

MOTHERWELL OFFICE

Monday	10am-4pm
Tuesday	10am-7pm
Wednesday	10am-1pm
Thursday	10am-4pm
Friday	10am-4pm
Saturday	10am-12noon

32/33 Civic Square  
Motherwell  
ML1 1TP  
Telephone **01698 251981/259389**

WISHAW OFFICE

Monday	9.30am-1pm	2pm-4pm
Tuesday	9.30am-1pm	2pm-4pm
Wednesday	9.30am-1pm	closed
Thursday	9.30am-1pm	2pm-7pm
Friday	9.30am-1pm	2pm-4pm

The Portacabin  
Roberts Street  
Wishaw  
Telephone: **01698 373388**

**Money Advice Services are available:-**

**Citizens Advice Bureau:**

Airdrie	(01236) 754109/754376
Bellshill	(01698) 748615
Coatbridge	(01236) 421447/421448
Cumbernauld	(01236) 723201

**North Lanarkshire Council offices:**

Bellshill	(01698) 346790
Coatbridge	(01236) 812695/812696
Cumbernauld	(01236) 618182

**Motherwell & Wishaw  
Citizens  
Advice Bureau**

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# Debt Arrangement Scheme (DAS)

*Are you worried about legal action  
being taken by your creditors?*



*Are you worried that debt problems may cause  
you to lose you home?*

Then this is the leaflet for you, as the Debt Arrangement Scheme might be the right sort of help you need to assist with your financial difficulties.

**Without fear of legal action.....**

Debt Arrangement Scheme (DAS) was introduced by the Scottish Executive to help people in debt to meet their financial commitments at a rate they can afford **without fear of legal action** being taken against them.

**Two or more debts.....**

DAS can help people who have **two or more debts** and can pay what they owe if they are given more time to do so.

**Protection from losing your home.....**

DAS offers **protection from losing your home** so long as you continue to pay your mortgage. DAS protects you from other debt enforcement actions such as an arrestment of your wages or your bank account.

**DAS is a free service**

**DAS is a free service.** Also, creditors will be asked not to add any further interest or default charges or legal fees to your existing debts, although, in practice, this is unlikely to happen.

**You will get the help and support you need.....**

With DAS **you will get the help and support you need** from an Approved Money Adviser (AMA). They are usually located in your local Citizens Advice Bureau or your local Council's Money Advice service. We have listed some contact details at the end of this leaflet.

**Which means that you will be able to pay your debts.....**

Together, you and your AMA will draw up a Debt Payment Programme (DPP) - **which means that you will be able to pay your debts** at a rate you can afford - there is no cost to you for the service.

**No legal action.....**

**No legal action** will be taken against you, providing you keep to the plan, attend 6-monthly case reviews with your Approved Money Adviser and get in touch as soon as possible with your AMA if your circumstances change.

**Make a single payment each month.....**

You will **make a single payment each month** to a Payment Distributor nominated by your Approved Money Adviser and the Payment Distributor will then make payment to all your creditors.

**DAS is flexible.....**

**DAS is flexible.** The Debt Payment Programme (DPP) can be for any amount, or over a reasonable length of time (up to 120 months maximum), depending on your circumstances.

**Avoid sequestration (bankruptcy).....**

The Debt Arrangement Scheme can help people in debt to **avoid sequestration (bankruptcy)** and the possibility of losing their home.

**Is DAS suitable for you?**

- \* Have you been living in Scotland for 2 months? (It doesn't matter where your creditors are based).
- \* Have you sufficient income to pay off the debt within ten years?
- \* Are you a homeowner?
- \* Is there substantial equity in your house?
- \* Are you at risk of losing other assets if you opt for a protection trust deed or sequestration.
- \* Do you have a position in the in the community, for example, as a Councillor, which you wish to maintain?

**Who is DAS not for?**

DAS is not for everyone. You cannot apply for DPP if:

- \* You are bankrupt or have signed a trust deed or are subject to bankruptcy restriction order.
- or**
- \* You are paying debts under conjoined arrestment order.
- or**
- \* You have no money to spare after you have paid your normal living expenses.

**How does D.A.S work?**

If you think that DAS might help you, see a money adviser. All money advisers should be able to help you decide whether a DPP is the best option, though only DAS approved money advisers can apply for a DPP for you.

Your Approved Money Adviser will check how much money you can spare after you have paid your normal living expenses. They will then try to set up the DPP with your creditors and apply to the DAS administrator for approval.

The DAS administrator (Accountant in Bankruptcy) is a civil servant in the Scottish Executive who oversees the whole scheme. But note that DAS is **not** bankruptcy.

If the DPP is approved, it will be recorded on the public DAS register. You will make a single lump sum to a payments distributor, chosen by your money adviser, at agreed intervals (for example, weekly or monthly). The payments distributor will distribute this money to your creditors. This will carry on till you have paid off your debts in the DPP.

If your money situation changes, your money adviser can apply to the DAS administrator on your behalf to vary the DPP to take account of this. If you do not make payments or if you do not keep to any other agreement you made when signing the DPP application, your money adviser or any of your creditors can apply to have your DPP revoked by the DAS administrator.