

This is to certify that

ADVICE DIRECT SCOTLAND

is accredited to provide the following
types of advice and information
in the following topics until 17 September 2028

TYPE II & III – MONEY DEBT



Siobhian Brown MSP

Minister for Victims and Community Safety



Scottish Government
Riaghaltas na h-Alba
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COMPETENCY ACHIEVED

3 Money and Welfare Benefits Related Advice Competences – Foundation Knowledge

3.6 Assessment, Initial Decision-Making & Holding Activity in Debt Cases – Type III

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COMPETENCY ACHIEVED

4 Money and Welfare Benefits Related Advice Competences – Specialist Areas Cont.

- 4.20 Financial Statements – Type III
- 4.21 Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc – Type III
- 4.22 Identifying & Agreeing Options in Debt Cases – Type III
- 4.23 Negotiating & Making Offers to Creditors– Type III
- 4.24 Diligence, Diligence Stoppers and Court Proceedings – Type III

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COMPETENCY ACHIEVED

4 Money and Welfare Benefits Related Advice Competences – Specialist Areas Cont.

- 4.25 Bankruptcy & Trust Deeds– Type III
- 4.26 The Debt Arrangement Scheme– Type III
- 4.27 Recalls & Appeals against Court Decrees and Orders
– Type III
- 4.28 Utility Debts – Type III
- 4.29 Local and National Tax Debts – Type III
- 4.30 Rent Arrears – Type III
- 4.31 Mortgages and Secured Loans – Type III
- 4.32 Civil and Criminal Fines and other Financial
Penalties - Type III
- 4.33 Business Debts – Type III