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SCOTTISH STATUTORY INSTRUMENTS

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**2011 No. 238**

**The Debt Arrangement Scheme (Interest, Fees, Penalties and Other Charges) (Scotland) Regulations 2011**

**Effect of completion of a debt payment programme on a debtor's liability to pay interest, fees, penalties and other charges**

4.—(1) Any interest, fees, penalties or other charges—

- (a) which are not owed as at the date on which a debt payment programme is approved; and
- (b) which (but for this paragraph) would, in relation to a debt included in the programme, become payable after that date,

are not payable unless and until the debt payment programme is revoked and cease to be owed or payable if and when the debt payment programme is completed.

(2) Any interest, fees, penalties or other charges—

- (a) which are not owed as at the date of an application for variation of a debt payment programme by a debtor so that any interest, fees, penalties or other charges are not payable; and
- (b) which (but for any such variation) would, in relation to a debt included in the debt payment programme in question, become payable after that date,

are not payable unless and until the debt payment programme is revoked and cease to be owed or payable if and when the debt payment programme is completed.

(3) The amount of any such debt as is mentioned in paragraph (1)(b) or (2)(b) is the amount as detailed in the application submitted in respect of the debt payment programme unless the debtor or creditor instead requires the DAS Administrator to determine the amount of the debt (in which case it is the amount so determined).

(4) The reference to revocation in paragraph (1) does not include revocation of a joint debt payment programme in respect of a debtor in such a programme on the grounds that the conditions for eligibility for a joint payment programme no longer apply, if that debtor applies for another debt payment programme within 21 days of notification of that revocation to the debtor.