

SCHEDULE 3

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

PART 2

Section 3

3 Grounds for Variation (Regulation 37)

I apply for a variation because:

- | | | | |
|----|--|------------------------------|-----------------------------|
| a | 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 <input type="checkbox"/> | No <input type="checkbox"/> |
| b | There is an agreement between the debtor and a creditor to cancel the obligation to repay an amount. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| c | 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 is to 'freeze' interest and charges otherwise due to these creditors. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| d | There has been a material change in the circumstances of the debtor or, in the case of a joint DPP, the debtors. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| e | A debt has been omitted from, or was wrongly assessed for the 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)) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| ea | Proposal by DAS Administrator under Regulation 36A | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| eb | Proposal by DAS Administrator under Regulation 36B | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| f | There is a debt that was future or contingent which was known but not quantifiable at the date of approval, is now quantified and due for payment. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| g | The debtor, or the debtors in the case of a joint DPP, needs credit to meet an essential requirement. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| h | The debtor, or in the case of a joint DPP the debtors, wishes to defer 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: | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
- A period of unemployment or change in employment;
 - A period of leave from employment for maternity, paternity, adoption or to care for a dependant;
 - A period of illness;
 - 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 civil partners of each other
 - Death of a person with whom the debtor shared financial responsibilities or otherwise.
 - Reduction in social security benefits or tax credits (or both)

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

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:

