

These notes relate to the Debt Arrangement and Attachment (Scotland) Act 2002 (asp 17) which received Royal Assent on 17 December 2002

DEBT ARRANGEMENT AND ATTACHMENT (SCOTLAND) ACT 2002

EXPLANATORY NOTES

THE ACT

Part 1 – the Debt Arrangement Scheme

Section 3 – Money advice

13. **Section 3** requires the debtor to take certain steps before submitting an application for approval, or variation, of a debt payment programme.
14. **Section 3(1)** requires the debtor to seek the assistance of a money adviser before applying for approval of a debt payment programme, or its variation. **Section 3(2)** provides that the debtors' application to enter into a debt payment programme must contain a signed declaration by the money adviser that money advice has been given.