SCHEDULE 3

Regulation 12(4)

Amendments to Form 4 (application for variation of a Debt Payment Programme)

PART 1

Section 1 Details of Applicant (Money Adviser or Creditor in DPP or Creditor not in DPP or DAS Administrator)		
ID No. (Where Appropriate)		
Name		
Address		
Contact Name (if different) Phone No.		
Capacity	Money Adviser Creditor in DPP Creditor not in DPP DAS Administrator	

PART 2

Section 3

Grounds for Variation (Regulation 37) I apply for a variation because: There is an agreement between the debtor, or in the case of a joint DPP the debtors, and each creditor participating in the programme. Yes 🗌 Νo There is an agreement between the debtor and a creditor to cancel the obligation to repay an amount. No The programme is one in relation to which a request for the consent of every creditor was made before 30th June 2007 and the variation Nο is to 'freeze' interest and charges otherwise due to these creditors. d There has been a material change in the circumstances of the debtor No or, in the case of a joint DPP, the debtors. Yes 🗌 A debt has been omitted from, or was wrongly assessed for the Νo programme due to a mistake, oversight, or other reasonable cause. (Note: If this application is being made more than 120 days after the approval of the programme please provide information as required by Regulation 36(3A)) ea Proposal by DAS Administrator under Regulation 36A Yes No Proposal by DAS Administrator under Regulation 36B eh Yes No There is a debt that was future or contingent which was known but Yes No not quantifiable at the date of approval, is now quantified and due for payment. The debtor, or the debtors in the case of a joint DPP, needs credit to П Yes Nο meet an essential requirement. The debtor, or in the case of a joint DPP the debtors, wishes to defer Yes No payment for a period of 6 months, with the period of the DPP to be extended accordingly, as the debtor's disposable income has reduced by 50% or more as a result of the circumstances specified below:

Provide full details and evidence in respect of 3a) to 3h) below.

civil partners of each other

dependant;

A period of unemployment or change in employment;

Reduction in social security benefits or tax credits (or both)

A period of leave from employment for maternity, paternity, adoption or to care for a

Divorce, dissolution of civil partnership or separation from a person to whom the debtor is married or the civil partner, or with whom the debtor is living together as if spouses or

Death of a person with whom the debtor shared financial responsibilities or otherwise.

Document Generated: 2023-07-07 **Draft Legislation:** This is a draft item of legislation. This draft has since been made as a Scottish Statutory Instrument: The Debt Arrangement Scheme (Scotland) Amendment Regulations 2019 No. 315

Supporting Information: