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SCOTTISH STATUTORY INSTRUMENTS

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**2011 No. 141**

**The Debt Arrangement Scheme (Scotland) Regulations 2011**

**PART 5**

**APPROVAL OF DEBT PAYMENT PROGRAMMES**

**Joint debt payment programme**

**22.**—(1) Two debtors may apply together for a joint debt payment programme—

- (a) if they are joint and severally liable for a debt which the programme would provide for the payment of; and
- (b) and they are—
  - (i) husband and wife to each other;
  - (ii) civil partners of each other;
  - (iii) living together as husband and wife; or
  - (iv) living together in a relationship with the characteristics of the relationship between a husband and wife except that they are of the same sex.

(2) Both debtors must consent to any application for approval of a joint debt payment programme; and a declaration by a money adviser under regulation 20(2)(b) must declare that both debtors have consented.

(3) Unless the context otherwise requires, references in these Regulations to “debtor” in relation to a joint debt payment programme are to be taken to be references to both debtors.