*These notes refer to the Debt Relief Act (Northern Ireland)* 2010 (c.16) which received Royal Assent on 15 December 2010

# Debt Relief Act (Northern Ireland) 2010

## **EXPLANATORY NOTES**

### **COMMENTARY ON SECTIONS**

#### Section 1: Debt relief orders

### Part 7A to the 1989 Order

Article 208U: Approved intermediaries

In order to obtain a debt relief order, the debtor must make his application to the Official Receiver through an approved intermediary. This Article defines an approved intermediary and makes provision for rules to specify the types of activities that should be undertaken by an intermediary.

It states that authorisation will be granted by a competent authority designated by the Department of Enterprise, Trade and Investment to grant authorisations, and allows for regulations to make provision as to the procedure for designating persons to be competent authorities, the types of persons who may not be authorised to act as approved intermediaries, the procedure for dealing with applications to competent authorities for authorisation and the withdrawal of designation to act as a competent authority.

It authorises the Department to use fees charged to applicants in respect of the costs of persons acting as approved intermediaries to make payments to competent authorities or approved intermediaries in connection with the exercise by approved intermediaries of functions under Part 7A of the 1989 Order.