

## Debt Relief Order Factfinder

Please read these notes before completing this factfinder

1. Complete this form in capital letters or circle the relevant option
2. Answer all questions, including those where the answer is 'NO' or 'NONE'

Please return to WKDA, c/o Tonbridge Baptist Church, Darenth Avenue, Tonbridge TN10 3HZ

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| <b>PERSONAL DETAILS</b>   |  |
| <b>Surname</b>  |  |
| <b>Title</b>  | Mr / Mrs / Miss / Ms / Other – please state  |
| <b>First name</b>   |  |
| <b>Middle names</b>   |  |
| <b>Have you ever been known by another name?</b><br>(include maiden names and short names such as 'Bob' for Robert)   | Yes / No<br>Surnames (other than above):<br><br>First names (other than above):  |
| <b>Date of Birth</b>  |  |
| <b>City or town of birth</b>  |  |
| <b>National Insurance Number</b>  |  |
| <b>Gender</b>   | Male / Female / Prefer not to say  |
| <b>What's your current relationship status?</b>   | Single / Married or civil partnership / In a relationship (living apart) / Living together / Divorced or former civil partner / Widowed or surviving civil partner |
| <b>Number of dependent children under 14</b>  |  |
| <b>Number of dependent children between 14 and 18</b>   |  |
| <b>Not including any dependent children listed above, how many other people are financially dependent on your income?</b><br>(A financial dependent is someone who relies on you to pay for or contribute toward their food, clothing and other daily needs e.g. elderly relatives) |  |
| <b>Your Address:</b>  |  |
| <b>Building and Street</b>  |  |
| <b>Town / city</b>  |  |
| <b>County</b>   |  |
| <b>Postcode</b>   |  |
| <b>Country</b>  |  |
| <b>Have you lived at any other address in the last 3 years?</b>   | Yes / No   |
| <b>If 'Yes', please tell us about everywhere else that you have lived in the last 3 years:</b>  |  |
| <b>Building and Street</b>  |  |
| <b>Town / city</b>  |  |
| <b>Postcode</b>   |  |
| <b>Country</b>  |  |
| <b>Building and Street</b>  |  |

|   |   |
|---|---|
| <b>Town / city</b>  |   |
| <b>Postcode</b>   |   |
| <b>Country</b>  |   |
|   |   |
| <b>Telephone</b>  |   |
| <b>Mobile</b>   |   |
| <b>Email address</b>  |   |
| <b>Do you currently live or have your main residence in England or Wales?</b>   | Yes / No  |
| <b>If No, have you ever lived or had your principal residence in England or Wales in the last 3 years?</b>                            | Yes / No  |
| <b>If No, have you carried on business in either England or Wales in the last 3 years?</b>  | Yes / No  |
|   |   |
| <b>INSOLVENCY HISTORY</b><br><b>If the answer to any of the questions in this section is 'YES' please complete the attached sheet</b> |   |
| <b>Are you currently subject to any insolvency proceedings?</b>   | Yes / No  |
| <b>Do you currently have a debt management plan or County Court administration order?</b>   | No / Debt management plan / County Court administration order   |
| <b>Do you currently have a pending bankruptcy application or is anyone else currently petitioning the court to make you bankrupt?</b> | Yes / No  |
| <b>Not including DROs, have you been subject to any kind of insolvency proceeding before?</b>   | Yes / No  |
| <b>Have you previously had a Debt Relief Order?</b>   | Yes / No  |
|   |   |
| <b>EMPLOYMENT DETAILS</b>   |   |
| <b>Are you currently</b><br>(Please circle all that apply)  | Employed / Self-employed / Unemployed / Housewife or Husband / Carer / Company director / Retired / Student / Other – please specify  |
| <b>If you have circled more than one, please indicate which is your primary employment.</b>   |   |
| <b>If Employed:</b><br><b>Employer's Name</b>   |   |
| <b>Job title</b>  |   |
| <b>What is your job role?</b>   | Manager or senior official / Professionals / Administrative & Technical / Skilled trade / Personal services / Sales & customer service / Process, plant and machine operative / Elementary occupation |
| <b>Date you started working for this employer</b>   |   |
| <b>Business address</b><br><b>Building and street</b>   |   |
| <b>Town / city</b><br><b>County</b><br><b>Postcode</b><br><b>Country</b>  |   |
| <b>If Self-employed</b><br><b>Business type</b>   |   |
| <b>Trading name</b>   |   |

|  |          |
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| <b>Business address</b><br><b>Building and street</b>  |          |
| <b>Town / city</b><br><b>County</b><br><b>Postcode</b><br><b>Country</b>   |          |
| <b>Are you a sole trader?</b>  | Yes / No |
| <b>In the last 3 years, have you previously been self-employed or traded as a business?</b>  | Yes / No |
| <b>If 'Yes':</b>   |          |
| <b>Trading name</b>  |          |
| <b>Date you stopped trading</b>  |          |
| <b>Business address</b><br><b>Building and street</b>  |          |
| <b>Town / city</b><br><b>County</b><br><b>Postcode</b><br><b>Country</b>   |          |
| <b>Are you a sole trader?</b>  | Yes / No |
|  |          |
| <b>ASSETS</b>  |          |
| <b>How much cash do you currently have outside of your bank / building society</b><br>(Don't include any cash you need for essential living expenses due to be paid)   | £        |
| <b>What's the total positive balance of all your bank and building society accounts?</b><br>Don't include overdrafts, negative balances or any money you need for essential living expenses due to be paid from your accounts)         | £        |
| <b>If you're owed any money, what's the total amount you're owed?</b><br>(Include any loans you have made and any money you're owed from outstanding compensation, legal or insurance claims (e.g. Payment Protection Insurance claim) | £        |
| <b>Do you own any items that you use for your business / vocation?</b>   | Yes / No |
| <b>If 'Yes':</b>   |          |
| <b>Description</b>   |          |
| <b>Condition</b>   |          |
| <b>Date purchased</b>  |          |
| <b>Value</b>   |          |
| <b>Do you own any motor vehicles?</b>  | Yes / No |
| <b>If 'Yes':</b>   |          |
| <b>Make</b>  |          |
| <b>Model</b>   |          |
| <b>Registration number</b>   |          |
| <b>Year of registration</b>  |          |
| <b>Condition</b>   |          |
| <b>Value</b>   |          |
| <b>Do you own your own home?</b>   | Yes / No |

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| <b>If 'Yes', how much is your home worth?</b><br>(Please tell us the market value. Don't make any deductions for mortgages or secured debts)   |   |
| <b>Do you own any other properties?</b>  | Yes / No  |
| <b>If 'Yes', what's the total value of all the other properties that you own?</b><br>(Please tell us the market value. Don't make any deductions for mortgages or secured debts. Don't include the value of your own home)   |   |
| <b>Do you own anything other than essential household items (realisable assets)?</b><br>(For example, jewellery, timeshares, stocks, etc)  | Yes / No  |
| <b>If 'Yes':</b>   |   |
| <b>What's the item?</b>  |   |
| <b>How much is it worth?</b>   |   |
|  |   |
| <b>PENSION DETAILS</b>   |   |
| <b>Do you have a pension?</b><br>(Don't include any pensions you're currently receiving payments from)   | Yes / No  |
| <b>If 'Yes', enter the pension provider's name</b><br>(For workplace pensions you can enter the name of your employer)   |   |
| <b>Building and street</b>   |   |
| <b>Town / city</b>   |   |
| <b>County</b>  |   |
| <b>Postcode</b>  |   |
| <b>Country</b>   |   |
| <b>Policy number</b>   |   |
| <b>Is this an approved pension?</b><br>(An approved pension is any occupational or personal pension approved by HMRC for tax purposes)   | Yes / No  |
|  |   |
| <b>ASSETS AND PAYMENTS HISTORY:<br/>UNDERVALUE TRANSACTIONS</b>  |   |
| <b>In the last 2 years, have you given away or sold any assets for less than they're worth?</b>  | Yes / No  |
| <b>If 'Yes', what did you sell or give away?</b>   |   |
| <b>Date you sold or gave away the item</b>   |   |
| <b>What was the market value of the item?</b>  |   |
| <b>How much money did you receive after any charges or legal fees?</b><br>(Please leave blank if you gave the item away)   |   |
| <b>Who did you sell or give the item to?</b>   | A family member / A member of your spouse's family / An employee / An employer / A business partner / A business partner's spouse / A company you are a director of / Other |
| <b>Why did you sell / transfer the item for less than its market value?</b><br>(Include details of why you were motivated to make the sale at this time, how you valued the item, any advertising of the asset for sale (online or locally) and how any proceeds of sale were spent) |   |
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| <b>ASSETS AND PAYMENTS HISTORY:<br/>PREFERRED CREDITORS</b>  |   |
| <b>In the last 2 years, have you ever preferred any creditors over others in your payments?</b>  | Yes / No  |
| <b>If yes:</b>   |   |
| <b>Preferred creditor's name</b>   |   |
| <b>Who is the preferred creditor</b>   | A family member / A member of your spouse's family / An employee / An employer / A business partner / A business partner's spouse / A company you are a director of / Other |
| <b>Date you made the payment</b><br>(If you made multiple preferential payments to this creditor, enter the date of the most recent one)   |   |
| <b>Payment amount</b><br>(If you made multiple preferential payments to this creditor, enter the total sum of these payments)  |   |
| <b>Why did you make this payment?</b><br>(Include why you were motivated to make the payment at this time, details of any excessive pressure the creditor placed you under, whether any other creditors were chasing you for repayments at this time and whether you continued to meet the minimum contractual repayments to your other creditors immediately after making this payment) |   |
| <b>Did you seek advice about your debts before making this payment?</b>  |   |

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| <b>INSOLVENCY HISTORY - ADDITIONAL INFORMATION</b>                              |   |
| <b>If you are currently subject to insolvency proceedings, which one is it?</b> | Individual Voluntary Arrangement (incl. interim order) / Undischarged bankruptcy / Bankruptcy Restrictions Order/Undertaking / Debt Relief Order / Debt Relief Restrictions Order/Undertaking |
| <b>Date proceeding started</b>  |   |
| <b>If you have a Debt Management Plan:</b>                                      |   |
| <b>Organisation Name</b>  |   |
| <b>Organisation Address</b><br><b>Building and Street</b>                       |   |
| <b>Town / city</b>  |   |
| <b>County</b>   |   |
| <b>Postcode</b>   |   |
| <b>Country</b>  |   |
| <b>Organisation reference</b>   |   |
| <b>Date the debt management plan started</b>                                    |   |
| <b>If you have a County Court administration order:</b>                         |   |
| <b>Name of Court</b>  |   |
| <b>Court address</b><br><b>Building and Street</b>                              |   |
| <b>Town / city</b>  |   |
| <b>County</b>   |   |
| <b>Postcode</b>   |   |
| <b>Country</b>  |   |
| <b>Court reference</b>  |   |

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| <b>Date the County Court administration order was made</b>   |  |
| <b>If you currently have a pending bankruptcy application or if anyone else is currently petitioning the court to make you bankrupt:</b>   |  |
| <b>Did you apply for bankruptcy?</b>   | Yes / No   |
| <b>If 'Yes', has the Court referred you to the DRO process?</b>  | Yes / No   |
| <b>If 'Yes':</b>   |  |
| <b>Name of Court</b>   |  |
| <b>Court reference</b>   |  |
| <b>If you didn't apply for bankruptcy:</b>   |  |
| <b>Name of creditor who petitioned the court</b>   |  |
| <b>Name of Court</b>   |  |
| <b>Court reference</b>   |  |
| <b>Have you obtained the creditor's consent to apply for a DRO?</b>  | Yes / No   |
| <b>If you have been subject to any kind of insolvency proceeding before, not including DROs, which were you subject to?</b><br>(Please tell us about the most recent proceeding if you have been subject to more than one) | Individual Voluntary Arrangement (incl. interim order) / Bankruptcy / Bankruptcy Restrictions Order/Undertaking / Debt Relief Restrictions Order/Undertaking / County Court Administration Order |
| <b>Date proceeding started</b>   |  |
| <b>If you have previously had a Debt Relief Order:</b>   |  |
| <b>Date the Debt Relief Order was made</b>   |  |