## Bankruptcy and Diligence (Scotland) Bill — Stage 2

## **Section 1**

## **Colin Smyth**

- 16 In section 1, page 1, line 23, at end insert—
  - <( ) Regulations making provision under subsection (2)(e) must make provision about—
    - (a) the sanctions that may apply where a creditor takes, or fails to take, action in contravention of the moratorium,
    - (b) the process by which individuals may complain about a creditor who takes, or fails to take, action in contravention of the moratorium.>

## **Colin Smyth**

- 17 In section 1, page 1, line 23, at end insert—
  - <( ) Regulations under this section may not make provision permitting information about individuals to whom the moratorium has applied, or is applying, to be publicly accessible.>