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SCOTTISH STATUTORY INSTRUMENTS

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**2014 No. 294**

**The Debt Arrangement Scheme  
(Scotland) Amendment Regulations 2014**

**Savings and transitional arrangements**

**23.**—(1) Regulations 8 except paragraph (3)(a) and (c), 9(1), 10, 21(5)(a), 22, Schedule 1, and Schedule 2 in respect of form 1, do not affect a debt payment programme in respect of which an application for approval was made (under regulation 20 of the DAS Regulations) before 1st April 2015.

(2) Where an application is made on or after 1st April 2015 for variation of a debt payment programme on a material change in the circumstances of a debtor, the DAS Administrator must have regard to the Common Financial Tool.

(3) In so applying the Common Financial Tool, for the avoidance of doubt—

- (a) this regulation does not prevent the DAS Administrator having regard to other factors, including the payments initially made under the debt payment programme; and
- (b) the Common Financial Tool is not itself a material change in the circumstances of the debtor for the purposes of this regulation.

(4) The approval of any money adviser under regulation 9(1) of the DAS Regulations who has not undergone training on the matters specified in Schedule 3 to those Regulations, is revoked on the coming into force of regulation 6.

(5) Regulation 30(1)(a) and (b) and (2) of the DAS Regulations continues to apply to the end of any period of protection which applies under regulation 30 of those Regulations following intimation under regulation 20(3) of those Regulations given before 1st April 2015.