

## Personal Insolvency Seminar

In the last 10 years, 183,000 consumers have been subject to Scottish sequestrations and protected trust deeds.

Since then, there has been three primary pieces of legislation that have largely dealt with this area of law, not including the consolidation act, the Bankruptcy (Scotland) Act 2016.

In that time, the law and practice relating to sequestration and protected trust deeds has seen substantial change, with a greater emphasis on administrative procedure, rather than judicial processes.

However, the courts continue to play a significant role in this area of law.

This one day seminar, is aimed at money advisers and legal practitioners who advise consumers on personal insolvency, before they enter an insolvency process, during those processes and after they have received a discharge.

It focuses on when insolvency is appropriate and when it is not; what form proposals can take and what are the rights and obligations of debtors who have been sequestrated or are party to a protected trust deed.

This seminar will be invaluable for practitioners who wish to gain an insight into the issues that debtors can face and will look at the law and practice that can enable them to negotiate and represent their client's interests more effectively.

For more information, see [here](#).

Monday, 19<sup>th</sup> June 2017  
9:30am – 16:30pm

**Delegate Price: £100**  
(Includes lunch)



**Alan McIntosh LLB (Hons)** is an approved money adviser and a Personal Insolvency Practitioner in Ireland. He has worked in the Scottish money advice and personal insolvency industry for 16 years and has written extensively on issues relating to money advice and personal insolvency. Previously employed as a trainer for one of Scotland's leading debt charities, he has also worked at senior management level for one of Scotland's leading personal insolvency practices. He was also previously the project manager for Govan Law Centre's Personal Insolvency Law Unit.

# Booking Form

## Personal Insolvency Seminar

Name:

Job Title:

Organisation:

Address:

City

Postcode

### Telephone

Office:

Mobile:

Email:

**Further Information:** (please provide information on dietary requirements or access needs).

#### Terms & Conditions

- 1) Completion and submission of a booking form to [alanmcintosh@advicescotland.com](mailto:alanmcintosh@advicescotland.com) creates a legally binding contract between RGL Advisory Services Limited and the organisation or the individual signing the form where the individual is not an organisation.
- 2) Acceptance of the booking form by RGL Advisory Services Ltd creates an obligation to pay the delegate fee of £100.
- 3) Upon receipt of the booking form an email confirmation letter and invoice will be sent confirming that a place has been reserved for the delegate. The booking is not confirmed until this confirmation is sent.
- 4) The full seminar fee must be paid at least 2 weeks prior to the course date, unless agreed beforehand. If the fee is not paid, RGL Advisory Services Limited reserves the right to refuse entry into the seminar.
- 5) A full refund will be made if written cancellation is received in writing at [alanmcintosh@advicescotland.com](mailto:alanmcintosh@advicescotland.com) prior to the close of business on the 22<sup>nd</sup> May 2017.
- 6) No refunds will be made after this time, unless RGL Advisory Services Limited exercises its' right of cancellation under clause 8 of this agreement. Substitute delegates are accepted at any time.
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- 8) RGL Advisory Services Limited reserves the right to cancel the course if there are insufficient registrations. If RGL Advisory Services decides to cancel the seminar, they will endeavor to find a new date for the course to be held. Delegates who have had their booking confirmed and have paid the fee, will be offered a full refund.
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- 10) RGL Advisory Services Limited will endeavor to provide the course as described on the [www.advicescotland.com](http://www.advicescotland.com) website or any other RGL Advisory Services Limited promotional material. Please be aware, due to unforeseen circumstances details may need to be altered, however the overall quality of the seminar will not be diminished and we will endeavor to notify you as soon as possible of any changes.
- 11) RGL Advisory Services Limited have a duty of care to its customers and staff but are only liable up to the cost of your course. We cannot be held responsible for damage and/or loss to your personal possessions. We are also not liable for failure in carrying out the contract if the failure is due to the action of the participant or the action of a third party.
- 12) Should you have a problem or complaint regarding the seminar you must bring it to the attention of our staff as soon as possible and we will try to rectify the problem. If you feel that the problem was not resolved and resulted in a much-reduced enjoyment of the course you must inform us in writing within 28 days and we will respond within 28 days to resolve the matter to the satisfaction of both parties.
- 13) Privacy - We will not pass on your personal details to any third party.
- 14) The law of Scotland will govern this contract.

Signature:  
(authorised to sign on  
behalf of organisation)

Print Name:

Organisation Name:

Date:

Return completed booking forms to RGL Advisory Services Limited at [alanmcintosh@advicescotland.com](mailto:alanmcintosh@advicescotland.com)

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