Form 2

**Certificate for Sequestration**

Bankruptcy (Scotland) Act 2016

Section 9

This certificate is invalid unless completed by a money adviser defined in section 4(2) of the Bankruptcy (Scotland) Act 2016, and countersigned by the debtor.

This certificate is valid for 30 days including the date signed by the money adviser

Insert money adviser’s name

Job title

Organisation

Address

Town

Postcode

E-mail address

Phone number

confirm that, under sections 4(2) and 9(1) of the Bankruptcy (Scotland) Act 2016, I am a money adviser who may grant this certificate which has been applied for by the debtor, and certified that, on the basis of the information provided to me, by

Insert debtor’s name and title

Address

Town

Postcode

Phone number

Date of birth

is unable to pay debts as they become due.

I have provided the debtor with a copy of the Debt Advice and Information Pack and, where appropriate, have advised the debtor of the options of a voluntary repayment plan, a debt payment programme under the Debt Arrangement Scheme or Trust Deed.

I have advised the debtor that an award of sequestration, if granted, is recorded in a public register and may result in one or more of the following:

1. the debtor being refused credit, or being offered credit at a higher rate, whether before or after the date of the debtor being discharged;
2. the debtor not being able to remain in his/her current place of residence;
3. the debtor being required to relinquish property which they own;
4. the debtor being required to make contributions from income for the benefit of creditors;
5. damage to the debtor’s business interests and employment prospects;
6. the debtor still being liable for some debts which are excluded;
7. the debtor’s past financial transactions being investigated; and
8. other restrictions or requirements imposed on the debtor as a result of the debtor’s own circumstances and actions.

Please select the relevant qualification which gives you the authority to grant a certificate for sequestration.

person qualified to act as insolvency practitioner in relation to individuals in accordance with section 390 of the Insolvency Act 1986 (c.45)

person who works for such an insolvency practitioner, and who has been given authority by that insolvency practitioner to act on behalf of that insolvency practitioner in providing money advice.

person who works as money adviser for organisations which have been awarded accreditation at type 2 level or above against the Scottish National Standards for Information and Advice Provision

person approved for the purpose of the Debt Arrangement Scheme

person who works as a money adviser for citizens advice bureau which is a full member of the Scottish Association of Citizens Advice Bureaux/Citizens Advice Scotland

person who works as money adviser for a local authority in Scotland

Debtors name

confirm that I have provided the money adviser with correct and complete information about my financial circumstances.

Debtor’s signature

Money adviser signature

Date