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DRAFT SCOTTISH STATUTORY INSTRUMENTS

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**2019 No.**

**The Debt Arrangement Scheme  
(Scotland) Amendment Regulations 2019**

**Deemed consent to variation and automatic variation where period reduced**

**10.** In regulation 38—

(a) after paragraph (1) insert—

“(1A) Where the debtor is an individual the DAS Administrator must approve any variation proposed under regulation 37(1)(d), (e), (f), (g), (h) or (i)—

(a) where all creditors participating in the programme have consented to the variation; or

(b) which will have the effect of reducing the period of the debt payment programme.

(1B) For the purposes of paragraph (1A)(a), a creditor who is requested to consent to an application for variation of a programme which provides for a payment of more than one debt and who does not respond to that request within 21 days after the date of the request is deemed to consent to the variation, irrespective of any assignation of the debt by that creditor.”, and

(b) at the start of paragraph (2) insert “If not approved under paragraph (1A),”.