

*Draft Regulations laid before Parliament and Senedd Cymru under section 7(8)(a) and (b) of the  
Financial Guidance and Claims Act 2018, for approval by resolution of each House of Parliament  
and of Senedd Cymru.*

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DRAFT STATUTORY INSTRUMENTS

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**2020 No.**

**DEBT MANAGEMENT AND  
RELIEF, ENGLAND AND WALES**

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

*Made - - - - - \*\*\*  
Coming into force in accordance with regulation 1(2)  
to (7)*

The Treasury<sup>(1)</sup> in exercise of the powers conferred by section 7(2), (5)(a), (5)(c), (5)(d) and (6)(a) of the Financial Guidance and Claims Act 2018<sup>(2)</sup> make the following Regulations.

In accordance with section 7(8)(a) and (b) of that Act, a draft of this instrument has been laid before and approved by a resolution of each House of Parliament and Senedd Cymru.

In accordance with section 7(2) and (3) of that Act, the Treasury have received advice from the single financial guidance body on the establishment of a debt respite scheme and have taken that advice into account in making these Regulations.

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(1) In accordance with section 26(2) of the Financial Guidance and Claims Act 2018, the reference to the Secretary of State in section 7(2) of that Act is to be read as a reference to the Secretary of State or the Treasury.  
(2) 2018 c. 10.