SCHEDULE 4

Regulation 18(4)

Form 2 (Notification to creditor of approval of a Debt Payment Programme)

The Debt Arrangeme	ent Scn	eme	(SCC	ouan	u) r	kegu	iatio	nsz	,,,		
NOTIFICATION TO CREDITOR	-	ORM	_	A D	EBT	PAYI	MENT				(4)(a)(ii
SECTION 1											
1a DAS Case Number							T				
1b Date the Debt payment Program	nme (DPI	P) was	sapp	rove	ı			/2	0	_	
SECTION 2											
2 Creditor											
ID No. (where appropriate) Name of Company Or, if appropriate, creditor's name Address											
Town Postcode											
SECTION 3											
3 Details of the debtor Surname First Name(s) Any other name the debtor has been known by Date of Birth (DD/MM/YYYY) Address Town Postcode Business Name (if applicable) Business Address Town Postcode] -	T		-		T		
3 a Details of second debtor in joi Surname First Name(s) Any other name the debtor has been known by Date of Birth (DD/MM/YYYY) Address Town Postcode Business Name (if applicable) Business Address Town Postcode	ntDPP] -	T	I] -		T	1	

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SECT	ION	4

4 Details of Debt included in Programme

The debtor, or the debtors in the case of a joint application, agree to make the first payment under the programme during the period of 42 days immediately following the date on which the DPP is approved.

4a. The debtor, or the debtors in the case of a joint application, agree to make all payments to the Payments Distributor detailed below unless another Payments Distributor is notified by the DAS Administrator:							
Payments Distribu Address	tor						
4b. The Payments Distributor will deduct 2% from the payment due to the creditors from each instalment to cover the fee payable to the DAS Administrator for consideration of the DPP application and an additional% fee for administering the payments distribution.							
4c. The following are debts which are included in the programme owed by (debtor's name)							
Account number	Amount owed	Payment amount (per instalment)	Net amount payable to creditor				

number	Amount owed		(per instal		payable to creditor (per instalment)	
	£	р	£	р	£	р

(Continue to list all debts, if more than one)

For joint DPPs only.
4c. i) The following are debts which are included in the programme owed by (debtor's name)

Account number	Amount	owed	Payment amount (per instalment)		Net amount payable to creditor (per instalment)	
	£	р	£	р	£	р

(Continue to list all debts, if more than one)

4d If applicable, debts not to be included in the programme under Regulation 20(2AA)

Type of Debt	Amount Owed	Monthly Contribution Towards Debt

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4e. The debtor, or the debtors in the case of a joint DPP, will pay the following:							
i) Total payment amount of	over	instalments					
Payment frequency Weekly Fortnightly	Monthly	4 weekly					
ii) Lump sum offer of							
iii) Lump sum to be paid on the following	date or dates:						
iv) Realisation of the following asset(s):							
SECTION 5							
Notification by Continuing Money Adv appropriate)	iser or the DAS Admin	istrator (where					
You are notified that the debtor, or debto specified in this notice are taking part in Arrangement Scheme (Scotland) Regula	a DPP approved under t						
Name of person sending this notice		date					
5a. Details of Continuing Money Adviser of	or the DAS Administrat	or (where appropriate)					
ID No. (where appropriate) Name Address							
Contact Name (if different) Phone No.							
5b. Continuing Money Adviser administration fee (if applicable)							
Setup fee							
Administration fee (if not included in setup fee)		7					
Frequency of administration fee (if applicable)							

The DAS Administrator will use information provided to discharge their statutory functions under the Debt Arrangement and Attachment (Scotland) Act 2002 and other relevant legislation, including placing debtor's details on the DAS register. Personal information will not be disclosed to third parties except as provided by legislation.

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IMPORTANT INFORMATION FOR CREDITORS

The Debt Arrangement Scheme (DAS)

The Debt Arrangement Scheme is a statutory scheme that has binding legal effect. A DAS debt payment programme (DPP) has effect when it is approved by the DAS Administrator, on behalf of Scottish Ministers - the Accountant in Bankruptcy, 1 Pennyburn Road, Kilwinning, KA13 6SA.

DAS helps people with debts to pay most of what they owe to their creditors over an agreed period of time. No further interest or charges can be added to the debt whilst the DPP continues and they are written off on completion of the DPP.

This form is a notice to you that the DAS Administrator has approved a DPP as proposed by the debtor, or debtors in the case of a joint DPP, named above. The debtor(s) is, therefore, protected from enforcement

The protection will apply until the programme is completed but will stop if the programme is revoked before completion, for example due to non-payment by the debtor(s).

IT IS UNLAWFUL TO SEQUESTRATE (MAKE BANKRUPT), OR TO USE DILIGENCE (ENFORCEMENT) AGAINST A DEBTOR WHO IS PROTECTED FROMENFORCEMENT.

Further information about the rights and duties of debtors and creditors under DAS is available on the Accountant in Bankruptcy website at: www.aib.gov.uk.