

DRO Qualifying Conditions - Check List

1	Debts are £15,000 or less (include secured debts but do not include student loans, fines or child support)	
2	Assets are £300 or less (a car worth up to £1,000 can be ignored. If the car has been adapted because the client has a disability then it can be ignored even if it is worth more than £1,000)	
3	Available income is £50/mth or less	
4	Living in England or Wales or has lived or carried on business in England or Wales in last 3 years	
5	Not bankrupt	
6	No IVA or Interim Order made in respect of the debts	
7	No Creditor's Bankruptcy Petition (unless petitioning creditor has agreed to a DRO)	
8	No Debtor's Bankruptcy Petition (unless referred by court for DRO)	
9	No Bankruptcy Restrictions Order/Undertaking	
10	No Debt Relief Restrictions Order/Undertaking	
11	No DRO in the last 6 years	
12	No transaction at an undervalue or preference made in the last 2 years. NB: this will not necessarily lead to a refusal of a DRO it will be up to the Official Receiver who will look at each case on its own merits. Refer to your approved intermediary	

Information needed from client

In order to check qualification criteria are met and to complete the application the client will need to provide the Intermediary with the following

	INFORMATION NEEDED	SOURCE
debts	up to date balances for <u>all</u> debts creditor addresses reference numbers	current statements recent letters default notices credit reference
assets	Car make, model, mileage overall condition If car adapted for client's disability other assets resale value	ownership documents ask client ask client
income	wages, benefits, pensions, contribution from others maintenance	pay slips DWP letters bank statements
expenditure	All items of regular essential expenditure	budget sheet bank statements
other info	Tax reference NI number	wage slips DWP letters