
STATUTORY INSTRUMENTS

2020 No. 1311

**DEBT MANAGEMENT AND
RELIEF, ENGLAND AND WALES**

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

*Made - - - - 17th November 2020
Coming into force in accordance with regulation 1(2)
to (7)*

The Treasury⁽¹⁾ in exercise of the powers conferred by section 7(2), (5)(a), (5)(c), (5)(d) and (6)(a) of the Financial Guidance and Claims Act 2018⁽²⁾ make the following Regulations.

In accordance with section 7(8)(a) and (b) of that Act, a draft of this instrument has been laid before and approved by a resolution of each House of Parliament and Senedd Cymru.

In accordance with section 7(2) and (3) of that Act, the Treasury have received advice from the single financial guidance body on the establishment of a debt respite scheme and have taken that advice into account in making these Regulations.

(1) In accordance with section 26(2) of the Financial Guidance and Claims Act 2018, the reference to the Secretary of State in section 7(2) of that Act is to be read as a reference to the Secretary of State or the Treasury.
(2) 2018 c. 10.