and
- More competitive loan terms due to better transparency.

3.3. Processes on SIMPO

SIMPO has several processes through which clients access services. These include account creation, searches, payments, registration of notices, and post-registration activities.

Post-registration activities include amendment, discharge, cancellation, default and enforcement, cancellation of default and enforcement, disposal of collateral, cancellation of disposal notices, cancellation of a disposal notice, and distribution and claim notice. All these are explained in the Post Registration Activities (PRA) section.

4. Online placement of caveats on motor vehicles through SIMPO

On 1 December 2023, SIMPO and the Motor Vehicle Registry (MVR) were **integrated** to implement the Traffic and Road Safety Act, Cap 347, as amended in 2020. This amendment harmonised registering security interests in motor vehicles, trailers and engineering plants and the placement of caveats at the Motor Vehicle Registry (MVR).

The Secured Creditor registers a security interest and the Registrar of Security Interests submits a return of the interest to the Chief Licensing Officer (CLO). The CLO then endorses the interest on the registration book of the affected motor vehicle.

The caveats registrable on SIMPO are **ONLY** those arising from security interests such as loans, leases, court judgements, and unpaid seller's rights, among others.

5. Chattel Mortgage as a document versus a Security Interest on SIMPO

Whereas one can register a chattel mortgage and a security interest for a transaction, it is important to note the difference between these registrations.

The registration of a chattel mortgage as a legal document protects the document and the contents therein and confers an evidential weight on a document so registered. This means that one need not prove the contents of a registered document unless its authenticity is contested. This does not serve as perfection as envisaged by the SIMPA.

On the other hand, registering a security interest on SIMPO protects a secured creditor's interest in an asset against third-party claims. This serves as perfection by registration.

Therefore, where two or more secured creditors have interests in an asset and have perfected the interests, priority will be determined based on perfection under the SIMPA, NOT registration of a chattels mortgage.

6. The SIMPO Website and Dashboard

SIMPO is a web application found at <https://www.simpow.ursb.go.ug/>.

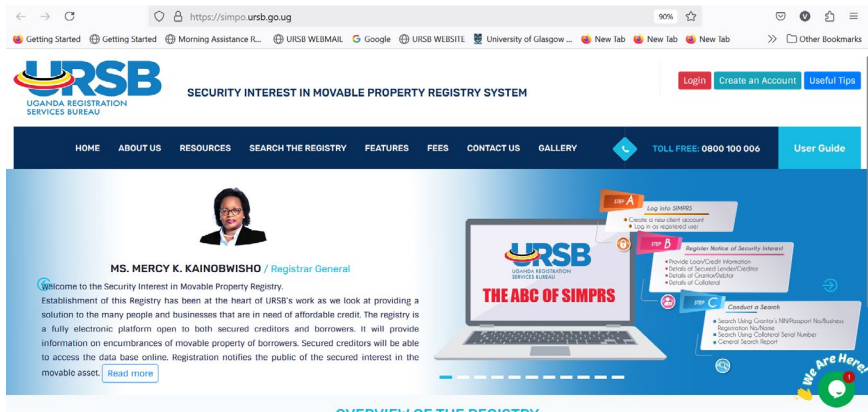


Figure 1: SIMPO Home page

Upon logging into his or her SIMPO account, a User will land on the Dashboard, as shown in Fig. 2 below.

On the dashboard, one can easily access any pending tasks, like a request for approval of a security interest (for Client Authorisers), a list of notices with 10 days or less to expire, objection notices (if any), and emails, among others.

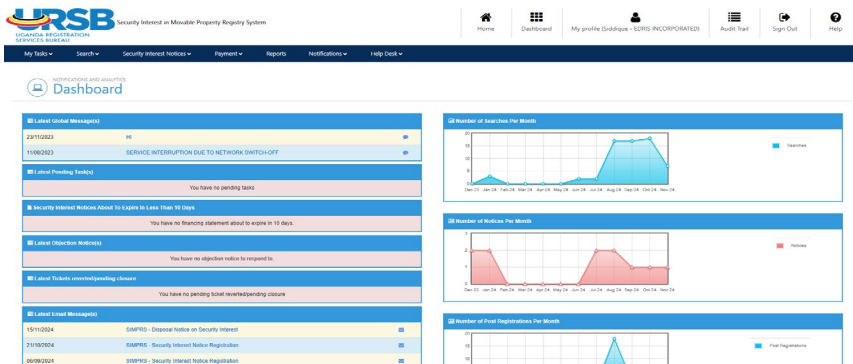


Figure 2: The SIMPO Dashboard

7. Client, Group and User accounts on SIMPO

All secured creditors who intend to register security interests in movable property MUST have SIMPO accounts.

Client Accounts on SIMPO - There are two kinds of client accounts on SIMPO: Individual and Institutional client accounts.

- Institutional Client Account** – These entities are Secured Creditors in a transaction, or their agents/representatives/trustees. They include local or foreign leasing companies, banks, SACCOs, Security Agents or Trustees, moneylenders, microfinance institutions, and asset financiers, among others.

Attachments for an Institution Account: During the Institutional client account creation process, you will be required to upload the following documents onto the SIMPO platform:

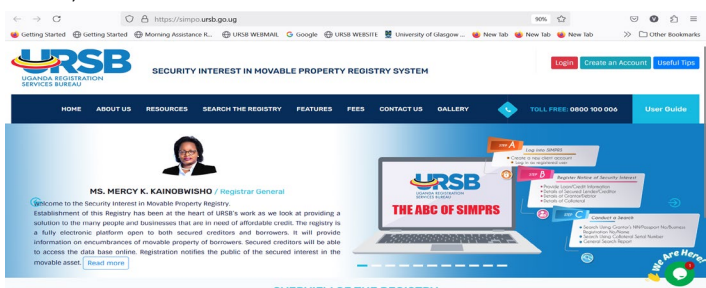
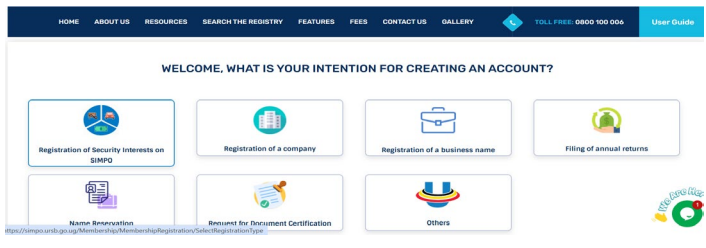
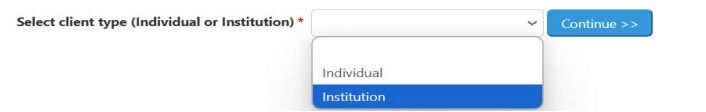
- A Certificate of Registration/Incorporation (as the case may be),
- Licence from Regulator (where applicable),
- Letter of Introduction to introduce the institution and its nominated Initial administrator for SIMPO,
- ID or passport of the Initial Administrator, and
- any other relevant documents.


- Individual Client Account** – beneficiaries are individuals who may want to secure their interests occasionally, in movable property. The Tier 4, and Money Lenders Act requires one to have a license before they can carry out lending business. Therefore, these individuals have to be occasional lenders and not habitual lenders

Attachments for an Individual Account: a National ID for Ugandans or a Passport / Refugee ID for foreigners.

- c) Persons who intend to object to initial or disposal notices can also create accounts on SIMPO.

7.1. How to create a client account on SIMPO

<p>ACC Step 1:</p>	<p>On the SIMPO homepage (https://www.simpgo.ursb.go.ug/), an applicant will click on the Create an Account button on the top right side of the screen, as seen below.</p> 
<p>ACC Step 2:</p>	<p>An applicant will be taken to a URSB services page, where they will select the relevant service they need - Registration of Security Interests on SIMPO.</p> 
<p>ACC Step 3:</p>	<p>Choose your client type i.e. either institution or individual</p> <p>Step One - Choose Client type</p>  <p>Follow the prompts while providing the required information depending on your client account type.</p>

<p>ACC Step 4:</p>	<p>a) Upload the required attachments as earlier explained.</p> <p>b) Fill in the text captcha to confirm you are not a robot</p> <p>c) Read the terms and conditions, and tick the check box if you agree to the terms.</p> <p>Upload Attachment(s) * <small>Maximum file size is 3MB</small></p> <p style="text-align: right;">+ Add file</p> <hr/> <p style="text-align: center;">Security Check</p> <p style="text-align: center;"><small>Please type the characters you see in the picture below</small></p> <div style="text-align: center;">  <p><small>Refresh</small></p> <input type="text"/> <p><small>Letters are not case sensitive</small></p> </div> <p style="text-align: center;"><small>Click this link to read General Conditions of use of the Security Interest in Movable Property Registry System.</small></p> <p><input checked="" type="checkbox"/> Select the Checkbox if you agree to the General Conditions of use of the Security Interest in Movable Property Registry System.</p> <p style="text-align: center;">Submit Account Details</p>
<p>ACC Step 5:</p>	<p>a) You can then click on the Submit button after which you will receive a message to confirm that your account has been successfully submitted.</p> <p>b) At this point, the applicant receives an email that their account creation application has been successfully received.</p> <p>c) The registry will thereafter review and either approve or decline the account within 3 working days. Once the account is approved, the applicant instantly receives an email and they can login by using their user name and password.</p>

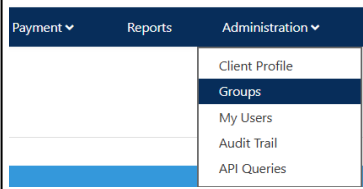
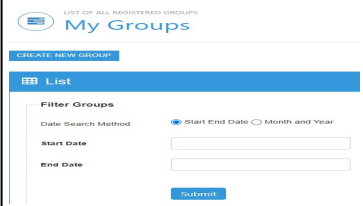
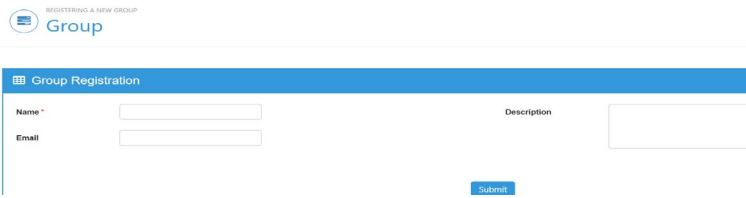
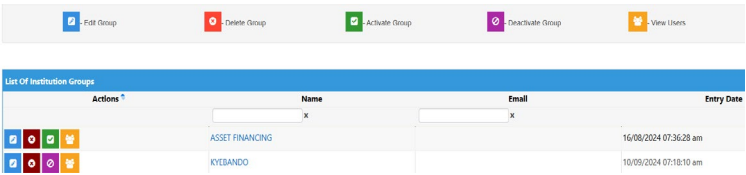
7.2. Groups on SIMPO

A Group is a subset of an Institution, meaning that a Group can also have a Group Administrator or Administrators, just like institution administrators.

Groups allow a secured creditor to manage workflow by putting users into categories. These categories depend on the secured creditor's needs. Some secured creditors group users based on the kind of collateral a user will handle while others group by branch or department.

A User in a given Group **cannot** access information like notices in another group, while a User that **does not** belong to any Group can access all information under the Institution's account depending on the roles they are given.







7.3. How to create, edit, delete, or deactivate a Group on SIMPO

GRP Step 1:	<p>a) Login to the SIMPO platform as the Administrator, click on the “Administration” tab.</p> <p>b) Click “Groups” from the dropdown list.</p> <p>c) The ‘My Groups’ page will load.</p>	
GRP Step 2:	<p>a) When the ‘My Groups’ page opens, click on the ‘Create New Group’ button which will lead you to the page where you register new groups.</p> <p>b) The ‘Groups’ page will load.</p>	
GRP Step 3:	<p>On the ‘Groups’ page, you will be required to provide the Name, Email address and a brief Description of the Group. You can then Click on the ‘Submit’ button to create a Group.</p>	
GRP Step 4:	<p>a) Once a Group has been created, it can be viewed at the bottom of the ‘My Groups’ page.</p> <p>b) A Group may be Edited, Deactivated, Activated or Deleted by accessing the relevant action button as shown below.</p>	

GRP Step 5:	Editing, Deactivating, Activating or Deleting a Group a) Once a User has chosen the Group to be acted upon, they select the relevant action button next to the Name of the Group. Deleting a Group is irreversible . b) A confirmation window will then be displayed, requesting you to confirm if you want to delete or deactivate the Group. c) Click Yes to confirm or No to reject deleting the Group account.
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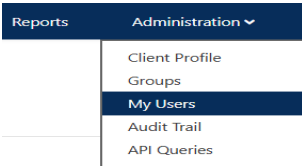
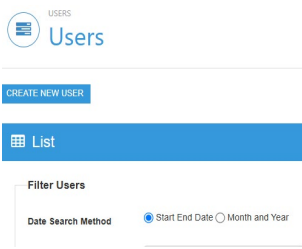
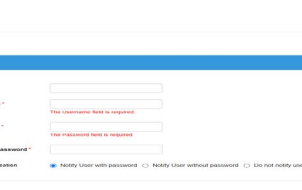
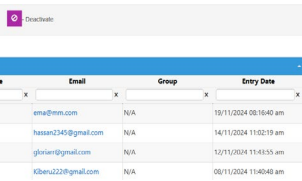
7.4. Meaning of Action Buttons under Users and Groups

The Administrator may edit, delete, deactivate or activate a user, depending on the circumstances.

Action Button	Meaning
	Edit User/Group – This is accessed when the Administrator wants to change a User or Group's details. For a User, the Administrator can edit their roles, remove them from a Group or put them in one.
 OR 	Delete User/Group – Deleting a user or group can be done when a specific institution is no longer working with a certain individual (employee) or group of people. This action is irreversible .
	Deactivate User/Group – This is done when an Institution does not want a User or a Group to access their accounts for one or more reasons. For example, a User could be on leave or suspension. Deactivation is reversible . Deactivation of User or Group does not affect the notices registered by that User or Group. Notices registered by a specific user are tied to the Secured Creditor's account, and not the User's account.
	Activate User/Group – This means restoring a User or Group after the end of the deactivation period.
	View Users – This function is available only for Groups since they contain Users. Here, an Administrator can view the Institution's Users, and edit, delete, deactivate, or activate any one of them.

7.5. How to create, edit, deactivate, or delete a User on SIMPO

A User is the smallest unit on the SIMPO platform. Sometimes, Users are also subsets of Groups. This is how an Administrator creates a new user on SIMPO.

USR Step 1:	Click on the 'Administration' menu tab on the SIMPO platform, and Select 'My Users' . The 'Users' page will load.																													
USR Step 2:	<p>a) Then click on the 'Create New User' button, and follow the prompts while providing the required information as you complete the User Form, as shown in USR Step 3.</p> <p>b) Please take note of the mandatory fields (*) and fill them as required.</p> <p>c) If the User belongs to a Group, select the relevant Group from the Institution Group dropdown menu while entering the User's information.</p>																													
USR Step 3:	<p>a) You can then move to the User Notification section and indicate whether to notify the user with the password information or not, by selecting the preferred option.</p> <p>b) After completing the User Form, click the 'Save' button at the bottom of the page, to complete the process of creating a new user.</p>																													
USR Step 4:	<p>a) After creating a User, he or she should appear in the List of Users as shown below.</p> <p>b) A User may be edited, deactivated, activated or deleted by accessing the relevant action button.</p>	 <table><thead><tr><th>Actions</th><th>Role</th><th>Username</th><th>Full Name</th><th>Email</th><th>Group</th><th>Entry Date</th></tr></thead><tbody><tr><td>[Full] [Delete] [Activate] [Deactivate]</td><td>Administrator (Client), Post-Registration Officer, Post-Regist...</td><td>eric mugoya</td><td>eric mugoya</td><td>ema@nra.com</td><td>N/A</td><td>19/11/2024 08:16:40 am</td></tr><tr><td>[Full] [Delete] [Activate] [Deactivate]</td><td>Administrator (Client), Post-Registration Officer, Post-Regist...</td><td>HASSAN MUGIBU</td><td>HASSAN MUGIBU</td><td>hassan2345@gmail.com</td><td>N/A</td><td>14/11/2024 11:02:19 am</td></tr><tr><td>[Full] [Delete] [Activate] [Deactivate]</td><td>Administrator (Client), Post-Registration Officer, Post-Regist...</td><td>RONALD KIBERA</td><td>RONALD KIBERA</td><td>kibera222@gmail.com</td><td>N/A</td><td>06/11/2024 11:40:48 am</td></tr></tbody></table>	Actions	Role	Username	Full Name	Email	Group	Entry Date	[Full] [Delete] [Activate] [Deactivate]	Administrator (Client), Post-Registration Officer, Post-Regist...	eric mugoya	eric mugoya	ema@nra.com	N/A	19/11/2024 08:16:40 am	[Full] [Delete] [Activate] [Deactivate]	Administrator (Client), Post-Registration Officer, Post-Regist...	HASSAN MUGIBU	HASSAN MUGIBU	hassan2345@gmail.com	N/A	14/11/2024 11:02:19 am	[Full] [Delete] [Activate] [Deactivate]	Administrator (Client), Post-Registration Officer, Post-Regist...	RONALD KIBERA	RONALD KIBERA	kibera222@gmail.com	N/A	06/11/2024 11:40:48 am
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USR Step 5:	<ul style="list-style-type: none"> a) Once the Administrator has chosen the User to be acted upon, they select the relevant action button next to the Name of the User. b) A confirmation window will then be displayed, requesting you to confirm if you want to delete or deactivate the User. c) Click Yes to confirm or No to reject deleting or deactivation of the User.
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7.6. User Roles on SIMPO

Every SIMPO user has roles which enable them perform different functions on SIMPO. A user can have more than one role, depending on the Secured Creditor's operational needs. Individual secured creditors are automatically assigned all rights. These are listed and explained below.

No	Role	Description
1	Administrator	<p>The Administrator manages the Institution's account. Main functions are:</p> <ul style="list-style-type: none"> a) Creating an institution's account on SIMPO through the account creation process; b) Editing the client's profile; c) Creating users and groups and d) Managing users and groups
2	Auditor	This role allows a user to view other user's activity under the Institution account. These activities can range from security activities such as logins and password resets to payment activities like the generation of payment registration numbers, registration of notices, etc.
3	Client Officer	Registers or submits (in workflow/maker-checker mode) a new security interest notice or any post-registration on a security interest notice, for authorisation.
4	Client Authoriser	Authorises the submission of a security interest notice or any post-registration of a security interest notice (in workflow/maker-checker mode).
5	Post-Registration Officer	Can register or submit (in workflow/maker-checker mode) a post-registration activity on a security interest notice.
6	Post-Registration Authoriser	Authorises the submission of any post-registration activity of a security interest notice (in workflow/maker-checker mode).
7	Finance Officer	Handles payment-related activities on SIMPO like generating Payment Reference Numbers (PRNs).

No	Role	Description
8	Search Officer	Performs searches and downloads search reports for registered users.
9	Report Officer	Generate various reports on activities in the secured creditor's activities like number of notices, account transactions, no of post registrations, etc.

7.7. How to assign rights to a User on SIMPO

1. An Administrator can assign or modify roles of a user on SIMPO by:
 - a) Clicking on the **Administration** menu tab and
 - b) Selecting **My Users** from the dropdown list, which will take the Administrator to the **Users page**.
2. While on the Users page, the Administrator will scroll down to the **List of Users** Section and Click on the **Edit button** of the User whose roles you want to edit.
3. This will open the **Edit User page** where the user's attributes will be displayed.
4. Then click on the **Modify roles** button to load the user roles page where the Administrator will click to check the box of a particular role you want to assign to the user depending on his/her responsibilities.
5. Thereafter, click the **'Save Role'** button to complete the process.

7.8. Maker-Checker/Workflow Process on SIMPO

In SIMPO, a Secured Creditor can implement a workflow process where one person initiates (**makes**) a registration while another user authorises (**checks**) it. This is called the **MAKER-CHECKER or workflow setup**. The Checker/Authoriser ensures that the information in the registration is correct before he or she authorises it. Additionally, the Authoriser can either Deny or Resend to Submitter, depending on the circumstances. Only a user with the Client Authoriser role can review and authorise a notice.

a. Client Officer initiates an initial or post registration notice.

b. Post-Registration Officer initiates **ONLY** a post-registration notice.



Client Authoriser handles the initial or post registration notice.

Post Registration Authoriser handles **ONLY** the post-registration notice

NB: A notice submitted by a user with both Client Officer and Client Authoriser roles will not go for authorisation; it will be registered immediately.

7.9. How to view audit trails

By default, an Institution's Initial Administrator has both administrator and audit roles.

The audit role allows a user to view other users' activity under the institution's account. These activities can range from security activities such as logins and password resets, to payment activities like generation of payment registration numbers, registration of notices and so many more. Briefly, audit roles help a user keep track of whatever is happening under a specific institution account

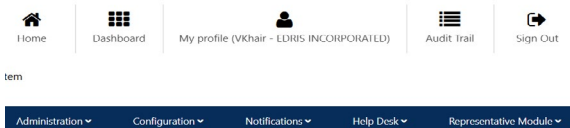

To view audit trails,

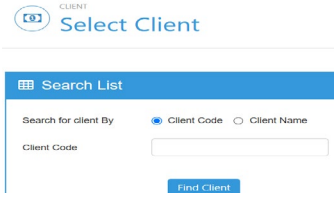
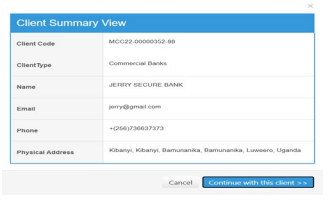
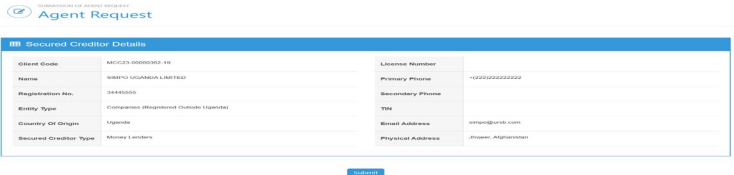
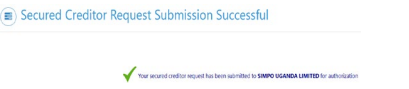
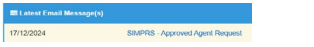
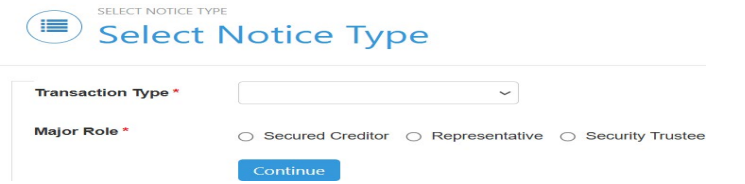
- Sign in to the SIMPO platform application as a user with audit officer roles and Click on the **"Administration"** menu tab to give you a dropdown list.
- From the dropdown list, select **Audit Trail**. This will take you to the Audit Trail page where you can review all user and client activities. On this page, you find a list of all system audits, filters for the different categories and audit actions.

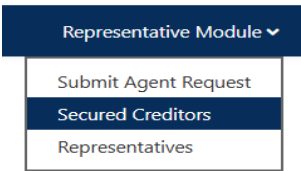
8. Agent/Representative accounts on SIMPO

SIMPO Agent/Representative allows agents like law firms to register security interests on behalf of secured creditors. It offers autonomy for the agents, allowing them to register for more than one secured creditor.

8.1. How the SIMPO Representative Module works

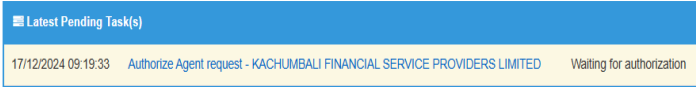
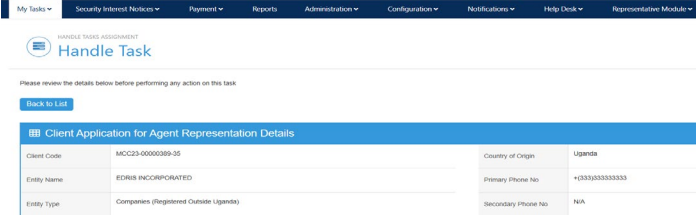
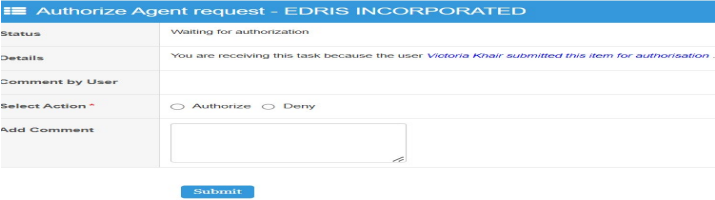
REP Step 1:	Login to SIMPO as an Administrator of the Client Account, and look for the 'Representative Module' tab on the top left corner of the dashboard. <div></div>	
REP Step 2:	<ol style="list-style-type: none">Click on the "Representative Module" tab and select "Submit Agent Request" from the drop-down menu.You should be taken to the "Select Client" page.	<div></div>

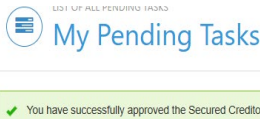
<p>REP Step 3:</p>	<p>a) On the “Select Client” page, search for the institution on whose behalf you intend to register notices or perform other functions.</p> <p>b) You may search using either the Client Code or Client Name.</p> <p>c) Click on the “Find Client” button at the bottom of the page.</p>	
<p>REP Step 4:</p>	<p>On the “Client Summary View” window, click the “Continue with this client” button.</p>	
<p>REP Step 5:</p>	<p>On the “Agent Request” page, you will review the Secured Creditor's details and click “Submit”.</p> 	
<p>REP Step 6:</p>	<p>Upon submission of the Agent request, SIMPO will notify you as shown below.</p> 	<p>Once an Agent Request is approved, the Agent's Administrator will receive an email on their dashboard (and email account), as shown below.</p> 
<p>REP Step 7:</p>	<p>When registering a security interest on behalf of a secured creditor, a User will indicate such, by selecting Representative on the ‘Select Notice Type’ page, as shown below.</p> 	

REP Step 8:	<p>An Administrator of the Agent/ Representative can view the Secured Creditors on whose behalf they register security interest notices.</p> <p>An Administrator can also view his or her Institution's Representatives.</p>	
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8.2. Handling an Agent Request

The Administrator of the Secured Creditor, on whose behalf the Agent/Representative will register the security interest notice, handles the approval of an Agent Request.

REP Step 9:	<p>The Administrator will log in, look for the Agent Request under “Latest Pending Task(s)”, and click on the task, as shown below.</p> 
REP Step 10:	<p>Once the Administrator clicks on the task, he or she will be taken to the “Handle Task” page where he will view the Client Application for Agent Representation Details.</p> 
REP Step 11:	<p>At the bottom of the Handle Task page, one will find the part where they will either Authorise or Deny the request and click ‘Submit’.</p> 

REP Step 12:	<p>Upon approval of the Agent Request, the Administrator will be notified, as shown below.</p> 
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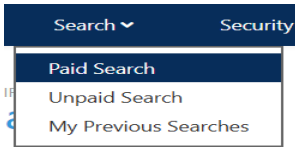

9. Searches on SIMPO

Both registered and unregistered users can do searches on SIMPO. SIMPO has two search types: **Paid** and **Unpaid (Free)**.

Unpaid (Free) searches have no cost, only one search parameter (the Grantor's name), and provide limited search results without a search report.

Paid searches have a cost, can be done using more than one search parameter, and provide more search results that can be downloaded through either a search report or certified search report, or both.

9.1. How to search SIMPO (for users with accounts/registered users)

SCH Step 1:	<p>a) Login to SIMPO, as a User with the Search Officer role.</p> <p>b) Go to the Search tab and Select "Paid Search" or "Unpaid Search".</p>	
SCH Step 2:	<p>On the 'Paid Search' page, select your preferred Search Criteria:</p> <ul style="list-style-type: none"> • Grantor (Collateral Owner) • Debtor (Borrower) • Collateral Serial Number • Security Interest Notice Number 	

SCH Step 3:

After entering your search parameter details click the ‘**Submit Search**’ button, provide PRN details (for Paid Search) and run the search.

If SIMPO finds a record with the search parameters, it will return a page with the search results as shown below.

Q
Search results

Status	Registration No	Expiry Date	Currency Name	Maximum Amount	Creditor Name	Creditor Name	Creditor ID Number	Creditor Name	Collateral Serial No	Collateral Type
<input type="radio"/> Active (Object Raised)	REG23-00000524-18	28/07/2026 11:59:59 pm	Ugandan Shilling	300,000,000.00	NATIONAL ENVIRONMENT MANAGEMENT AUTHORITY	VICTOR MANZI	162076	VICTOR MANZI	WDB211005A330544	Motor Vehicles
<input type="radio"/> Expired (Object Raised)	REG23-00000529-03	01/01/2024 11:59:59 pm	Ugandan Shilling	40,000,000.00	JAPAN AUTO AFRICA LIMITED	VICTOR MANZI	162076	VICTOR MANZI	WDB211005A330544	Motor Vehicles

[1](#)
[2](#)

Generate Search Report

Report Type

☒ Search Report ☐ Certified Search Report (signed by the Registrar)

☒ Send generated search report to my inbox.

[Generate Search Report](#)

SCH Step 4:

To download the Search Report or Certified Search Report, select the search result of your choice, and click on the “**Generate Search Report**” button.

A copy of the report will be downloaded to your computer, while another will be sent to your email address.

Q
Search results

Status	Registration No
<input checked="" type="radio"/> Active (Object Raised)	REG23-00000524-18
<input type="radio"/> Expired (Object Raised)	REG23-00000529-03

Generate Search Report

Report Type

☒ Search Report ☐ Certified Search Report (signed by the Registrar)

☒ Send generated search report to my inbox.

[Generate Search Report](#)

Figure 3: Selecting a search result

Figure 4: Generating a Search Report or Certified Search Report

10. Payments on SIMPO

Except the free search, all SIMPO services attract a fee. The list of fees is found in the schedule of this Guide. Each payment is tagged to a Payment Reference Number (PRN). SIMPO is integrated with the Uganda Revenue Authority (URA) payment platform, commonly referred to as **eTax** to facilitate the generation of PRNs on one service platform.

Three (3) types of payments are required on SIMPO: registration fees, caveat fees and stamp duty. Registration fees are for SIMPO services like registration of a notice while caveat fees are for caveat registration and cancellation.

Stamp duty is a payment chargeable on an instrument, which creates a security interest or on the value of the security interest, depending on the circumstances. Assessment and payment of stamp duty PRN is done outside SIMPO, on eTax.

10.1. Payment modes on SIMPO

Payment of SIMPO fees can be done in two ways:

- a) **Pay-As-You-Go:** a User generates a PRN specific to the service they wish to access or the transaction they wish to carry out. For example, a PRN for registration of a security interest notice, a RN for a search, etc.
- b) **Pre-paid:** a User generates a PRN for an amount of money, depending on the volume of transactions the business registers in a given period. This PRN can then be used to access services without having to generate a PRN whenever one wants a service. For example, a user may generate a PRN for UGX 1,500,000/- which can be used to pay for different transactions on SIMPO until the balance is down to zero, after which another PRN is generated.

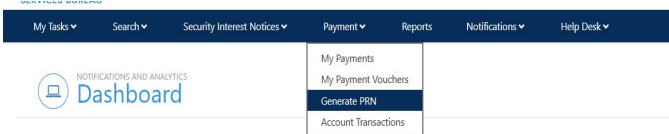
10.2. How to view account transactions

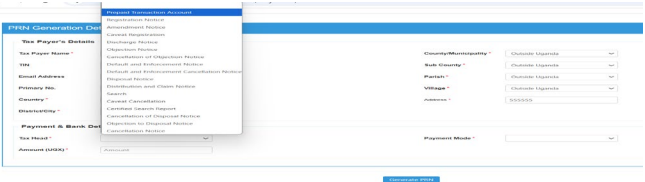

Viewing account transactions allows a user to view an institution's expenditure for various SIMPO services like search, or registration of a notice, among others. Where an institution uses prepaid mode of payment, a user is also able to view the balances on the prepaid account.

- a) To view account transactions, one should login into SIMPO as a user with the **Finance Officer** roles.
- b) Click on the "Payments" menu tab, which will drop a list of items.
- c) Then Select **"Account Transactions"** from the drop-down list to display the **Account Transactions** page.

10.3. How to generate PRNs on SIMPO

For one to generate a PRN, he or she MUST have the **Finance Officer Role**. PRNs are tagged to tax heads. Tax head means the service for which a User generates a PRN, and includes Pre-paid.

PRN Step 1:	<div><div>a) Click on the Payment menu tab</div><div>b) Select the "Generate PRN" option from the dropdown to load the payment and bank details.</div></div> <div><p>The screenshot shows the SIMPO dashboard interface. At the top, there is a dark blue navigation bar with several menu items: 'My Tasks', 'Search', 'Security Interest Notices', 'Payment', 'Reports', 'Notifications', and 'Help Desk'. Below this bar, on the left, is a 'Dashboard' section with a circular icon and the text 'NOTIFICATIONS AND ANALYTICS'. On the right, there is a dropdown menu for the 'Payment' tab, which is currently open, showing four options: 'My Payments', 'My Payment Vouchers', 'Generate PRN' (which is highlighted with a dark blue background), and 'Account Transactions'.</p></div>
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<p>PRN Step 2:</p>	<p>You will be asked to provide the following information – Taxpayer's details, tax head, amount, mode of payment and bank.</p> <p>Once you select the tax head, the system will auto-populate the amount for the tax head.</p> 
<p>PRN Step 3:</p>	<p>After filling in all the required information, click the 'Generate PRN' button at the bottom of the page, to generate the PRN for the selected service.</p>
<p>PRN Step 4:</p>	<p>Once the PRN is generated, one can download a payment slip by clicking on 'Print PRN Details'</p> 

10.4. How to generate PRNs for caveat registration/cancellation PRNs on SIMPO

<p>CVT Step 1:</p>	<p>Follow Steps 1 to 3, above (How to generate PRNs on SIMPO)</p>
<p>CVT Step 2:</p>	<p>On the tax head menu, select either 'Caveat Registration' or 'Caveat Cancellation', depending on the service needed.</p>

Figure 5: Tax head for caveat registration

Figure 6: Tax head for caveat cancellation

CVT Step 3:	For caveat registration , enter the motor vehicle registration number and Click the blue 'Verify' button next to the vehicle registration number textbox.
<div> <div> Payment & Bank Details <div> Tax Head* <div>Caveat Registration</div> </div> <div> Vehicle Reg. No.* <div></div> <div>Verify</div> </div> <div> Amount (UGX)* <div>50,000.00</div> </div> <div> Payment Mode* <div></div> </div> </div> <div> Payment & Bank Details <div> Tax Head* <div>Caveat Registration</div> </div> <div> Payment Mode* <div></div> </div> <div> Amount (UGX)* <div>20,000.00</div> </div> </div> </div>	
<div> Payment & Bank Details <div> Tax Head* <div>Caveat Registration</div> </div> <div> Vehicle Reg. No.* <div>UAS05BX</div> <div></div> </div> <div> Amount (UGX)* <div>50,000.00</div> </div> <div> Payment Mode* <div></div> </div> </div>	
CVT Step 4:	Follow PRN Step 4 and PRN Step 5 on "How to generate PRNs on SIMPO"

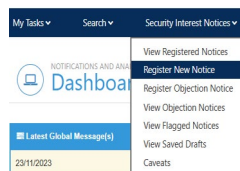
11. Security Interest Notices on SIMPO

11.1. How to register a security interest on SIMPO and place a caveat

SEN Step 1: a) For one to register a security interest notice, or initiate such registration, he or she **MUST** have the **Client Officer** role.

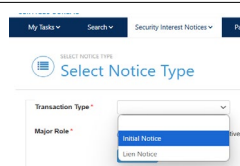
b) Once you are logged in, click on the **"Security Interest Notices"** menu tab and select the **Register New Notice** option from the drop-down list.

c) The **'Select Notice Type'** page will load.



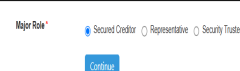
SEN Step 2: a) On the **'Select Notice Type'** page, you will indicate the type of notice you intend to register.

b) Initial Notices are for security interests arising from a contract.



c) Indicate that you are registering the notice as either a Secured Creditor, Representative or Security Trustee, as the case may be.

d) Click **'Continue'**. You will be redirected to a page where you will enter information about the security interest.



**SEN
Step 3:**

- a) On the **'Register Initial Notice'** page, a User will enter the **Initial or Lien Notice** Details and the **Registration Information**.
- Creation Date is the date when the secured creditor and grantor entered into a security agreement.
 - Expiry Date is when the Secured Creditor intends for the notice to lapse or expire.
 - Interest Rate Period is how the Secured Creditor charges interest. Is it on a monthly, annual or quarterly basis?
 - Sector of the Economy indicates the kind of economic activity in which the Grantor/Debtor will apply the asset acquired on credit or the borrowed funds.
- b) On the **Amount** section, **Principal Amount** is the funds provided while **Other Costs** covers the transaction charges and the total interest. Together, they form the **Maximum Amount**, which appears on the report after the notice is generated.

- c) An equivalent for the **'Register Lien Notice'** page.

**SEN
Step 4:**

- d) The Registration Information part has three components:
- Secured Creditor,
 - Grantor/Debtor, and
 - Collateral.

- SEN Step 5:**
- Under the 'Secured Creditor' component, you will find the Secured Creditor's information, which you **MUST NOT** edit.
 - However, where there is more than one secured creditor, click on the '**Add New Secured Creditor**' button and fill in their details. This secured creditor could be an institution or an individual.
 - If the registration is for placing a **caveat**, you **MUST** enter and **verify** the Secured Creditor's TIN. Here, a **USER MUST NOT EDIT any other information**.

- SEN Step 5a:**
- Where the User is a **Representative/Security Trustee**, he/she will be required to select the Secured Creditor Type.

- SEN Step 5b:**
- After selecting the Secured Creditor, SIMPO will bring a Form where a User will select the Secured Creditor on whose behalf he/she is registering the notice.
- The list will be for Secured Creditors who have accepted a User's Agent Request (see process on **How the Representative/Agent Module works**).

- SEN Step 6:**
- Next, a User will enter the Grantor and Debtor's information.
 - Select the correct Grantor or Debtor type - Institution OR **Individual**.

**SEN
Step 7:**

- c) Under each Grantor/Debtor type, you will be required to indicate whether they are just the Grantor, the Debtor or both.
- d) Where the Borrower/Debtor is **different** to the Grantor, a User will first enter the Borrower's information, and then then Click **"Add New Individual"** or **"Add New Institution"** to add the Grantor/Collateral Owner's information.

- e) Where the **Borrower/Debtor** is the same as the **Collateral Owner/Grantor**, then select **"Both Grantor and Debtor"**.

**SEN
Step 8:**

- a) After selecting the Grantor/Debtor, SIMPO will present a form where a User will fill in the Country of Origin and Entity Type (for institutions) OR the Nationality and identifier (for individuals).
- b) If the individual is non-Ugandan, a User will select their ID type – Passport or Refugee ID.
- c) A User will click 'Submit' button, and SIMPO will load a form where the User will fill in other details of the Grantor/Debtor.

Figure 7: Grantor/Debtor Form for Institutions

Figure 8: Individual Grantor/Debtor Form

**SEN
Step 9:**

- a) A User will enter the Grantor/Debtor's information in a form as shown below.

**SEN
Step
9a:**

Where the collateral is a motor vehicle, motorcycle, trailer, or engineering plant, a User **MUST ENTER** and **VERIFY** the **Grantor/Collateral Owner's Tax Identification Number (TIN)**, as indicated in the logbook.

**SEN
Step
9b:**

A User will indicate the Grantor/Debtor's Principal Business Activity. The Grantor/Debtor's economic activity or what he or she does for a living falls under this sector.

Principal Business Activity*

- ☐ Accommodation and food service activities
- ☐ Activities of extrastatal organizations and bodies
- ☐ Activities of households as employers, undifferentiated goods- and services-producing activities of households for own use
- ☐ Administrative and support service activities
- ☐ Agriculture, Forestry and Fishing
- ☐ Arts, entertainment and recreation
- ☐ Construction
- ☐ Education
- ☐ Electricity, gas, steam and air conditioning supply
- ☐ Financial and insurance activities
- ☐ Human health and social work activities
- ☐ Information and Communication
- ☐ Manufacturing
- ☐ Mining and Quarrying
- ☐ Professional, scientific and technical activities
- ☐ Public administration and defence; compulsory social security
- ☐ Real estate activities
- ☐ Transportation and storage
- ☐ Water supply, sewerage, waste management and remediation activities
- ☐ Wholesale and retail trade; repair of motor vehicles and motorcycles
- ☐ Other service activities

**SEN
Step
10:**

Fill in the collateral details - A User will then enter the Collateral Details. If there is more than one collateral in a given secured transaction, please click on the **'Add New Collateral'** button, and enter the necessary details.

**SEN
Step
10a:**

- a) The collateral types are found on the dropdown menu, from which a User can select the appropriate collateral type. Examples include livestock, company/business assets, farm harvest, plant and equipment, bank accounts, intellectual property rights, and household goods, among others.
- b) To enter the Grantor/Collateral Owner's name, one **MUST** have entered it on the Grantor form.

SEN
Step
11:

- Where collateral is a **motor vehicle, trailer, motorcycle, or engineering plant**, the Collateral form will present as shown below.
- A User will be required to **ENTER and VERIFY the Caveat PRN**.
- If the motor vehicle is supposed to pay Advance Income Tax, the User will enter the relevant PRN.

- Once the caveat PRN is verified, the system will return a ✓, and automatically fill in the motor vehicle registration number, the chassis number and the body description.
- However, the User **MUST** fill in the **caveat reason**. “**Other description**” is optional.

SEN
Step
12:

A User will then indicate the value of the collateral. However, this part is optional. If the transaction has **more than one collateral**, the User will click on the “**Add New Collateral Button**”.

Add a document attachment, if any.

SEN
Step
13:

Lastly, the User will check the ‘Declaration’, as proof that they obtained the Grantor’s/Debtor’s authorisation to enter the information in SIMPO.

SEN
Step
14:

- SIMPO will present a **Review Notice** window where a User can double-check that the information entered is accurate.
- Once satisfied that the information is correct, the User will **click ‘Register Notice’ or ‘Submit Notice’**, if working in Workflow mode.

- SEN Step 15:**
- SIMPO will present a Payment Information window where a User will select the relevant payment mode for the notice and enter the relevant information.
 - If it is '**Pay-As-You-Go**', the User will enter the relevant PRN.
 - Where the notice has a motor vehicle, trailer, motor cycle or engineering plant as collateral, a User **MUST** enter the Stamp Duty PRN, as proof of payment of stamp duty.

The screenshot shows a 'Payment Information' window with a 'Transaction Payment Information' section. It includes fields for 'Service Type' (Registration Notice), 'Amount to Pay' (USD\$ 10,000.00), and 'Select Payment Method' with radio buttons for 'I repaid Account Payment' and 'Pay as you go'.

The screenshot shows the same 'Payment Information' window with a 'Stamp Duty Payment Information' section. It includes fields for 'Stamp Duty Exempt' (No) and 'Stamp Duty' (USD\$ 10,000.00).

Figure 9: Payment window where the collateral is a motor vehicle

- SEN Step 16:**
- Upon successful registration, the User will receive a notification showing that he or she has successfully registered a notice.
 - Where the collateral is a motor vehicle, trailer, motorcycle, or engineering plant:
 - The notification will indicate that a return of the security interest has been submitted to the Chief Licensing Officer for further processing.
 - The return will be recorded in the Caveats Table, where a User can check its status.

11.2. How to review and handle a notice registration request


A User with either the Client Authoriser or Post-Registration Authoriser role may follow the steps below, to review and authorise a notice.

CHK Step 1:	<ol style="list-style-type: none"> User with the Client Authoriser role will log into SIMPO. On the Dashboard, you will see the notice for authorisation listed under the Latest Pending Tasks.
CHK Step 2:	<ol style="list-style-type: none"> Click on 'Authorise Notice' to displace the Handle Task page. On the 'Handle Task' page, the user will review the notice registration details.

CHK Step 3:	<p>a) User will scroll down to the Authorisation section and Select 'Authorise' to approve, 'Deny' to terminate the registration process or 'Resend to Submitter' to return to the Client Officer/Submitter for correction and resubmission.</p> <p>b) Then click the 'Submit' button when you are done.</p>
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11.3. How to Save and Load Drafts on SIMPO

A User can save drafts of their registrations on SIMPO by:

- Clicking on the **Save as Draft** button, which is found on the **'Register Initial Notice'** page.
- A pop-up window will appear where the user will enter a name for the draft and then click on the **'Save Draft'** button to save the draft. The user then enters a name for the draft
- To load a draft, click on the **'Security Interest'** Menu and select the **'View Saved Drafts'** option from the drop-down list to direct you to the list of saved drafts.
- A user will then move to the **Actions** column on the **'List of Saved Drafts'** page and click on the **'Load Saved Draft'** icon  of the draft to load the security interest draft.
- The draft will load on the **'Register Initial Notice'** page, for editing and registration.

11.4. How to view details of registered security interests

In order to view the details of the registered security interests,

- Login to the SIMPO platform and click on the **"Security Interest"** menu to get a drop-down list.
- From the drop-down list, select **"View Registered Notices"** to open the **"My Registered Notices"** page then search for notices by choosing the search parameter or filter from the dropdown list.
- Click on the **"Filter notices"** button, select **'Active Notices'** from the drop down list. From the same dropdown list, you can select **expired, discharged, cancelled, amended, or pending** notices, etc.
- Click on the **"Submit"** button to view the active security interests.
- Then move to the **List of Notices** section in the **Registration No.** column and Click on the **Registration No.** of a Security Interest to display its details under the notice summary view.
- You may download either the acknowledgement or current report of a notice, as explained in section 13.2.

12. SIMPO Caveats Table

Where the collateral is a motor vehicle, motorcycle, trailer or engineering plant, upon registration of a notice, the return will appear in the Caveats Table.

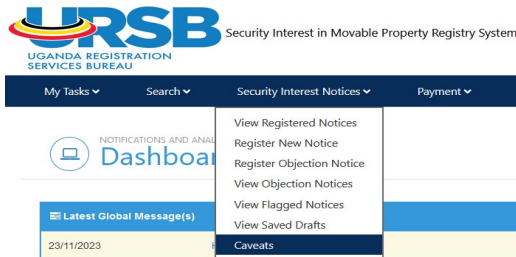


Figure 10: How to find the SIMPO Caveats Table

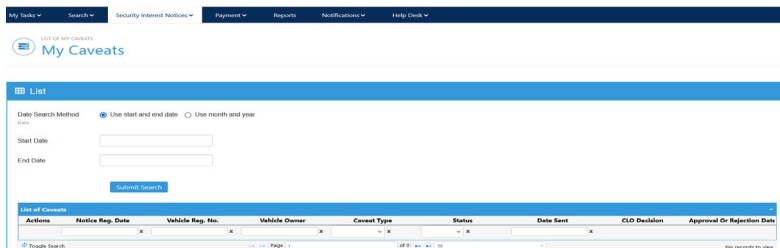


Figure 11: The SIMPO Caveats Table

Where the Status of the caveat is '**Not Sent**', please contact URSB on simpo@ursb.go.ug or 0326338004 or 0800 100 006. However, a User should ensure that the notice has been authorised and submitted to URSB. '**Not Sent**' may mean that it is still within a User's account.

13. Post-registration activities on SIMPO

Post-Registration Activities (**PRA**) are those changes that take place **after** a notice has been registered.

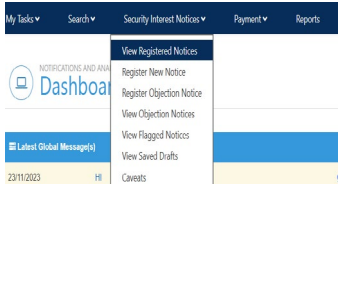
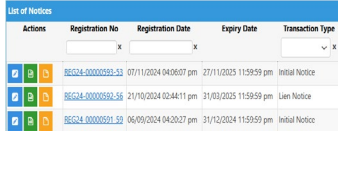
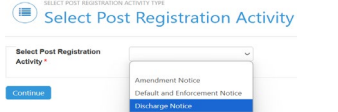
Examples of post-registration activities on SIMPO include amendment notices (renewal, update and transfer), default and enforcement notices, disposal notices, distribution and claim notices, discharge notices, and a cancellation notice.

To initiate a post-registration activity, one should have either the **Client Officer** or **Post-Registration Officer** Role.

13.1. Caveat removal/Caveat Cancellation on SIMPO




- a) Caveat removal/cancellation is also a post-registration activity. Only caveats placed through SIMPO can be removed using SIMPO. Therefore, caveats placed BEFORE the integration of SIMPO and the Motor Vehicle Registry (MVR) should be removed using the old process (submitting removal of caveat documents at the MVR).
- b) Caveats can be removed through either a **Discharge of a Notice OR Cancellation of a Notice**.
- c) **DISCHARGE** applies where the borrower or debtor has met their obligation or the collateral has been disposed of as part of enforcement. On the other hand, **CANCELLATION of a notice** is done where, according to the secured creditor, the security interest **SHOULD NOT** have been registered in the first place. In other words, it is an **INVALID** registration.
- d) Therefore, **Cancellation of a notice** is NOT the same as **Caveat Removal/ Cancellation**.
- e) Please note that once a notice expires, the only possible action available to a user will be discharged.

13.2. Where do you find Post-Registration Activities on SIMPO?

<p>PRA Step 1:</p>	<p>a) A User MUST have Client Officer or Post-Registration Officer Role.</p> <p>b) Click on “Security Interest Notices” menu, and it will bring a drop-down list.</p> <p>c) On the drop-down list, select “View Registered Notices” to open the “My Registered Notices” page.</p>	
<p>PRA Step 2:</p>	<p>Scroll down the “My Registered Notices” page, scroll down to the “List of Notices”, then to the ‘Actions’ column, and click on the button of the affected security interest notice.</p>	
<p>PRA Step 3:</p>	<p>On the “Select Post Registration Activity” page, you will click on the activity you would like to perform, and then click ‘Continue’.</p>	

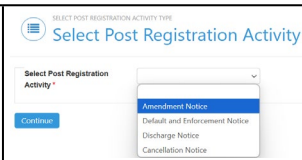
13.3. What do the three Action Icons on the list of notices mean?

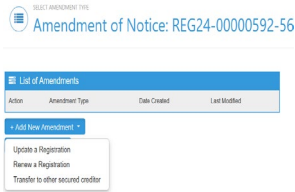
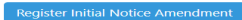
Next to each **active** security interest notice on SIMPO, there is a set of action buttons, which are explained below.



Action Icon	Explanation
	<p>a) Represents Post-Registration Activities.</p> <p>b) This is where a User clicks to access the 'Post-Registration Activity' page.</p>
	<p>a) This represents the Acknowledgement Report. It contains all information on a security interest notice, as entered and registered by a User.</p> <p>b) To download an acknowledgement report, click on the green icon alongside the particular notice in which you are interested.</p> <p>c) A Secured Creditor MUST provide the Grantor with a physical copy of the acknowledgement report.</p>
	<p>a) This orange icon represents the Current Report.</p> <p>b) A Current Report will show both the initial details of a notice and changes that have been made to that notice, through post-registration activities like amendment, etc.</p> <p>c) To download a current report, click on the orange icon alongside the particular notice you are interested in.</p>

13.4. How to register an Amendment Notice on SIMPO

SIMPO has three (3) types of Amendment Notices: Update, Renewal, and Transfer. An **Update** is used to modify, correct or add details of an existing notice, according to the changes in the transaction. A **Renewal** is the extension of the period of perfection of a notice while a **Transfer** is a change in secured creditor.

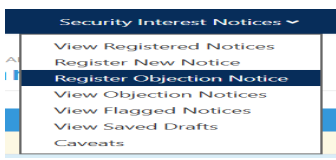
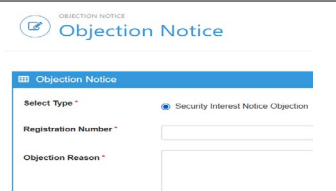
AMN Step 1:	Refer to PRA Steps 1, and 2 .	
AMN Step 2	Under Post-Registration Activities (PRA), select 'Amendment Notice' as the PRA would like to perform.	


AMN Step 3:	<p>a) On the “Amendment of Notice” page, you will be required to select the amendment you would like to carry out.</p> <p>b) ‘Update a Registration’ is to change information concerning a notice EXCEPT registration date, registration number, creation date, and expiry date of the initial notice.</p> <p>c) ‘Renew a Registration’ is to extend to the period of the notice. A renewal is done ONLY when a notice has six (6) months or less to expire.</p> <p>d) ‘Transfer to other secured creditor’ allows a secured creditor to transfer their interest in collateral registered under a particular security interest notice. Where there is more than one collateral, the secured creditor can register a partial transfer where one or more collateral is transferred. Full transfer means that the secured creditor transfers all collateral in an interest.</p> <p>e) When doing a transfer, the transferor secured creditor will search for the transferee secured creditor by <i>Client Name</i> or <i>Client Code</i>.</p> <p>f) On finding the transferee, the transferor will select the transfer type and click “Submit Transfer Request”.</p>	
AMN Step 3:	<p>g) At the bottom of the ‘Amend Notice’ page, click on the ‘Register Initial Notice Amendment’ button to upload the amendment.</p>	

AMN Step 4:	<p>The uploaded amendment should show in the list of amendments as shown.</p> <p>NB: At this point, the amendment has NOT yet been registered.</p>	 <p>Figure 12: List of Amendments before registration of an amendment notice.</p>
AMN Step 5:	<p>Click on the 'Register Amendment' button below the 'List of Amendments' table to register the amendment of the notice.</p>	

13.5. Objecting to an Initial or Lien Notice

Once a security interest has been registered, someone can object to its registration if he or she believes that it was inaccurately or wrongfully registered. This can be a secured creditor or someone with rights in the collateral. A person who objects to a notice is called an **Objector**.

OBJ-SEN Step 1:	<p>An Objector will create an account on SIMPO, according to the steps on <i>How to Create An Account on SIMPO (7.1).</i></p>
OBJ-SEN Step 2:	<div> <div data-bbox="268 805 604 1029"> <p>a) On the dashboard, Click on the 'Security Interest Notices' menu and select 'Register Objectation Notice' from the drop down list.</p> <p>b) The Objectation Notice page will load.</p> </div> <div data-bbox="621 805 957 965">  </div> </div>
OBJ-SEN Step 3:	<div> <div data-bbox="268 1045 604 1439"> <p>a) Select the Objectation Notice type as 'Security Interest Notice Objection'.</p> <p>b) Enter the Registration Number of the security interest against which you would like to register the objection notice.</p> <p>c) Provide reasons for objecting to the security interest notice (wrongful or inaccurate registration).</p> </div> <div data-bbox="621 1045 957 1236">  </div> </div>

OBJ-SEN Step 4:	Click ' Register Objection Notice ' at the bottom of the Objection Notice page.	
OBJ-SEN Step 5:	After registration, a verification email with an acknowledgement report will be instantly sent to the User's email, that of the registry and of the Secured Creditor whose notice against which a User has registered the objection.	
OBJ-SEN Step 6:	Once notified in OBJ-SEN 4 , a Secured Creditor has 7 days to respond to the objection. If the Secured Creditor fails to respond, the objector shall apply to the Registrar for cancellation of the notice.	
OBJ-SEN Step 7:	Upon receipt of the application for cancellation, the Registrar will notify the secured creditor or the grantor and secured creditor, depending on the circumstances prescribed by law, of the application, setting out the grounds for the application. As the case may be, the Grantor or secured creditor will file a response.	
OBJ-SEN Step 8:	On receipt of the response to the notice of objection, the Registrar shall consider the application for cancellation and the response to the application and may cancel the notice upon satisfaction that any of the grounds in the SIMPA and the Regulations exist.	

13.6. How to register/file a Discharge Notice on SIMPO


A Secured Creditor or their Representative registers a Discharge Notice, against an initial notice, where

- a) the borrower has fulfilled their obligations under a security interest agreement, OR
- b) the secured creditor has enforced the security interest and the collateral has been sold, even if the secured creditor DID NOT recover all the monies due under the security interest agreement.

Discharge of a security interest is **done within five (5) working** days after the obligation secured by the collateral has been paid or performed in full. A discharge can be either partial or full, depending on whether the entire obligation or part of it has been performed.

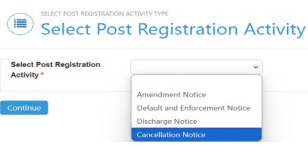
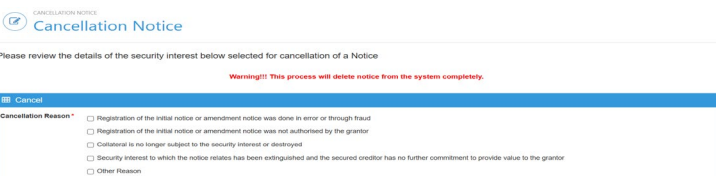
Table 1: How to register a discharge notice

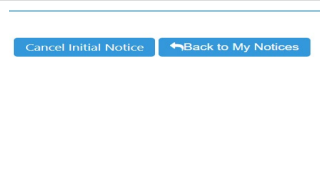
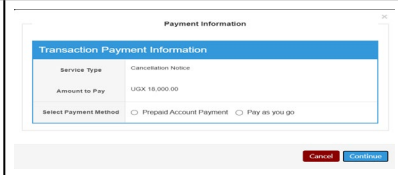
DN Step 1:	Refer to PRA Steps 1, and 2.		
DN Step 2:	<div>a) Select the 'Discharge Notice' item, and then click 'Continue'.</div> <div>b) You will be taken to the "Discharge Notice" page.</div>	<div><div>SELECT POST REGISTRATION ACTIVITY TYPE</div><div>Select Post Registration Activity</div><div>Select Post Registration Activity*</div><div>Continue</div><div>Amendment Notice Default and Enforcement Notice Discharge Notice Cancellation Notice</div></div>	
DN Step 3:	<div>On the 'Discharge Notice' page, you will be required to state the Discharge Reason.</div> <div><div>DISCHARGE NOTICE</div><div>Discharge Notice</div><div>Please review the details of the Initial Notice below selected for discharge</div><div><div>Discharge</div><div>Type of Discharge *<div>Full Discharge</div></div><div>Collateral Type</div><div>Vehicle No</div><div>Serial No</div><div>Caveat PRN</div><div>Caveat Reason</div><div>Bank/Deposit Account</div><div>N/A</div><div>123456789</div><div>N/A</div><div>N/A</div><div>Discharge Reason *</div><div><input type="checkbox"/> Security interest to which the notice relates has been extinguished and the secured creditor has no further commitment to provide value to the grantor</div><div><input type="checkbox"/> Other Reason</div></div></div>		
DN Step 4:	<div>Where the security interest has a MOTOR VEHICLE as collateral, the 'Discharge Notice' will appear as shown below. You will be required to enter the CAVEAT PRN and CAVEAT REASON and state the Discharge Reason.</div> <div><div>Discharge</div><div>Type of Discharge *<div>Full Discharge</div></div><div>Collateral Type</div><div>Vehicle No</div><div>Serial No</div><div>Caveat PRN</div><div>Caveat Reason</div><div>Motor Vehicles (MOTORCAR)</div><div>LJARS4V</div><div>SP0001/08088</div><div></div><div></div><div>Discharge Reason *</div><div><input type="checkbox"/> Security interest to which the notice relates has been extinguished and the secured creditor has no further commitment to provide value to the grantor</div><div><input type="checkbox"/> Other Reason</div></div>		
DN Step 5:	<div>Click on the "Register Discharge of Initial Notice" button at the bottom left corner of the Discharge Notice page and then provide payment information details.</div> <div><div>Register Discharge of Initial Notice</div><div>Back to My Notices</div><div><div>Payment Information</div><div>Transaction Payment Information</div><div>Service Type</div><div>Discharge Notice</div><div>Amount to Pay</div><div>USD 18,000.00</div><div>Select Payment Method</div><div>Prepaid Account Payment</div><div>Pay as you go</div><div>Cancel</div><div>Continue</div></div></div>		
DN Step 6:	<div>After registration, SIMPO will notify you as shown below, and a verification email with an acknowledgement report will be sent to your email account.</div> <div><div>LIST OF MY REGISTERED NOTICES</div><div>My Registered Notices</div><div>You have successfully performed a discharge with Activity No.: FD023-00001072-23 on Notice with Registration No.: REG23-00000546-49. A verification email with acknowledgement report has been sent to your email account. A return of the cancellation of the security interest has been submitted to the Chief Licensing Officer (CLO) for further processing. You will receive a notification from the CLO after processing.</div></div>		

DN Step 8:	<p>Discharging Expired Notices:</p> <p>a) Where a notice with a MOTOR VEHICLE as collateral has expired before caveat removal, Go to View Registered Notices and on the “My Registered Notices” page, filter your notices to find the expired notices as shown below.</p> <p>b) On the list of expired notices, find the notice to be discharged and follow DN Steps 2, and 4-7.</p>  <p>Figure 13: Filtering registered notices to get expired notices</p>
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13.7. How to register a Cancellation Notice on SIMPO

This notice is filed when the Secured Creditor has determined that the initial or lien notice SHOULD NOT have been filed in the first place due to fraud, error, or other reason in the SIMPA. **REMEMBER**, by cancelling a notice, you are stating that it is **invalid**. BE SURE before you cancel the notice.

CAN Step 1:	<p>a) Refer to PRA Steps 1, and 2 on how to access the Post-Registration Activity (PRA) page of a notice.</p> <p>b) On the List of Security Interest Notices, identify the notice that you would like to cancel.</p>	
CAN Step 2:	<p>a) Select the ‘Cancellation Notice’ item, and then click ‘Continue’.</p> <p>b) You will be taken to the “Cancellation Notice” page.</p>	
CAN Step 3:	<p>On the ‘Cancellation Notice’ page, you will be required to indicate or state the Cancellation Reason.</p> 	

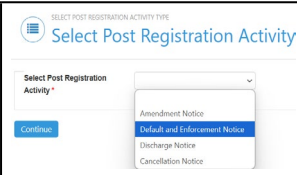
CAN Step 4:	Where the security interest has a MOTOR VEHICLE as collateral, the 'Cancellation Notice' page will require a User to enter the CAVEAT PRN and CAVEAT REASON and state the Cancellation Reason .	
CAN Step 5:	a) Click on the "Cancel Initial Notice" button at the bottom left corner of the Cancellation Notice page. b) Fill in the payment information and click Continue .	
		
CAN Step 6:	SIMPO will register a cancellation of a notice and send a cancellation acknowledgement report to your email address.	



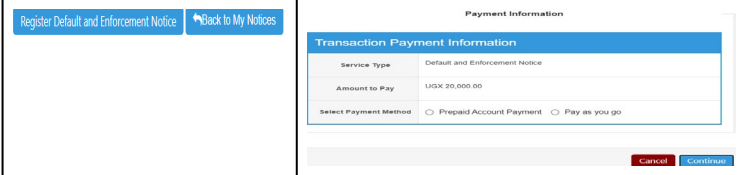
14. Enforcement of a security interest on SIMPO

When a borrower/collateral owner defaults on their obligations, the Secured Creditor whose security interest is perfected by registration on SIMPO will enforce by registering a default and enforcement notice, followed by a notice of disposal and then and notice of distribution and claim. Once the process is complete, the Secured Creditor will discharge the security interest.

14.1. How to register a Default and Enforcement Notice

A Secured Creditor files a **Default and Enforcement Notice** when the Debtor fails to meet their obligations, like failing to pay the monies owed. This notice allows the Secured Creditor to enforce its security interest perfected by registration.

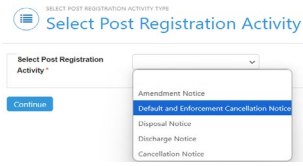


ENF Step 1:	a) Refer to PRA Steps 1, and 2 on how to access the Post-Registration Activity (PRA) page of a notice. b) On the List of Security Interest Notices , identify the notice you intend to enforce.	
ENF Step 2:	a) Select the 'Default and Enforcement Notice' item, and then click 'Continue' . b) The 'Default and Enforcement Notice' page will load.	

ENF Step 3:	<p>On the 'Default and Enforcement Notice' page, you will be required to provide the following information:</p> <ol style="list-style-type: none"> <u>Amount Enforceable</u> – All the amount owed by the borrower, including estimated enforcement costs and outstanding loan amount. <u>Outstanding Loan Amount</u> - This is what the borrower owes, from what was advanced by the secured creditor. <u>Default Notice Date to Grantor</u> - This is the date when the Secured Creditor notified the Grantor of the default. <p> Default and Enforcement Notice</p> 
ENF Step 4:	<ol style="list-style-type: none"> Click the 'Registration Default and Enforcement Notice' button to submit the enforcement notice for registration. Provide the payment information details. 
ENF Step 5:	<p>After registration, a verification email with an acknowledgement report will be instantly sent to your email account.</p>

14.2. How to cancel a Default and Enforcement Notice

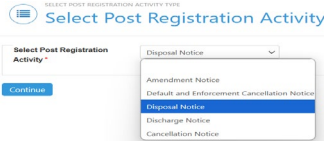
During the enforcement process, a Secured Creditor may cancel the Default and Enforcement Notice on SIMPO, for various reasons. For example, if the Grantor or Debtor has paid all or a substantive amount of the funds owed, and so the enforcement is no longer required.



CAN-ENF Step 1:	<ol style="list-style-type: none"> Refer to PRA Steps 1, and 2 on how to access the Post-Registration Activity (PRA) page of a notice. On the List of Security Interest Notices, identify the notice whose Default and Enforcement Notice you would like to cancel.
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CAN-ENF Step 2:	<p>a) Select the 'Default and Enforcement Cancellation Notice' item, and then click 'Continue'.</p> <p>b) The 'Default and Enforcement Cancellation Notice' page will load.</p>	
CAN-ENF Step 3:	<p>On the 'Default and Enforcement Cancellation Notice' page, you will be required to state the Cancellation Reason.</p> 	
CAN-ENF Step 4:	<p>Click the 'Registration Default and Enforcement Cancellation Notice' button to submit the enforcement cancellation notice for registration. Fill in the payment information in the pop up window.</p>	
CAN-ENF Step 5:	<p>After registration, a verification email with an acknowledgement report will be instantly sent to your email account.</p>	

14.3. How to register a Disposal Notice on SIMPO

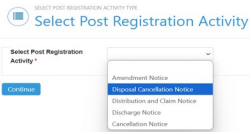


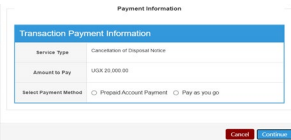
A **Disposal Notice** is filed after a Secured Creditor has taken possession of the collateral and intends to sell it or dispose of it. This notice alerts the public that the collateral is being sold to recover an outstanding debt. It provides details about the disposal like the date and location of the sale, and is a step toward realising the creditor's claim.

DIS Step 1:	<p>a) Refer to PRA Steps 1, and 2 on how to access the Post-Registration Activity (PRA) page of a notice.</p> <p>b) On the List of Security Interest Notices, identify the notice whose collateral is to be disposed.</p>	
DIS Step 2:	<p>a) Select the 'Disposal Notice' item, and then click 'Continue'.</p> <p>b) The 'Disposal Notice' page will load.</p>	

DIS Step 3:	<p>On the 'Disposal Notice' page, you will be required to provide the disposal details, and court order details for loans above UGX 10,000,000 (ten million shillings).</p> 
DIS Step 4:	<p>When you are through, click the 'Register Disposal Notice' button to submit the Disposal Notice for registration, and provide payment information.</p> 
DIS Step 5:	<p>After registration, a verification email with an acknowledgement report will be instantly sent to your email.</p>

14.4. How to cancel a Disposal Notice

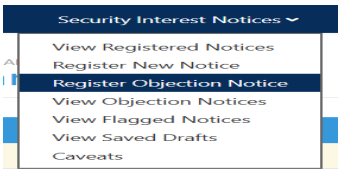
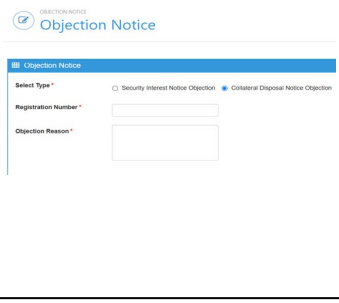

A Secured Creditor can cancel a Disposal Notice for nearly the same reasons as a cancellation of a Default and Enforcement Notice, in addition to a court order.

CAN-DIS Step 1:	<p>a) Refer to PRA Steps 1, and 2 on how to access the Post-Registration Activity (PRA) page of a notice.</p> <p>b) On the List of Security Interest Notices, identify the notice you intend to enforce.</p>
CAN-DIS Step 2:	<p>a) Select the 'Disposal Notice' item, and then click 'Continue'.</p> <p>b) The "Disposal Cancellation Notice" page will load.</p> 
CAN-DIS Step 3:	<p>On the 'Disposal Cancellation Notice' page, a User will be required to enter the reason for cancelling the disposal notice.</p> 
CAN-DIS Step 4:	<p>a) Click the 'Register Disposal Cancellation Notice' button to submit the Disposal Cancellation Notice for registration.</p> <p>b) Provide the payment details.</p> <div>   </div>

CAN-DIS Step 5:	After registration, a verification email with an acknowledgement report will be instantly sent to your email account.
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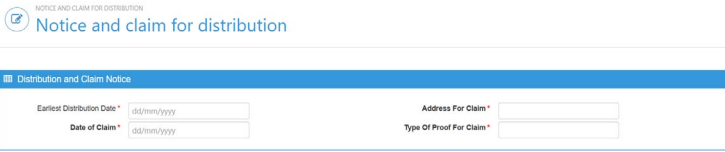

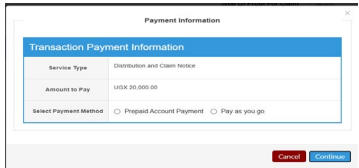
14.5. How to object to a Disposal Notice

Under the SIMPA, a person with an interest in the collateral may object to the disposition of the collateral, within **five days** of receipt of the Disposal Notice.

OBJ-DIS Step 1:	An Objector will create an account on SIMPO, according to the steps on <i>How to Create An Account on SIMPO (7.1)</i> .	
OBJ-DIS Step 1:	<p>a) Click on the 'Security Interest Notices' menu and select 'Register Objection Notice' from the drop-down list.</p> <p>b) The Objection Notice page will load.</p>	
OBJ-DIS Step 2:	<p>a) Select the Objection Notice type as 'Collateral Disposal Notice Objection'.</p> <p>b) Enter the Registration Number of the security interest against which you would like to register the objection notice.</p> <p>c) Provide reasons for objecting to the Disposal Notice.</p>	
OBJ-DIS Step 3:	Click 'Register Objection Notice' at the bottom of the Objection Notice page.	
OBJ-DIS Step 4:	After registration, a verification email with an acknowledgement report will be instantly sent to the User's email, that of the registry and of the Secured Creditor whose notice against which a User has registered the objection.	
OBJ-DIS Step 5:	The Objection is valid for 45 days , within which the Objector is required to obtain an injunction that restrains the Registrar from removing the objection from the register.	

14.6. How to register a Distribution and Claim Notice

A Distribution and Claim Notice (DCN) is used to declare the process of handling the proceeds from the sale or liquidation of collateral. It informs potential claimants and creditors about how, when and where the funds from the sale of collateral will be distributed, ensuring that all parties with claims receive their appropriate shares.

DCN Step 1:	<p>a) Refer to PRA Steps 1, and 2 on how to access the Post-Registration Activity (PRA) page of a notice.</p> <p>b) On the List of Security Interest Notices, identify the notice you intend to enforce.</p>
DCN Step 2:	<p>a) Select the 'Distribution and Claim Notice' item, and then click 'Continue'.</p> <p>b) You will be taken to the "Distribution and Claim Notice" page.</p>
DCN Step 3:	<p>On the 'Distribution and Claim Notice' page, a User will provide the notice details as follows:</p> <ul style="list-style-type: none"> • Earliest Distribution Date – the date on which the enforcing Secured Creditor will distribute the proceeds. • Date of Claim – the date on which anyone with a claim in the collateral will be required to present it. • Address for Claim – where any other Secured Creditor will deliver their proof of claim. • Type of Proof for Claim – the type of proof of claim required from other Secured Creditor(s), by the enforcing Secured Creditor. 
DCN Step 4:	<p>Click on the 'Distribution and Claim Notice' button to submit the notice for registration</p> 
DCN Step 5:	<p>Fill the payment information and click 'Continue'</p> 
DCN Step 6:	<p>After registration, a verification email with an acknowledgement report will be instantly sent to your email account.</p>

15. Fees on SIMPO and caveat fees

The fees are found in the Security Interest in Movable Property Regulations, 2019 and the Traffic and Road Safety Regulations.

Item	Matter	Fees (Ug. Shs.)
1	Registration of initial or lien notice	18,000
2	Registration of amendment notice	18,000
3	Registration of discharge notice	18,000
4	Registration of cancellation notice	18,000
5	Registration of objection notice (<i>objection to initial or amendment notice</i>)	18,000
6	Cancellation of objection notice	18,000
7	Search report	9,000
8	Certified search report	10,000
9	Registration of notice of default and enforcement	20,000
10	Cancellation of notice of default and enforcement	20,000
11	Registration of notice of disposal	20,000
12	Objection to notice of disposal	20,000
13	Cancellation of notice of disposal	20,000
14	Registration of notice for distribution	20,000
15	Caveat Registration	50,000
16	Caveat Cancellation	20,000

16. Relevant laws

- ☐ The Security Interest in Movable Property Act (SIMPA), Cap 293.
- ☐ The Security Interest in Movable Property Regulations, 2019.
- ☐ The Traffic and Road Safety Act, Cap 347.
- ☐ The Stamp Duty Act, Cap 339.

17. Sample Letter of Introduction

----/----/---- (date)

The Registrar General,
Uganda Registration Services Bureau,
Uganda Business Facilitation Centre,
Plot 1 Baskerville Avenue,
P.O. Box 6848,
Kampala, Uganda.

Dear Madam,

RE: INTRODUCTORY LETTER FOR ABC LIMITED

ABC LIMITED is a ---- (describe entity and the business it does, e.g. banking, money lending, etc.), desirous of creating an account on the Security Interest in Movable Property Registry System (SIMPO).

ABC LIMITED has nominated Mr/Ms _____ as the institution's initial administrator on SIMPO. Attached is a copy of his/her identification card.

Your assistance will be greatly appreciated.

Yours sincerely,

Name of **C.E.O/Director/Manager/of the Company***

ABC LIMITED

** Should be someone with the power to make such decisions on behalf of the company, not the initial administrator because an administrator CANNOT nominate him/herself.*

NB: THIS DOCUMENT IS FOR GUIDANCE PURPOSES ONLY.

**AN APPLICANT MAY AMEND ACCORDING TO THEIR CHOICE
OF WORDS AND DOCUMENT STRUCTURE.**



UGANDA REGISTRATION
SERVICES BUREAU

HEAD OFFICE

Uganda Business Facilitation Centre Plot 1 Baskerville Avenue, Kololo

BRANCHES IN KAMPALA

Posta Uganda Main office,
Kampala Road Booth 2 & 3.
Phone: 0417338170

Posta Uganda Main office,
Kampala Road Booth 2 & 3.
Phone: 0417338170

OUR REGIONAL OFFICES

Mbale

Plot 3, Park Crescent.
Ministry of Justice and
Constitutional Affairs Building

Mbarara

Plot 1, Kamukuzi Hill
Ministry of Justice and
Constitutional Affairs Building

Gulu

Plot 6B Princess Road
Ministry of Justice and
Constitutional Affairs Building

Arua

Plot 42/44 Packwach road
Ministry of Justice and
Constitutional Affairs Building

Masaka

Plot 26, Edward
Avenue, Mayors
Chambers

Hoima

Hoima District Local Government
Headquarters, Kyenjojo-Hoima Road,
Kasingo Cell, Hoima-Regional Service
Uganda Centre Building (Youth Library).

CONTACT INFORMATION

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