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DRAFT SCOTTISH STATUTORY INSTRUMENTS

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**2014 No.**

**INSOLVENCY  
BANKRUPTCY  
DEBT**

The Bankruptcy (Money Advice and Deduction  
from Income etc.) (Scotland) Regulations 2014

Made - - - - 2014  
Coming into force 1st April 2015

THE BANKRUPTCY (MONEY ADVICE AND DEDUCTION  
FROM INCOME ETC.) (SCOTLAND) REGULATIONS 2014

1. Citation and commencement
2. Interpretation

*Money advisers*

3. Approved categories of money advisers
4. Persons who may not be approved money advisers
5. Other matters on which a debtor must obtain advice
6. Money advice on debtor applications: procedure on evidence and information
7. Amendment of the Bankruptcy (Certificate for Sequestration) (Scotland) Regulations 2010

*Deduction from debtor's earnings and other income*

8. Deduction from debtor's earnings and other income

*Minor and consequential amendments*

9. Amendment of the 1985 Act: family home not to reinvest (gratuitous alienation)

*Revocations and debtor applications before 1st April 2015*

10. Revocation

**Draft Legislation:** This is a draft item of legislation and has not yet been made as a Scottish Statutory Instrument. This draft has been replaced by a new draft, *The Bankruptcy (Money Advice and Deduction from Income etc.) (Scotland) Regulations 2014* ISBN 978-0-11-102438-6

11. Debtor applications before 1st April 2015 (low income, low asset debtors)  
Signature

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SCHEDULE 1 — Form - Certificate for Sequestration

SCHEDULE 2 — Forms – Deduction from Income

Explanatory Note