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## EXPLANATORY NOTE

*(This note does not form part of the Regulations)*

These Regulations re-enact with modifications regulations 6, 7, 8, 10, 11 and 12 of the Bankruptcy (Scotland) Regulations 1985 (S.I.1985/1925) and revoke the remaining regulations of those Regulations.

Regulation 12 sets out the time limits within which a debtor must be given a Debt Advice and Information Pack prior to lodging a petition for sequestration.

Regulation 13 increases from £750 to £1500 the amount of debt a creditor must be owed to establish 'apparent insolvency' by an expired statutory demand.

Regulation 14 sets out procedures for debtor applications to the Accountant in Bankruptcy for sequestration, as introduced by the Bankruptcy and Diligence (Scotland) Act 2007 and regulation 15 makes provision in relation to such applications in the case of low income/low asset debtors.

Regulations 16, 17, 18, 19 and 20 prescribe forms in respect of various procedures.