

# Debt Recovery for Credit Unions

**This one day seminar is focused on Scotland's debt recovery laws and has been written specifically for Scottish Credit Unions.**

The aim of this course will be to enable Scottish credit unions to become effective creditors, focusing on both pre-legal debt recovery processes, and post-legal enforcement and recovery, using the law of diligence.

The event will also examine best practice when dealing with vulnerable borrowers, including borrowers suffering from mental health and legal capacity issues. It will also cover the new guidance for lenders, produced by the University of Bristol (Vulnerability: a guide for lending).

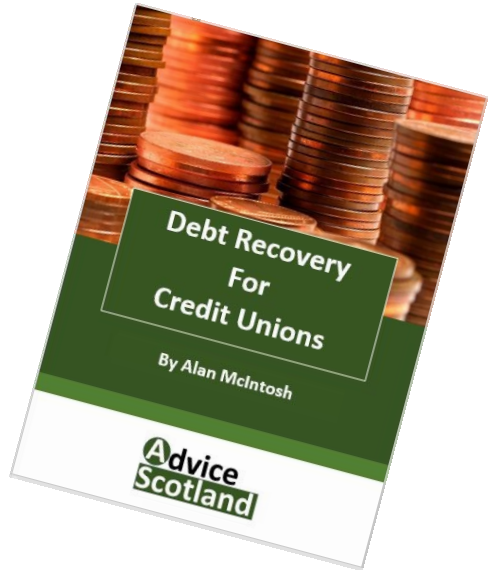
The afternoon will cover formal Scottish debt solutions, such as Time to Pay Directions and Orders, the Debt Arrangement Scheme, Protected Trust Deeds and Sequestration.

This event will be invaluable for all staff who are involved in making lending decisions and those working with borrowers who are struggling with payments.

**As with all Advice Scotland seminars, delegates attending the event will receive a bespoke handbook, expanding on the topics covered during the day and which can be kept for future reference.**

For more information, see [www.advicescotland.com](http://www.advicescotland.com) or email [alanmcintosh@advicescotland.com](mailto:alanmcintosh@advicescotland.com)

**Date:** Monday, 21<sup>st</sup> August 2017  
**Location:** Training Suite, Money Advice Scotland, Pentagon Centre, 36 Washington Street, Glasgow, G3 8AZ  
**Time:** 9:30am – 16:30pm  
**Delegate Price:** £125 (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, debt, and personal insolvency industry for 16 years and has written extensively on issues relating to money advice, debt recovery, 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 has extensive knowledge on the law of Scotland relating to the recovery of personal debts.

# Booking Form

Debt Recovery for Credit Unions – 21<sup>st</sup> August 2017

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 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. Acceptance of the booking by Advice Scotland creates an obligation to pay the delegate fee of £125.
- 2 Advice Scotland is a trading name of Alan McIntosh.
- 3 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, Advice Scotland reserves the right to refuse entry into the seminar.
- 4 A full refund will be made if written cancellation is received at [alanmcintosh@advicescotland.com](mailto:alanmcintosh@advicescotland.com) prior to the close of business on the 20th July 2017.
- 5 No refunds will be made after this time, unless Advice Scotland exercises its right of cancellation under clause 7 of this agreement.
- 6 Advice Scotland will not be held liable for losses arising from delegates being unable to attend due to circumstances not within the control of Advice Scotland; or for any loss or damage to personal property that don't arise from the actions of Advice Scotland.
- 7 Advice Scotland reserves the right to cancel the course if there are insufficient registrations. If Advice Scotland 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.
- 8 Advice Scotland will not be held responsible for any losses incurred as a result of course cancellation or delegate non-attendance (to include accommodation/hotel bookings or associated administration fees, non-refundable travel costs or any other costs incurred to attend).
- 9 Advice Scotland will endeavor to provide the course as described on the [www.advicescotland.com](http://www.advicescotland.com) website or any other 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.
- 10 Privacy - We will not pass on your personal details to any third party.
- 11 The law of Scotland will govern this contract.

Signature:

(authorised to sign on  
behalf or organisation)

Print Name:

Return completed booking forms to Advice Scotland at [alanmcintosh@advicescotland.com](mailto:alanmcintosh@advicescotland.com)