**Guidance updates**

The money advisor guidance and creditor guidance have been updated. This is a summary of the updates made.

Link to guidance

<https://www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance>

**HMCTS links added**

HMCTS links have been added to the relevant sections of the guidance.

The links are here again for ease of reference:

* Creditors’ responsibilities guide – <https://www.gov.uk/guidance/debt-respite-breathing-space-scheme-creditors-responsibilities-to-the-court>
* Creditors’ applying guide – <https://www.gov.uk/guidance/applying-to-the-court-as-a-creditor-of-a-debt-in-a-breathing-space>
* Creditors’ forms – <https://www.gov.uk/government/publications/apply-to-review-a-breathing-space-or-continue-with-debt-action>
* Debtors’ form – <https://www.gov.uk/government/publications/apply-to-keep-your-address-confidential-on-the-debt-respite-scheme-breathing-space-register>

**Updated sections are as follows**:

Money advisor guidance – sections 4.12, 7.7, 7.9, and 7.19

Creditor guidance – sections 3.1, 3.4, 3.6, 3.8, and 3.21

**General updates**

**Money advisor guidance**

4.4 Information your client must give you for a standard breathing space

Emphasis on actively encouraging a client to provide reference numbers and making the application as full as possible.

4.13 Client agreement for a standard breathing space

Paragraph added about client’s understanding that once the application is made, they cannot ask for it to be withdrawn, and that once their standard breathing space starts, they cannot ask for it to be cancelled.

Paragraph added about supporting your client if a creditor takes other action or has an effect on a service that the creditor offers (such as limiting further credit).

**Creditor guidance**

3.1 Taking action on the notification

Paragraph added about searching for your debt.

Paragraph added about taking further action that would affect the debtor or a service you provide them.

3.3 Debts identified after a breathing space starts

Paragraph added about providing information on additional debts.

3.9 Contact between creditors and debtors during a breathing space

Communication with a debtor.

3.10 Contact between creditors and debt advisers during breathing space

Two paragraphs added about consideration of the need to contact a money advisor.

3.16 Cancelling a standard breathing space

Paragraph added about cancellation of a breathing space.