## **EXPLANATORY NOTE**

(This note is not part of the Regulations)

These Regulations amend the Education (Student Loans) (Repayment) Regulations (Northern Ireland) 2000 ("the Principal Regulations") to make changes to the recovery of student loan payments from employers and to make other minor amendments.

The Regulations allow Her Majesty's Revenue and Customs to collect outstanding student loan repayments and any interest due on them from employers together with other outstanding amounts of tax, national insurance or payments under The Income Tax (Construction Industry Scheme) Regulations 2005 (S.I. 2005/2045) without having to differentiate between the various components. The amendments allow legal proceedings to be taken in relation to the whole sum. (*Regulations 3, and 5 to 8*).

The Regulations also insert a new regulation 61 into the Principal Regulations to allow the Department to recover costs incurred in obtaining information or payment from borrowers resident overseas (*Regulations 4 and 9*).

An impact assessment has not been prepared in respect of this instrument as it has no impact on the costs of business, charities or voluntary bodies. The impact on the public sector is minimal.