
DRAFT STATUTORY INSTRUMENTS

2020 No.

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

PART 4

Debt respite scheme administration

Electronic system maintained by the Secretary of State

- 35.**—(1) The Secretary of State must maintain an electronic system for the purpose of—
- (a) giving and receiving communications and notifications in connection with moratoria, and
 - (b) maintaining a register of matters relating to moratoria.
- (2) The Secretary of State may send and receive communications in connection with moratoria by means of the electronic system where the Secretary of State considers it appropriate to do so.
- (3) The following persons are entitled to information contained on the electronic system that concerns or is relevant to a debtor—
- (a) the Secretary of State,
 - (b) the debt advice provider who initiated a moratorium on behalf of the debtor, and
 - (c) the debt advice provider to whom the debtor has been referred since the start of the moratorium.
- (4) The following persons are entitled to information contained on the register that concerns or is relevant to a debtor—
- (a) the debtor,
 - (b) the Secretary of State,
 - (c) any debt advice provider, and
 - (d) those creditors who have received notification of a moratorium relating to the debtor under these Regulations.
- (5) A creditor is not entitled to information contained on the register or otherwise held by the Secretary of State about—
- (a) any other creditor of the debtor,
 - (b) any moratorium debt owed by the debtor to any other creditor, or
 - (c) the debtor's usual residential address where regulation 38 applies.
- (6) The Secretary of State must delete from the register all information concerning a moratorium where fifteen months have elapsed from the date on which the moratorium ended or was cancelled under these Regulations.