Modified procedures for the debtor application process.

For anyone going through the bankruptcy process, this can be a very stressful time and in an effort to alleviate any delays due to the impact of the Coronavirus (Covid -19) and to ensure the debtor application process continues during these unprecedented times, we will accept a relaxation in the level of supporting evidence necessary for a period of time.

With immediate effect, AiB will accept the following:

Proof of income:

- bank statement (highlighted and noted with type of income e.g. wages, child maintenance child benefit, tax credits, etc): or
- 1 wage slip dated within the last 3 months: and or
- 1 universal credit award dated within the last 3 months.

Proof of tenancy:

- a rent statement or tenancy agreement: or
- a signed letter from 3rd party: or
- e-mail from the local authority confirming rental of the property.

Proof of mortgage payments:

- evidence can be taken from a bank statement (please highlight the amount and note as mortgage costs).

Proof of gas and electric:

- no evidence is required if total monthly utility expenses are under £120.00 per month.
- if total utility expense is over £120.00 per month, evidence can be taken from a bank statement (please highlight the amount and note as utility costs).

Policy/Insurance:

- if you don’t have the original policy, evidence can be taken from a bank statement (please highlight the amount and note as policy/insurance payment).

Hire Purchase:

- If you don’t have the original policy, evidence can be taken from a bank statement (please highlight the amount and note as policy/insurance payment)
Many staff will be working from home in line with the latest guidance issued by the Scottish Government but a reduced cohort will be working in this business area. We ask during this time you e-mail the central mailbox irt@aib.gov.uk with your enquiries to reduce potential waiting times.

Thank you in advance for your help and understanding during this difficulty time. We will of course revert to you once the current situation changes.