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SCOTTISH STATUTORY INSTRUMENTS

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**2019 No. 315**

**The Debt Arrangement Scheme  
(Scotland) Amendment Regulations 2019**

**Application for variation: creditor statement**

7.—(1) After regulation 36(3) (application for variation) insert—

“(3A) An application by a creditor under paragraph (1)(b) for a variation under regulation 37(1)(e) which is made on a date later than 120 days after the approval of the debt payment programme must be accompanied by a statement by the creditor demonstrating—

- (a) why the debt which was omitted from or wrongly assessed for the programme could not have been reasonably established at the date of approval of the programme; and
- (b) why the application could not have been made on an earlier date.”

(2) In regulation 38(3)(a)(iv) (approval of variation) after “application” insert “(including, where relevant, any statement made by the creditor under regulation 36(3A))”.