

APPLICATION FOR OUT-OF-COURT DEBT RESTRUCTURING

Use the form to provide information about:

- your income
- your expenses
- any capital that you possess

If you have a spouse or cohabitant, you must include information about him or her.

In order to provide us with as correct a picture as possible, you should list **all members of the household**.

Enclose documentation to support the information provided in the form.

Example:

- a copy of your pay slip or a receipt showing National Insurance benefit payments
- a copy of your tenancy agreement or housing loan repayment schedule
- a copy of your home insurance, not including home contents insurance
- a copy of invoices received (for example, municipal taxes and child-minding expenses)

We do not normally take account of voluntary payment contracts as these are not preferred claims. That means that if, for example, you have credit card debt or direct debit contracts with other creditors, these claims must yield priority to NCA's claims against you.

In addition, you must enclose the following with your application for out-of-court debt restructuring:

- your tax certificates for the last three years (also for spouse/cohabitant, if relevant)
- a doctor's certificate (if there are health-related reasons for your application for remission of debt)
- valuation of properties, for example a valuation report (if you own a property)
- a brief description of your life situation – the background to your payment difficulties and other circumstances that may be of relevance to your application.
- payment schedule
 - State the amounts you intend to pay to individual creditors every month and how much you intend to pay to NCA
 - You must also state how long the new debt arrangement should last. The normal period is five years.
- an overview of your total debt and who the creditors are. Our condition for participating in an out-of-court restructuring of your debt is that all your other creditors also participate and accept the proposal.

Do you need help with preparing a proposal for out-of-court debt restructuring? Contact the Norwegian Labour and Welfare Service (NAV) or a municipal money and debt advisor. The advisory service is free and you are entitled to help and assistance.

Faster and better case processing?

- Number the enclosures.
 - Number each enclosure using the number of the item it refers to (mark several enclosures with the same number if they relate to the same item).
- Send copies.
 - All documents we receive from you will be scanned and shredded. We will **not** return any original documents to you.
- Document the information.
 - We cannot take account of undocumented information.

How do we assess your financial situation?

We base our calculations on a subsistence rate. The subsistence rate is designed to cover expenditure on necessary goods and services such as food, clothes, heating/electricity, transport, health care, television licence, newspaper, telephone, broadband, life insurance, home contents insurance, trade union dues and leisure activities. **Hence, you do not have to document these expenses.**

If, for some reason, **any of your expenses are particularly high**, these can be taken into account in addition to the subsistence rate. For example, are the costs of transport, heating or health care particularly high in your case? If so, you must document that you spend more on these services than what is covered by the subsistence rate.

Information about your financial situation

INFORMATION ABOUT THE HOUSEHOLD

Your name	<input type="text"/>	Personal ID	<input type="text"/>
Address	<input type="text"/>	Occupation	<input type="text"/>
Postal code and	<input type="text"/>	Employer	<input type="text"/>
Marital status	Single <input type="checkbox"/> Cohabitant <input type="checkbox"/> Married <input type="checkbox"/>		
Name of spouse/cohabitant	<input type="text"/>	Personal ID	<input type="text"/>
Children in the household	Personal ID number	Other information about the child	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

If any of the children are from a previous relationship, this must be stated.

What the application concerns (Write here, or use a separate sheet and enclose it with the application.)

THE HOUSEHOLD'S MONTHLY INCOME

Remember to enclose:

- a copy of your most recent tax assessment
- a copy of your most recent pay slip

Does the application concern payment by instalments / delay of a claim for payment of damages and/or confiscation?

- If so, your spouse/cohabitant's income must also be documented.

Are you a student or called up for military service?

- If so, you must enclose a copy of your school registration certificate, call-up order etc.

Enclosure no		You	Spouse/cohabitant	Children
1.	Gross pay			
2.	Nat. Ins. benefits			
3.	Tax withholdings			
4.	Child benefits			
5.	Child maintenance			
6.	Cash benefits			
7.	Other income			

THE HOUSEHOLD'S MONTHLY EXPENSES

Remember to enclose:

- copies of invoices paid, such as municipal taxes and child-minding expenses
- a printout of your home insurance contract
- a printout/copy of your housing loan/ housing expenses

Do you have contact with your children?

- If so, enclose a copy of the right of access agreement and copies of any receipts for travel expenses that you are obliged to pay.

Do you have other debt?

If you have payment contracts with other creditors, state who they are.

- Enclose copies of invoices paid and a copy of the payment contract.

Enclosure no		You	Spouse/cohabitant	
8.	Rent			
9.	Housing loan			
10.	Home insurance			
11.	Municipal taxes			
12.	Waste collection			
13.	Child-minding and			Age of children
14.	Child maintenance			No of contact days
15.	Extra travel expenses			Distance
16.	Extra electricity			
17.	Other income			

OVERVIEW OF DEDUCTIONS FOR ATTACHED EARNINGS ETC.

Enclose a copy showing that deductions are made for attached earnings, for example a pay slip showing the deduction made.

Enclosure no

	Creditor	Balance	Start date	Monthly deduction
18.				
19.				
20.				
21.				

THE HOUSEHOLD'S CAPITAL AND ASSETS

Enter information about assets, such as:

- real estate (for example, a house, cabin or plot of land)
- motor vehicle/ pleasure craft (for example, a car, boat or caravan)
- value of shareholdings, balance of savings accounts

Document the value by enclosing a valuation report, price estimate, purchase receipt or similar.

Enclosure no

	Title holder(s)	Type of asset – description	Value	Encumbrances
22.				
23.				
24.				
25.				

DATE AND SIGNATURE

I declare that the information given above is true.

Incorrect information may lead to criminal liability, cf. Section 210 second sentence of the Courts of Justice Act.

Place/date

Signature