



# Debt Arrangement and Attachment (Scotland) Act 2002

2002 asp 17

## PART 1

### THE DEBT ARRANGEMENT SCHEME

#### **2 Debt payment programmes**

- (1) A debt payment programme is a programme which provides for the payment of money owed by a debtor.
- (2) The Scottish Ministers may, on an application by a debtor, approve any debt payment programme set out in the application.
- (3) Such an application shall be signed by the debtor and shall—
  - (a) specify, to the best of the debtor's knowledge and belief, in relation to each debt which the debtor is proposing to be paid under the debt payment programme—
    - (i) the amount outstanding;
    - (ii) the creditor to whom the debt is due; and
    - (iii) the period for which the debt has been due;
  - (b) set out the arrangements under which those debts are, in accordance with the provisions of the programme, to be paid, in particular specifying—
    - (i) the amounts which the debtor proposes to pay under the programme;
    - (ii) the proposed regularity of those payments;
    - (iii) the manner in which those payments are to be made; and
    - (iv) the manner in which, and period over which, each of the debts included in the programme is to be paid;
  - (c) specify the name and address of the person (the "payments distributor") who is to—
    - (i) receive payments from the debtor; and
    - (ii) pay, on behalf of the debtor, the debts included in the programme, in accordance with the provisions of the programme; and

---

*Status: This is the original version (as it was originally enacted).*

---

- (d) contain such other information (including information relating to the debtor's financial circumstances), and be in such form, as may be prescribed.
- (4) Such an application shall, subject to any contrary provision in regulations made under section 7(1) below, incorporate the consent, indicated in the prescribed form, of all the debtor's creditors.
- (5) A person's name and address shall not be specified in an application for approval of a debt payment programme as a payments distributor unless that person has been approved by the Scottish Ministers as a person suitable to carry out the functions of a payments distributor.