
DRAFT STATUTORY INSTRUMENTS

2020 No.

The Debt Respite Scheme (Breathing Space
Moratorium and Mental Health Crisis Moratorium)
(England and Wales) Regulations 2020

PART 3

Mental health crisis moratorium

Initiation of mental health crisis moratorium

31.—(1) In order to initiate a mental health crisis moratorium a debt advice provider must provide to the Secretary of State—

(a) confirmation that—

- (i) the debtor meets the eligibility criteria in regulation 30(3), and
- (ii) the conditions in regulation 30(4) are met,

(b) the information provided in accordance with regulation 29(2)(a) and (4),

(c) the name and contact details of the debtor's nominated point of contact, and

(d) information identified by the debt advice provider about any other qualifying debt.

(2) Where the Secretary of State receives the confirmation and information referred to in paragraph (1), the Secretary of State must, by the end of the following business day—

(a) cause an entry to be made on the register, and

(b) send a notification of the start of the mental health crisis moratorium to—

(i) the debtor's nominated point of contact, and

(ii) those creditors and agents whose contact details have been provided to the Secretary of State in accordance with paragraph (1)(b) and (d).

(3) Paragraph (2) is subject to regulation 38.