**Protected Trust Deeds Protocol Agreement Form**

The PTD protocol sets out non-statutory changes to operational processes promoting good practice, improving transparency in the PTD process and providing further clarity in support of the AiB PTD Notes for Guidance (which have also been revised) thus better enabling trustees to manage debtor and creditor expectations in a PTD.

It is important to note there is no legislative or regulatory requirement for trustees to follow this protocol so its provisions are based on consent.

|  |
| --- |
| **Changes introduced by the protocol:** |
| Wherever practicable, an interim dividend should be paid to creditors after month 12 from the date the trust deed is granted and quarterly thereafter. |
| Should a trustee decide to withhold the debtor’s discharge from their liabilities included in the PTD, they must first submit a completed ‘Application to Refuse Debtor Discharge’ form to AiB for consideration and to seek agreement. |
| Trustees must only accept referrals from FCA approved lead generator firms. |

**Agreement**

Insolvency Practitioners who agree to follow the PTD protocol should return the completed agreement below.

Please note, details of Insolvency Practitioners who have agreed to follow the PTD protocol will be listed on the AiB website.

**Declaration**

I hereby confirm that I agree to follow the above protocol guidelines and consent to my details being recorded on the AiB website.

|  |  |
| --- | --- |
| Insolvency Practitioner Name(s) | Click or tap here to enter text. |
| Organisation Name | Click or tap here to enter text. |
| Organisation Address | Click or tap here to enter text. |
| Insolvency Practitioner Signature | Click or tap here to enter text. |
| Date | Click or tap here to enter text. |

Completed agreements should be returned to Amy Burns.