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# Debtors (Scotland) Act 1987

# **CHAPTER 18**

# DEBTORS (SCOTLAND) ACT 1987

#### **PART I**

# EXTENSION OF TIME TO PAY DEBTS

Time to pay directions on granting decree

- 1 Time to pay directions.
- 2 Effect of time to pay direction on diligence.
- 3 Variation and recall of time to pay direction and arrestment.
- 4 Lapse of time to pay direction.

Time to pay orders following charge or diligence

- 5 Time to pay orders.
- 6 Application for time to pay order.
- 7 Disposal of application.
- 8 Effect of interim order on diligence.
- 9 Effect of time to pay order on diligence.
- 10 Variation and recall of time to pay order and arrestment.
- 11 Lapse of time to pay order.

## Miscellaneous

- 12 Sequestration and insolvency.
- 13 Saving of creditor's rights and remedies.
- 14 Circumstances where direction or order not competent or no longer effective.
- 15 Interpretation of Part I.

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#### PART 1A

#### DILIGENCE ON THE DEPENDENCE

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	Availability of diligence on the dependence
15A 15B 15C	Diligence on the dependence of action Diligence on the dependence of petition Diligence on the dependence to secure future or contingent debts
	Application for diligence on the dependence
15D 15E 15F	Application for diligence on the dependence Grant of warrant without a hearing Hearing on application
	Execution before service
15G	Execution of diligence before service of summons

Execution of diligence before service of summons

## Restriction on property attached

- 15H Sum attached by arrestment on dependence Property affected by inhibition on dependence 15J
  - Recall etc. of diligence on the dependence.
- 15K Recall or restriction of diligence on dependence
- 15L Variation of orders and variation or recall of conditions

### General and miscellaneous

- 15M Expenses of diligence on the dependence
- 15N Application of this Part to admiralty actions

#### **PART II**

## POINDINGS AND WARRANT SALES

#### Poinding

- Articles exempt from poinding. 16
- Restrictions on times when poinding may be executed. 17
- Power of entry for execution of poinding. 18
- 19 Value of articles which may be poinded and presumption as to ownership.
- 20 Poinding procedure.
- 21 Poinding procedure - further provisions.
- Report of execution of poinding. 22
- 23 Release of poinded article on ground of undue harshness.
- 24 Invalidity, cessation and recall of pointing.
- 25 Second poinding in same premises.
- 26 Sist of proceedings in pointing of mobile homes.
- 27 Duration of poinding.

## Removal, damage or destruction of poinded articles

28 Removal of poinded articles.

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29 Unlawful acts relating to poinded articles.

#### Warrant sales

- 30 Application for warrant of sale.
- 31 Provisions of warrant of sale.
- 32 Location of sale.
- Release or redemption of poinded articles after warrant.
- 34 Intimation and publication of sale.
- 35 Alteration of arrangements for sale.
- 36 Payment agreements after warrant of sale.
- 37 The warrant sale.
- 38 Disposal of proceeds of sale.
- 39 Report of warrant sale.

## Articles belonging to third parties or in common ownership

- 40 Release from pointing of articles belonging to third party.
- 41 Pointing and sale of articles in common ownership.

## Supplementary

- 42 Certain proceedings under Part II to postpone further steps in the diligence.
- 43 Conjoining of further pointing with original pointing.
- 44 Expenses of pointing and sale.
- 45 Interpretation of Part II.

## PART III

## DILIGENCE AGAINST EARNINGS

## Introduction

46 New diligences against earnings.

## Earnings arrestments

- 47 General effect of earnings arrestment.
- 48 Debt recoverable by earnings arrestment.
- 49 Deductions from net earnings to be made by employer.
- 49A Deductions where net earnings include holiday pay
  - 50 Review of earnings arrestment.

## Current maintenance arrestments

- 51 General effect of current maintenance arrestment.
- 52 Enforcement of 2 or more obligations to pay maintenance.
- 53 Deductions from net earnings to be made by employer.
- 54 Current maintenance arrestment to be preceded by default.
- 55 Review and termination of current maintenance arrestment.
- 56 Effect of new maintenance order on current maintenance arrestment.

#### General

57 Failure to comply with arrestment, manner of payment and creditor's duty when arrestment ceases to have effect.

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- 58 Simultaneous operation of earnings and current maintenance arrestment.
- 59 Priority among arrestments.

## Conjoined arrestment orders

- 60 Conjoined arrestment orders: general provision.
- Amount recoverable under conjoined arrestment order.
- Relationship of conjoined arrestment order with earnings and current maintenance arrestments.
- 63 Sum payable by employer under conjoined arrestment order.
- 64 Disbursement by sheriff clerk of sums received from employer.
- 65 Operation of conjoined arrestment order.
- 66 Recall and variation of conjoined arrestment order.

# Supplementary provisions

- 67 Equalisation of diligences not to apply.
- 68 Diversion of arrested earnings to Secretary of State.
- 69 Restriction on liability of employer in operating diligence against earnings.
- 70 Execution and intimation of copies.
- 70A Employer's duty to provide information
- 70B Failure to give notice under section 70A(5)
- 70C Creditor's duty to provide information
- 70D Debtor's duty to provide information
  - 71 Employer's fee for operating diligence against earnings.
  - 72 Effect of sequestration on diligence against earnings.
  - 73 Interpretation of Part III.

## PART 3A

# ARRESTMENT AND ACTION OF FURTHCOMING

- 73A Arrestment and action of furthcoming to proceed only on decree or document of debt
- 73B Schedule of arrestment to be in prescribed form
- 73C Arrestment on the dependence followed by decree
- 73D Debt advice and information
- 73E Funds attached
- 73F Protection of minimum balance in certain bank accounts
- 73G Arrestee's duty of disclosure
- 73H Failure to disclose information
- 73J Automatic release of arrested funds
- 73K Sum released under section 73J(2)
- 73L Circumstances preventing automatic release
- 73M Notice of objection
- 73N Hearings following notice of objection
- 73P Arrestee not liable for funds released in good faith
- 73Q Application for release of property where arrestment unduly harsh
- 73R Hearing on application under section 73Q for release of property
- 73S Mandate to be in prescribed form
- 73T Arrestment of ships etc.

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#### **PART IV**

# RECOVERY OF RATES AND TAXES ETC.

74 Recovery of rates and taxes etc.

#### **PART V**

#### MESSENGERS-AT-ARMS AND SHERIFF OFFICERS

- 75 Regulation of organisation, training, conduct and procedure.
- 76 Advisory Council.
- 77 Appointment of messenger-at-arms.
  - .. Inspection of work.
- 79 Investigation of alleged misconduct.
- 80 Courts' powers in relation to offences or misconduct.
- 81 Provisions supplementary to section 80.
- 82 Appeals from decisions under sections 77, 79 and 80.
- 83 Service of charge and execution of diligence or warrant void where officer of court has interest.
- 84 Collection of statistics from officers of court.
- 85 Measure of damages payable by officer of court for negligence or other fault.
- 86 Official identity card.
- 86A Electronic communications

## **PART VI**

#### WARRANTS FOR DILIGENCE AND CHARGES FOR PAYMENT

- 87 Effect of warrants for diligence in extract decrees and other documents.
- 88 Warrants for diligence: special cases.
- 89 Abolition of letters of horning, horning and poinding, poinding, and caption.
- 90 Provisions relating to charges for payment.
- 91 Enforcement of certain warrants and precepts of sheriff anywhere in Scotland

# **PART VII**

#### MISCELLANEOUS AND GENERAL

- 92 General provision relating to liability for expenses in court proceedings.
- 93 Recovery from debtor of expenses of certain diligences.
- 94 Ascription of sums recovered by diligence or while diligence is in effect.
- 95 Certain diligences terminated by payment or tender of full amount owing.
- 95A Prescription of arrestment
  - 96 Provisions to assist debtor in proceedings under Act.

97 98

99 (1) Sections 16 to 18, 23 and 26 of this...

100 101

102 Procedure in diligence proceeding on extract of registered document etc.

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- 103 Appeals.
- 104 Regulations.
- 105 Application to Crown.
- 106 Interpretation.
- 107 Financial provisions.
- 108 Minor and consequential amendments, transitional provisions and repeals.
- 109 Short title, commencement and extent.

# $\begin{array}{c} \text{SCHEDULES} \\ \text{SCHEDULE 1} \ -- \ \text{EXPENSES OF POINDING AND SALE} \end{array}$

Expenses chargeable against the debtor

- 1 (1) Subject to paragraphs 2, 3 and 5 to 7...
- 2 Where a warrant of sale is varied under section 35...
- 3 Where arrangements for a sale are cancelled under subsection (1)...
- 4 Where a warrant of sale is varied under section 35...
- 5 Subject to paragraph 6 below, where any such further pointing...
- 6 Where any such further pointing as is mentioned in subsection...
- 7 Where a new date is arranged under section 35(10) of...

Circumstances where liability for expenses is at the discretion of the sheriff

8 The liability for any expenses incurred by the creditor or...

Calculation of amount chargeable against debtor under the foregoing provisions

Expenses— (a) chargeable against the debtor by virtue of any...

*Circumstances where no expenses are due to or by either party* 

- 10 Subject to paragraph 11 below, the debtor shall not be...
- 11 If— (a) an application mentioned in paragraph 10(a) above is...

### *Supplementary*

12 Any expenses chargeable against the debtor by virtue of any...

SCHEDULE 2 — ARRESTMENT

# SCHEDULE 3 — DISBURSEMENTS BY SHERIFF CLERKS UNDER CONJOINED ARRESTMENT ORDER

- 1 Where all the debts are ordinary debts, in every disbursement...
- 2 Where all the debts are current maintenance, then, in any...
- 3 Subject to paragraph 4 below, where the debts comprise both...
- 4 If the sum available for any disbursement is insufficient to...
- 4A Where—(a) only one of the debts is an ordinary...
  - 5 For the purposes of this Schedule, the amount of an...

# SCHEDULE 4 — RECOVERY OF RATES AND TAXES ETC.

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The Local Government (Scotland) Act 1947 (c. 43.) 1 (1) For section 247 there shall be substituted the following... The Taxes Management Act 1970 (c. 9.) For section 63 there shall be substituted the following sections—... The Car Tax Act 1983 (c. 53.) 3 In paragraph 3(2) of Schedule 1 (recovery of car tax),... The Value Added Tax Act 1983 (c. 55.) SCHEDULE 5 — POINDINGS AND SALES IN PURSUANCE OF SUMMARY WARRANTS Articles exempt from poinding (1) The following articles belonging to a debtor shall be... 1 Restrictions on time when pointing may be executed (1) No pointing shall be executed on Sunday, Christmas Day,... Power of entry for execution of poinding (1) Subject to sub-paragraph (2) below, notwithstanding any warrant authorising... *Value of articles which may be pointed and presumption as to ownership* (1) The sheriff officer shall be entitled to poind articles... Poinding procedure (1) The procedure in a pointing shall be in accordance... (1) The sheriff, on an application by the creditor, the... Release of poinded article on ground of undue harshness (1) The sheriff may, on an application made within 14... 7 Invalidity, cessation and recall of poinding (1) If, at any time before the sale of the... Second poinding in same premises 9 Subject to paragraph 7(2) above and paragraphs 12(2) and (6),... Sist of proceedings in pointing of mobile homes (1) Where a caravan, houseboat or other moveable structure which... 10 Duration of poinding

(1) Subject to sub-paragraphs (2), (3) and (5) below, a...

11

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## Removal, damage or destruction of poinded articles

- 12 (1) The debtor or the person in possession of poinded...
- 13 (1) The wilful damage or destruction of poinded articles by—...

# Arrangements for sale

14 (1) A sale in pursuance of a summary warrant shall...

Release or redemption of poinded articles

15 (1) Where a sale of poinded articles is to be...

Intimation and publication of sale

16 (1) The sheriff officer who makes arrangements for the sale...

Alteration of arrangements for sale

17 (1) Subject to sub-paragraph (2) below and without prejudice to...

The sale

18 (1) In the sale there shall be no reserve price...

Disposal of proceeds of sale

19 The sheriff officer who arranges the sale shall dispose of...

### Report of sale

20 (1) The sheriff officer who arranged the sale shall within...

Articles belonging to third parties or in common ownership

- 21 (1) A sheriff officer may, at any time after the...
- 22 (1) Articles which are owned in common by a debtor...

Certain proceedings under this Schedule to postpone further steps in the diligence

23 (1) Where an application under any of the provisions of...

Power to enter premises and open shut and lockfast places

24 A summary warrant shall contain a warrant authorising a sheriff...

## Expenses chargeable against the debtor

- 25 (1) Subject to paragraphs 26 to 29 below, there shall...
- 26 Where arrangements for a sale are cancelled under sub-paragraph (4)...
- 27 Subject to paragraph 28 below, where any such further poinding...
- 28 Where any such further pointing as is mentioned in sub-paragraph...
- 29 Where a new date is arranged under paragraph 17(2) above...

Circumstances where liability for expenses is at the discretion of the sheriff

The liability for any expenses incurred by the creditor or...

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31 Expenses awarded by the sheriff against the debtor in favour...

Circumstances where no expenses are due to or by either party

- 32 Subject to paragraph 33 below, the debtor shall not be...
- 33 If— (a) an application mentioned in paragraph 32(a) above is...

# Supplementary

- 34 Any expenses chargeable against the debtor by virtue of any...
- 35 In this Schedule—"creditor" means—(a) for the purposes of...

# SCHEDULE 6 — MINOR AND CONSEQUENTIAL AMENDMENTS

### General amendment

1 Any reference in any enactment to an order being enforceable...

## Specific amendments

The Bank Notes (Scotland) Act 1765 (c. 49.)

The Debtors (Scotland) Act 1838 (c. 114.)

At the end of section 22 (arrestment to prescribe in...

The Harbours, Docks, and Piers Clauses Act 1847 (c. 27.)

4 In section 57 (unserviceable vessels to be altogether removed from...

The Lyon King of Arms Act 1867 (c.17)

5 In section 2 (admittance to office of messengers-at-arms), for the...

The Court of Session Act 1868 (c. 100)

6 At the end of section 14 (induciae of summonses and...

The Titles to Land Consolidation (Scotland) Act 1868 (c. 101)

7 In section 138 (import of short clauses of consent to...

The Debtors (Scotland) Act 1880 (c. 34)

8 In section 4 (abolition of imprisonment for debt, with certain...

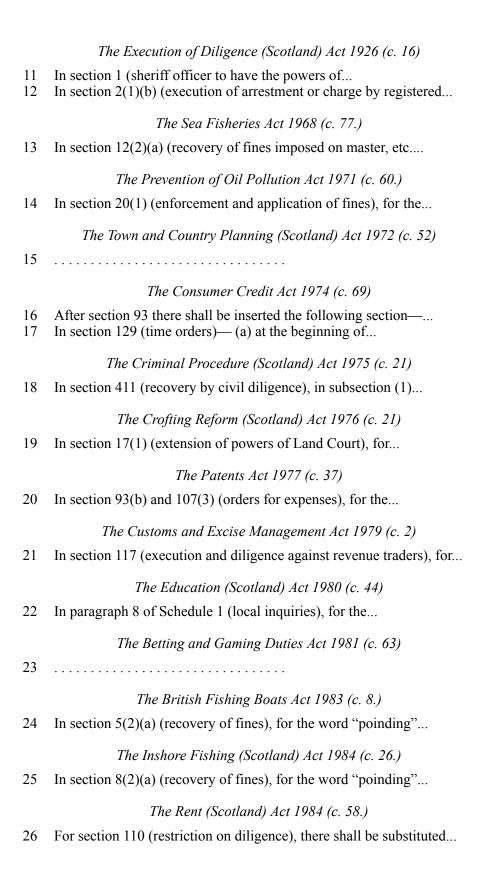
The Sea Fisheries Act 1883 (c. 22.)

9 ......

The Merchant Shipping Act 1894 (c. 60.)

In section 693 (sums ordered to be leviable by poinding...

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# The Bankruptcy (Scotland) Act 1985 (c. 66)

- 27 In section 37 (effect of sequestration on diligence), after subsection...
- 28 In paragraph 24 of Schedule 7 (arrestments and poindings)—

# SCHEDULE 7 — TRANSITIONAL PROVISIONS

- Notwithstanding the repeal by this Act of subsection (4) of...
- 2 The sheriff may refuse to make a time to pay...
- Without prejudice to paragraphs 4 to 6 of this Schedule,...
- 4 .......
- 5 Nothing in this Act shall affect an arrestment of earnings...
- 6 Where an arrestment of a debtor's earnings in the hands...
- 7 (1) Subject to sub-paragraph (2) below, a summary warrant granted...
- 8 (1) Where before the commencement of paragraphs 21 and 23...
- 9 (1) The provisions of this Act relating to the liability...
- 10 Until the commencement of the repeal of the Supplementary Benefits...

SCHEDULE 8 — REPEALS

## **Status:**

Point in time view as at 28/11/2016.

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