

## How do I apply for a Summary Instalment Order?

### ✓ What you need to know

Some of the terms may be unfamiliar so Citizens Advice Bureau, a Budget Advisor or Community Law Centre can help you complete the application form.

The form can be completed electronically or downloaded from the [Forms section](#).

### ! Important

You and your creditors are allowed to make representations to the Official Assignee before a Summary Instalment Order (SIO) is made.

Your application must include:

Your full name and address

A completed Statement of Affairs

Details of goods you own

Names and addresses of all people you owe money (your creditors)

What your income and expenses are

The amount you owe each creditor and what for

A statement that you will pay your creditors in full, or

A statement saying what percent of your debts you will pay (e.g. you may say you can pay 80 cents for each dollar owed). If your creditors have agreed to accept less than full payment, be sure to put the agreement in your application.

The total amount of the weekly or other instalments you will pay

The name and address of your proposed supervisor, or

Your written reasoning explaining why you think a supervisor is not necessary.

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## Details and possessions

Your application must also include:

- Whether any debts are secured and the value of the security
- Whether any debts are guaranteed by someone
- If you are employed, your employer's name and address.

## What happens next?

The Official Assignee will assess your application and order that you pay your debts by instalments (or otherwise) according to your circumstances.

You may need to come to some agreement with your creditors about the amount to be repaid.

When making an order the Official Assignee may make other orders covering:

Your future earnings or income

Goods that you own (some may need to be sold to help pay your debts).



## **Further information**

### **[Application for Summary Instalment Order](#)**

This flowchart sets out how the application process works and what a debtor can expect from a Summary Instalment Order.