

SCHEDULE 1

Regulation 12(2)

Amendments to Form 1 (application for approval of a Debt Payment Programme: Individuals)

PART 1

2c. Is this a joint application?

Yes No

If "no" go to section 3

If 'yes', do the debtors applying for a joint DPP meet the criteria in Regulation 22(1)?

a) spouses or civil partners of each other

b) living together as if spouses or civil partners of each other

If 'no', DO NOT PROCEED with a joint DPP.

PART 2

6c. The debtor, or the debtors in the case of a joint application, understand that the Payments Distributor will deduct 20% from the payment due to the creditors to cover administration costs, in addition to 2% application fee.

Yes No

PART 3

6d. The debtor(s) wish to pay using the following method:

SCHEDULE 2

Regulation 12(3)

Amendments to Form 2 (notification to creditor of approval of a Debt Payment Programme)

4b. The Payments Distributor will deduct 2% from the payment due to the creditors from each instalment to cover the fee payable to the DAS Administrator for consideration of the DPP application and an additional 20% fee for administering the DPP.

SCHEDULE 3

Regulation 12(4)

Amendments to Form 4 (application for variation of a Debt Payment Programme)

PART 1

Section 1

Details of Applicant (Money Adviser or Creditor in DPP or Creditor not in DPP or DAS Administrator)

ID No. (Where Appropriate)

Name

Address

Contact Name (if different)

Phone No.

Capacity

- Money Adviser
- Creditor in DPP
- Creditor not in DPP
- DAS Administrator

PART 2

Section 3

3 Grounds for Variation (Regulation 37)

I apply for a variation because:

- | | | | |
|----|--|------------------------------|-----------------------------|
| a | There is an agreement between the debtor, or in the case of a joint DPP the debtors, and each creditor participating in the programme. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| b | There is an agreement between the debtor and a creditor to cancel the obligation to repay an amount. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| c | The programme is one in relation to which a request for the consent of every creditor was made before 30th June 2007 and the variation is to 'freeze' interest and charges otherwise due to these creditors. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| d | There has been a material change in the circumstances of the debtor or, in the case of a joint DPP, the debtors. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| e | A debt has been omitted from, or was wrongly assessed for the programme due to a mistake, oversight, or other reasonable cause. (Note: If this application is being made more than 120 days after the approval of the programme please provide information as required by Regulation 36(3A)) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| ea | Proposal by DAS Administrator under Regulation 36A | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| eb | Proposal by DAS Administrator under Regulation 36B | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| f | There is a debt that was future or contingent which was known but not quantifiable at the date of approval, is now quantified and due for payment. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| g | The debtor, or the debtors in the case of a joint DPP, needs credit to meet an essential requirement. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| h | The debtor, or in the case of a joint DPP the debtors, wishes to defer payment for a period of 6 months, with the period of the DPP to be extended accordingly, as the debtor's disposable income has reduced by 50% or more as a result of the circumstances specified below: | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
- A period of unemployment or change in employment;
 - A period of leave from employment for maternity, paternity, adoption or to care for a dependant;
 - A period of illness;
 - Divorce, dissolution of civil partnership or separation from a person to whom the debtor is married or the civil partner, or with whom the debtor is living together as if spouses or civil partners of each other
 - Death of a person with whom the debtor shared financial responsibilities or otherwise.
 - Reduction in social security benefits or tax credits (or both)

Provide full details and evidence in respect of 3a) to 3h) below.

Draft Legislation: This is a draft item of legislation. This draft has since been made as a Scottish Statutory Instrument: The Debt Arrangement Scheme (Scotland) Amendment Regulations 2019 No. 315

Supporting Information:

