
DRAFT STATUTORY INSTRUMENTS

2020 No.

**The Debt Respite Scheme (Breathing Space
Moratorium and Mental Health Crisis Moratorium)
(England and Wales) Regulations 2020**

PART 1

General provisions

Death of debtor during a moratorium period

21.—(1) Where a debtor dies during a moratorium period, the moratorium ends on the day after the day on which the debtor died.

(2) A debt advice provider must, as soon as reasonably practicable after being informed or becoming aware of the death of the debtor, notify the Secretary of State of the death.

(3) Where the Secretary of State receives a notification under paragraph (2), the Secretary of State must, by the end of the following business day—

- (a) cause an entry to be made on the register, and
- (b) send a notification of the end of the moratorium to each creditor and agent who received notification of the moratorium under these Regulations.

(4) Paragraph (3) is subject to regulation 38.

(5) A notification sent to a creditor or agent in accordance with paragraph (3)(b) must—

- (a) specify the date on which the moratorium ended, and
- (b) state the reason for the end of the moratorium.