



The Scottish Parliament
Pàrlamaid na h-Alba

Published 20 September 2018
SP Paper 378
7th Report 2018 (Session 5)

Economy, Energy and Fair Work Committee
Comataidh Eaconamaidh, Lùth is Obair Chothromach

Debt Arrangement Scheme (Scotland)
Amendment Regulations 2018 [draft]



Published in Scotland by the Scottish Parliamentary Corporate Body.

All documents are available on the Scottish
Parliament website at:
[http://www.parliament.scot/abouttheparliament/
91279.aspx](http://www.parliament.scot/abouttheparliament/91279.aspx)

For information on the Scottish Parliament contact
Public Information on:
Telephone: 0131 348 5000
Textphone: 0800 092 7100
Email: sp.info@parliament.scot

Contents

Debt Arrangement Scheme (Scotland) Amendment Regulations 2018 [draft]	_____ 1
--	----------------

Committee Membership



Convener
Gordon Lindhurst
Scottish Conservative
and Unionist Party



Deputy Convener
John Mason
Scottish National Party



Jackie Baillie
Scottish Labour



Colin Beattie
Scottish National Party



Angela Constance
Scottish National Party



Jamie Halcro Johnston
Scottish Conservative
and Unionist Party



Dean Lockhart
Scottish Conservative
and Unionist Party



Gordon MacDonald
Scottish National Party



Andy Wightman
Scottish Green Party

Debt Arrangement Scheme (Scotland) Amendment Regulations 2018 [draft]

1. The Committee took evidence on the [Debt Arrangement Scheme \(Scotland\) Amendment Regulations 2018 \[draft\]](#) from Jamie Hepburn, Minister for Business, Fair Work and Skills at its meeting on 18 September 2018. The Official Report is available on the [Committee's website](#).
2. The Regulations were laid on 15 June and amend the Debt Arrangement Scheme (Scotland) Regulations 2011 to implement changes to the operation of the Scheme as it applies to individual debtors. The Regulations introduce the option for the debtor to exclude from the debt payment programme arrears of rent or mortgage payments in relation to the debtor's sole or main residence. They also modify the application of the Common Financial Tool to the Scheme, to introduce the option for the debtor to propose to pay a proportion of their surplus income into the debt payment programme.
3. The Debt Arrangement Scheme (Scotland) Regulations 2011 provided for a scheme for the repayment of debts in Scotland. They provide for the procedure and forms in respect of a repayment arrangement under the scheme. The scheme is open to both individual debtors and to legal persons and other entities.
4. The Delegated Powers and Law Reform Committee considered the Regulations at its meeting on [26 June](#) and had no issues to report.
5. Following evidence the Minister for Business, Fair Work and Skills moved motion S5M-13670—

That the Economy, Energy and Fair Work Committee recommends that the Debt Arrangement Scheme (Scotland) Amendment Regulations 2018 [draft] be approved.
6. The motion was agreed to.

The Economy, Energy and Fair Work Committee recommends that the Debt Arrangement Scheme (Scotland) Amendment Regulations 2018 [draft] be approved.

