

## 8 SUMMARY OF CONSULTATION QUESTIONS

The questions asked throughout the consultation paper are detailed below.

<b>Part and question No.</b>	<b>Question</b>	<b>Page Number</b>
<b>Part 3</b>		
Q. 3.1	Should there be a Scottish Civil Enforcement Commission to carry out the enforcement functions specified?	29
Q. 3.2	Should the Commission have responsibility for determining an education and information programme and what form should this take?	29
Q. 3.3	Should the Commission carry out any other functions?	29
Q. 3.4	Should the Commission comprise the membership specified?	29
Q. 3.5	Should there be a single class of enforcement officers?	29
Q. 3.6	Should informal debt collection activities be regulated in Scotland including mandatory codes for appropriate standards of care and conduct?	29
Q. 3.7	Would access to information held by third parties assist towards achieving more effective enforcement?	29
Q. 3.8	If so, what type of information held by which third parties should be permitted?	29
Q. 3.9	Should the same types and sources of information be uniformly accessible in the different UK jurisdictions?	29
<b>Part 4 A</b>		
Q. 4A. 1	Should creditors be offered the option, on lodging their summons, of paying an additional nominal fee to receive, by post, details of any TTPD offer for payment made by the debtor and the debtor's financial circumstances?	39
Q. 4A. 2	Should application forms for TTPDs be revised to enable debtors to provide more detailed information about their financial position?	39
Q. 4A. 3	(a) Should the rules relating to TTPDs be revised to require acceptance to be notified several days prior to the hearing?	39
	(b) If so, what period would be appropriate?	39
Q. 4A. 4	(a) Should statutory guidance be introduced to specify the factors which ought to be taken into consideration by the sheriff in disposing of TTPD and TTPO applications?	40

	(b) If so, should any other factors than those mentioned be taken into account?	40
Q. 4A. 5	Should a charge for payment served on a debtor who is eligible to apply for a TTPO, and other documents served or intimated to the debtor during the course of diligence, be accompanied by a note explaining TTPOs and an application form for an order?	40
Q. 4A. 6	Should the absolute rule against the granting of a TTPO to a debtor who has already enjoyed the protection of a TTPD be retained?	41
Q. 4A. 7	Should further information and publicity about TTPDs and TTPOs, be included within the Scottish Civil Enforcement Commission's general information and education strategy?	42
Q. 4A. 8	Should the rules regarding representation in applications for time to pay arrangements be the same under the 1987 and 1974 Acts?	43
Q. 4A. 9	Should similar protections in the 1987 Act, for service by the sheriff clerk of applications for time to pay and lay representation at hearings, be extended to the 1974 Act?	43
<b>Part 4 B</b>		
Q. 4B. 1	Should the no expenses rule be extended to applications for time to pay orders or other proceedings under the Act in line with current application for time to pay directions?	47
Q. 4B. 2	Should measures to assist unrepresented parties and encouragement for party or lay representation form part of an information and education programme?	47
Q. 4B. 3	Should sheriff clerks be obliged to assist creditors to use the provisions of the 1987 Act in the same way as for debtors?	48
Q. 4B. 4	Should further training be made available for sheriff clerks to emphasise the importance of their role in assisting parties?	48
Q. 4B. 5	Should there be a review of the documentation currently in use?	48
<b>Part 4 C</b>		
Q. 4C. 1	Why is the remedy of wrongful diligence little used?	52
Q. 4C. 2	Should an enforcement officer or instructing solicitor involved in diligence, which they knew or ought to have known was unlawful, be:	52
	(a) jointly and severally liable with the creditor in damages for wrongful diligence	52
	(b) <b>or</b> wholly liable in place of the creditor?	52

Q. 4C. 3	Should the test to be met by a pursuer in an action for wrongful diligence, of malice and want of probable cause, be expanded to include negligence in the execution of the diligence?	52
Q. 4C. 4	Should the law be clarified to make it clear how a summary warrant wrongfully obtained should be challenged?	52
<b>Part 4 D</b>		
Q. 4D. 1	Should a statutory debt arrangement scheme be introduced in Scotland?	63
Q. 4D. 2	In general, do the Executive's proposals offer a good approach for a modern, accessible DAS?	63
Q. 4D. 3	Should title to apply to participate in a DAS be restricted to debtors and not to creditors?	66
Q. 4D. 4	Should access to the DAS be open to all personal debtors including small traders but not business debtors?	66
Q. 4D. 5	How should small traders be defined for this purpose?	66
Q. 4D. 6	What period should apply to approved schemes and should there be any provision for extension of that period?	66
Q. 4D. 7	Should there be a restriction on obtaining new credit or incurring new liabilities above a specified amount and, if so, should a maximum amount be set?	66
Q. 4D. 8	Should existing arrangements operating for voluntary repayment programmes be incorporated insofar as possible?	66
Q. 4D. 9	Should applicants have access to free money advice services for negotiation and preparation of DAS applications?	66
Q. 4D. 10	Should money advisers and payment distribution providers be accredited in order to maintain high levels of service provision?	66
Q. 4D. 11	Should the Scottish Civil Enforcement Commission be responsible for administrative approval of DAS applications?	66
Q. 4D. 12	Should DAS applications be approved administratively where	66
	(a) agreed and in accordance with specified standards	66
	(b) agreed in principle subject to resolution of proposed payment terms?	66
Q. 4D. 13	Should disputed applications be considered by the sheriff court?	67

Q. 4D. 14	Should a register of subsisting approved plans under the DAS be maintained?	67
Q. 4D. 15	(a) Should all debts rank rateably?	67
	(b) Should the types of debts specified be included?	67
Q. 4D. 16	Should an application to enter the scheme be accompanied by a mandate authorising the employer to make deductions from earnings?	67
Q. 4D. 17	Should enforcement be stopped once a DAS application has been granted?	67
Q. 4D. 18	Should prescription be suspended during the currency of a DAS?	67
Q. 4D. 19	Should the other rights and remedies specified be preserved?	67
Q. 4D. 20	Should the rules specified for governing competence and priority in relation to sequestration apply?	67
Q. 4D. 21	What level of creditor support should normally give rise to approval of a DAS application?	71
Q. 4D. 22	What upper monetary limit of total debt should be set?	71
Q. 4D. 23	What lower monetary limit, if any, should be set?	71
Q. 4D. 24	(a) Should access to the scheme be extended to debtors with very little disposable income?	71
	(b) If so, how could this work?	71
	(c) What role could credit unions play?	71
Q. 4D. 25	What outgoings should be regarded as essentials for the purpose of determining surplus income?	71
Q. 4D. 26	Should the proposed arrangements for future, contingent, subsequent and omitted debts apply?	71
Q. 4D. 27	Should there be provision for requiring the debtor to realise specific assets and pay the proceeds into the scheme?	71
Q. 4D. 28	Should a variation of the scheme be permitted if a debtor's circumstances change?	71
Q. 4D. 29	Should diligence be stopped by a single step procedure?	71
Q. 4D. 30	Should discharge of a DAS be permitted on less than full payment?	71

Q. 4D. 31	Should penalty for a breach of the terms of the DAS, including false declaration or default in payment, be revocation?	71
Q. 4D. 32	What extent of default should constitute breach of the DAS?	71
Q. 4D. 33	What reports or notices should be produced by payment distribution operators for applicants or their advisers?	71
Q. 4D. 34	What information should be recorded in a public DAS Register?	71
Q. 4D. 35	Should applications be advertised and in what form?	71
Q. 4D. 36	How should the DAS be funded?	71
<b>Part 5 A</b>		
Q. 5A .1	Consultees are invited to comment or to indicate their support for the reforms proposed.	85
Q. 5A. 2	In the event that alternative arrangements for attachment of corporeal movable property pass into law, should provisional and protective measures be applied?	85
<b>Part 5 B</b>		
Q. 5B. 1	Consultees are invited to comment or to indicate their support for the reforms proposed.	90
<b>Part 5 C</b>		
Q. 5C. 1	(a) Should current maintenance arrestments rank equally with earnings arrestments	98
	(b) <b>or</b> should current maintenance arrestments involving child maintenance have priority over earnings arrestments?	98
Q. 5C. 2	Should student loan DEOs be treated as earnings arrestments for the purpose of a conjoined arrestment order?	98
Q. 5C. 3	Should the fee which may be deducted from earnings by employers operating an arrestment against earnings be increased to £1?	100
Q. 5C. 4	Should the definition of the place of execution of an earnings arrestment or current maintenance arrestment for the purposes of a conjoined arrestment order be clarified in the 1987 Act?	100
Q. 5C. 5	Should holiday pay be aggregated in a single pay period for the purposes of determining deductions from earnings?	100

Q. 5C. 6	Are current arrangements for confidentiality marking of schedules transmitted by post satisfactory?	100
Q. 5C. 7	Should the copy schedule of arrestment served on the debtor provide details of the debtor's right to apply for time to pay and an application form?	102
Q. 5C. 8	Should information about arrestments against earnings be included within a general education programme about enforcement?	102
Q. 5C. 9	(a) Should the arresting creditor be required to report to the court details of efforts made when service of the copy schedule could not be effected on the debtor	102
	(b) <b>or</b> should employers be required to transmit a copy of the schedule to their employee notifying the employee of the date on which the first deduction is to be made and its amount	102
	(c) <b>or</b> is neither measure necessary?	102
Q. 5C. 10	(a) Should arrestment schedules include more detailed information about the identity of the employee?	102
	(b) If so, what additional information should be specified where known?	102
Q. 5C. 11	Should the debtor, employer and creditor be required to exchange a flow of information amongst themselves regarding employment status, earnings, deductions made and the debt outstanding?	102
Q. 5C. 12	Should efforts be made to devise arrangements for arrestments against earnings in cross-border situations?	103
Q. 5C. 13	Should non-fisherman seamen's wages continue to be exempt from arrestments against earnings?	107
Q. 5C. 14	Should occupational pensions continue to be exempt from arrestments against earnings?	107
Q. 5C. 15	Should local authorities' existing ability for benefit deductions orders be adjusted to enable applications to be made prior to obtaining a summary warrant?	112
<b>Part 5 D</b>		
Q. 5D. 1	Should the amount of property attached by an arrestment in execution be restricted in the manner proposed?	117
Q. 5D. 2	In cases where an arrestment is served in relation to an account of a debtor who is already subject to an earnings arrestment or is in receipt of social security benefits, should reform be introduced:	122

	(a) as indicated in option 1, <b>or</b>	122
	(b) as indicated in option 2, <b>or</b>	122
	(c) as indicated in option 3, <b>or</b>	122
	(d) by alternative means (please specify)?	122
Q. 5D. 3	Should the law relating to actions of furthcoming be reformed to provide for automatic release of property to a creditor following service of an arrestment in execution subject to a 28 day period for objection?	130
Q. 5D. 4	Should all forms of schedule of arrestment, in execution and otherwise, be modernised and prescribed by rules of court?	131
<b>Part 5 E</b>		
Q. 5E. 1	Consultees are invited to comment on the reforms proposed for:	134
	(a) inhibition	134
	(b) adjudication for debt	134
	(c) land attachment	134
	(d) attachment orders	134
Q. 5E. 2	Should sequestration for rent be abolished?	136
Q. 5E. 3	Should residual availability of maills and duties be abolished?	137
Q. 5E. 4	Should service of a charge prior to execution of a warrant for ejection:	141
	(a) be necessary in all cases,	141
	(b) if so, should there be a uniform period of charge of 14 days, and	141
	(c) should the form of charge be revised to include information about sources of assistance and support?	141
Q. 5E. 5	Should the procedure for executing a warrant for ejection be reformed to:	141
	(a) dispense with the requirement to chalk the doors or post a notice of ejection,	141
	(b) clarify the hours during which an ejection may take place, and	141
	(c) prohibit ejection on specified days such as Sundays, Christmas day or any other day?	141

Q. 5E. 6	Should provision be made for:	141
	(a) disposal of any possessions left in the premises, and	141
	(b) if so what requirement should be introduced?	141
Q. 5E. 7	To what extent does the need to clarify and modernise the law and procedures, in relation to recovery of possession of heritable property, identified by the Scottish Law Commission, remain necessary and appropriate?	141
<b>Part 5 F</b>		
Q. 5F.1	Consultees are invited to comment on the reforms proposed for attachment of money.	142
<b>Part 5 G</b>		
Q. 5G. 1	Should civil imprisonment continue to be available for failure to pay aliment for a child?	146
Q. 5G. 2	Should civil imprisonment continue to be available for failure to pay aliment for a spouse?	146
<b>Part 5 H</b>		
Q. 5H. 1	Should an order protecting the identity of a child always accompany an order granted by the court for delivery of a child?	147
<b>Part 6</b>		
Q. 6. 1	Should it be competent to do diligence on the authority of a summary warrant either:	156
	(a) following service of a charge for payment	156
	(b) <b>or</b> following service of a notice in standard terms upon which it is competent to apply for a time to pay order?	156
Q. 6. 2	If yes to option (b), should the summary warrant notice be accompanied by advice and information for debtors?	156
<b>Part 7 A</b>		
Q. 7A. 1	(a) Should there be a unified approach to the authority conferred by a warrant for enforcement, and	158
	(b) if so, should the form of the warrant be prescribed by rules of court subject to amendment or prescription in regulations made by the Scottish Ministers?	159
Q. 7A. 2	(a) Should there be standard arrangements for intimation of a decree or equivalent, and	159

	(b) if so, should the onus be placed upon the successful party to so upon his receipt of the extract or certified copy?	159
Q. 7A. 3	In the event that a general rule for intimation of a decree or equivalent was introduced, for which methods of enforcement should additional personal service of a charge remain necessary?	159
Q. 7A. 4	In cases other than those where personal service would be appropriate, what methods of intimation would be appropriate (for example existing methods of service of judicial documents or some other standard)?	159
<b>Part 7 B</b>		
Q. 7B. 1	For provision of information and advice about the enforcement system:	160
	(a) where are the greatest areas of need	160
	(b) what types of information and advice should be made available, and	160
	(c) by what means should they be delivered?	160
<b>Part 7 C</b>		
Q. 7C. 1	Consultees are invited to comment on the proposal to further develop modern, easily understood and user-friendly forms.	161
Q. 7C. 2	In particular, consultees are invited to identify any forms where it is considered that improvements could be made and indicate the nature of any difficulties experienced or improvements proposed.	161

