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DRAFT STATUTORY INSTRUMENTS

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**2020 No.**

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

PART 2

Breathing space moratorium

**Duration of breathing space moratorium**

**26.**—(1) A breathing space moratorium starts on the day following the day on which the Secretary of State causes an entry to be made on the register in accordance with regulation 25(2)(a).

(2) A moratorium continues for 60 days beginning with the date on which it started in accordance with paragraph (1) unless—

- (a) it ends in accordance with regulation 21 as a result of the death of the debtor, or
- (b) it is cancelled in accordance with regulations 18, 19 or 27.

(3) Unless a moratorium ends as a result of the death of the debtor or is cancelled, on the day that a moratorium ends in accordance with paragraph (2) the Secretary of State must—

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

(4) Where a moratorium ends on a Saturday, Sunday or Bank Holiday, other than in circumstances where the debtor has died or the moratorium has been cancelled, the Secretary of State must send the notification required under paragraph (3)(b) on the next business day after the moratorium has ended.

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