

Claire Baker MSP
Convener
Economy and Fair Work Committee
Scottish Parliament

Date 05 December 2023

Dear Ms Baker

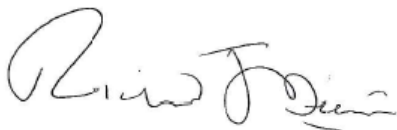
COMMITTEE EVIDENCE SESSION, WEDNESDAY 29 NOVEMBER

During last Wednesday's evidence on the Bankruptcy and Diligence Bill, I am sorry to say I gave you a wrong (or at least misleading) answer to your question as to whether the English and Welsh Mental Health Crisis Breathing Space scheme has a public register.

I had understood their register was fully public, and my answer to your question clearly implied that. On checking their regulations, however, it is clear that their register is **not** a public register. Rather, it can be viewed by *only* the individual, any debt advice provider, the individual's existing creditors who have received notification of either a breathing space or mental health crisis moratorium relating to the individual and the Secretary of State. I have sent the Committee's clerks the references to the relevant legislation that confirms this.

I can only apologize for not managing to represent the position properly to you or the Committee. Should there be any further information we can provide you for your consideration, please let me know.

Yours sincerely



Richard Dennis
Accountant in Bankruptcy and Agency Chief Executive