

## DRO application Screenshots of the application.

The DRO application form is accessed via GOV.UK via the following link- [apply-for-debt-relief-order.service.gov.uk/account/login](https://apply-for-debt-relief-order.service.gov.uk/account/login) only registered authorised Approved intermediaries can log in and access this page.

This also sits alongside guidance for Intermediaries that can be viewed on GOV.UK [DRO guidance for Approved Intermediaries - GOV.UK](#)

[How to complete and submit the Debt Relief Order \(DRO\) application form - GOV.UK](#)

[Debt Relief Orders: Guidance for debt advisers - GOV.UK](#)

Please note for many of the questions, the option you select on the form may require additional follow up or supplementary questions, in these cases you will see duplicate screenshots showing any option that generates these and the subsequent options.

### Create a new application:

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## Create a new application

Surname

### Overview page:

|                                |             |       |
|--------------------------------|-------------|-------|
| 1. Personal details            | Not started | Start |
| 2. Insolvency history          | Not started | Start |
| 3. Employment details          | Not started | Start |
| 4. Assets                      | Not started | Start |
| 5. Add a pension               | Not started | Start |
| 6. Assets and payments history | Not started | Start |
| 7. Add a creditor              | Not started | Start |
| 8. Income and expenses         | Not started | Start |

### Sections of the application:

# 1. Personal details

## Title

Mr  Mrs  Miss  Ms

Other - please specify:

## First name

## Middle names

## Have you ever been known by another name?

We need to know about any other names you have been known by. Include maiden names and short names such as 'Bob' for Robert.

Yes  No

## Have you ever been known by another name?

We need to know about any other names you have been known by. Include maiden names and short names such as 'Bob' for Robert.

Yes  No

## First name

## Last name

## Date of birth

Day    Month    Year

## City or town of birth

## National Insurance number

## Gender

Male

Female

Prefer not to say

**What's your current relationship status?**

- Single
- Married/civil partnership
- In a relationship (living apart)
- Living together
- Divorced/former civil partner
- Separated
- Widowed/surviving civil partner

**Number of dependent children under 14**

**Number of dependent children between 14 and 18**

**Not including any dependent children listed above, how many other people are financially dependent on your income?**

A financial dependent is someone who relies on you to pay for or contribute toward their food, clothing and other daily needs eg elderly relatives.

# 1. Personal details continued

## Address

Building and street

Town/city

County

Postcode

Country

**Have you lived at any other address in the last 3 years?**

Yes

No

## Have you lived at any other address in the last 3 years?

Yes

No

### Previous addresses

Please tell us about everywhere else you have lived in the last 3 years.

Building and street

Town/city

County

Postcode

Country

## Do you currently live or have your main residence in England or Wales?

Yes

No

**Do you currently live or have your main residence in England or Wales?**

Yes

No

**Have you ever lived or had your principal residence in England or Wales in the last three years?**

Yes

No

**Have you carried on business in either England or Wales in the last 3 years?**

Yes

No

**Telephone**

**Mobile**

**Email address**

## **2. Insolvency history**

**Are you currently subject to any insolvency proceedings?**

Yes

No

## 2. Insolvency history

Are you currently subject to any insolvency proceedings?

Yes

No

Which insolvency proceeding are you subject to?

Individual Voluntary Arrangement (inc. interim order)

Undischarged bankruptcy

Bankruptcy Restrictions Order/Undertaking

Debt Relief Order

Debt Relief Restrictions Order/Undertaking

Date proceeding started

Day    Month    Year

Do you currently have a debt management plan or County Court administration order?

No

Debt management plan

County Court administration order

**Do you currently have a debt management plan or County Court administration order?**

No

Debt management plan

County Court administration order

**Organisation name**

**Organisation address**

Building and street

Town/city

County

Postcode

Country

**Organisation reference**

**Date the debt management plan started**

Day    Month    Year

**Do you currently have a debt management plan or County Court administration order?**

No

Debt management plan

County Court administration order

**Name of court**

**Court Address**

Building and street

Town/city

County

Postcode

Country

**Court reference**

**Date the County Court administration order was made**

Day    Month    Year

**Do you currently have a pending bankruptcy application or is anyone else currently petitioning the court to make you bankrupt?**

Yes

No

**Do you currently have a pending bankruptcy application or is anyone else currently petitioning the court to make you bankrupt?**

Yes

No

**Did you apply for bankruptcy?**

Yes

No

**Do you currently have a pending bankruptcy application or is anyone else currently petitioning the court to make you bankrupt?**

Yes

No

**Did you apply for bankruptcy?**

Yes

No

**Has the court referred you to the DRO process?**

Yes

No

**Name of court**

**Court reference**

**Do you currently have a pending bankruptcy application or is anyone else currently petitioning the court to make you bankrupt?**

Yes

No

**Did you apply for bankruptcy?**

Yes

No

**Has the court referred you to the DRO process?**

Yes

No

**Do you currently have a pending bankruptcy application or is anyone else currently petitioning the court to make you bankrupt?**

Yes

No

**Did you apply for bankruptcy?**

Yes

No

**Creditor who petitioned the court**

**Name of court**

**Court reference**

**Have you obtained the creditor's consent to apply for a DRO?**

Yes

No

**Not including DROs, have you been subject to any other kind of insolvency proceeding before?**

Yes

No

**Not including DROs, have you been subject to any other kind of insolvency proceeding before?**

Yes  No

**Which insolvency proceeding were you subject to?**

Please tell us about the most recent proceeding if you've been subject to more than one

Individual Voluntary Arrangement (inc. interim order)  Bankruptcy

Bankruptcy Restrictions Order/Undertaking

Debt Relief Restrictions Order/Undertaking  County Court Administration Order

**Date proceeding started**

Day Month Year

**Have you previously had a Debt Relief Order?**

Yes  No

**Have you previously had a Debt Relief Order?**

Yes  No

**Date the Debt Relief Order was made**

Day Month Year

### 3. Employment details

Are you currently

|   |  |                                  |   |
|---|--|----------------------------------|---|
| <input type="radio"/> Employed                | <input type="radio"/> Self-employed    | <input type="radio"/> Unemployed | <input type="radio"/> Housewife/husband |
| <input type="radio"/> Carer                   | <input type="radio"/> Company director | <input type="radio"/> Retired    | <input type="radio"/> Student           |
| <input type="radio"/> Other - please specify: | <input type="text"/>                   |                                  |   |

[+ Add another employment](#)

### 3. Employment details

#### Are you currently

Employed    Self-employed    Unemployed    Housewife/husband

Carer    Company director    Retired    Student

Other - please specify:

#### Employer's name

#### Payroll Number

#### Job title

#### What is your job role

Manager or senior official    Professionals    Administrative & technical

Skilled trade    Personal services    Sales & customer service

Process, plant & machine operative    Elementary occupation

#### Date you started working for this employer

For example, 31 08 1976

Day   Month   Year

    

#### Business address

Building and street

Town/city

County

Postcode

Country

Add another employment

### 3. Employment details

Are you currently

Employed  Self-employed  Unemployed  Housewife/husband

Carer  Company director  Retired  Student

Other - please specify:

**Business type**

**Trading name**

**Business address**

Building and street

Town/city

County

Postcode

Country

**Were you a sole trader?**

Yes  No

### 3. Employment details

A person who has a DRO must not be concerned (directly or indirectly) in promoting, forming or managing a company, or act as a company director (whether or not they are formally appointed as a director), without the court's permission.

#### Are you currently

Employed

Self-employed

Unemployed

Housewife/husband

Carer

Company director

Retired

Student

Other - please specify:

Add another employment

### 3. Previous trading details

In the last 3 years, have you previously been self-employed or traded as a business?

Yes

No

### 3. Previous trading details

In the last 3 years, have you previously been self-employed or traded as a business?

Yes  No

Trading name

Date you stopped trading

For example, 31 08 1976

Day Month Year

  

Business address

Building and street

Town/city

County

Postcode

Country

Were you a sole trader?

Yes  No

### 4. Assets

How much cash do you currently have outside of your bank/building society?

Don't include any cash you need for essential living expenses due to be paid

£

What's the total positive balance of all your bank and building society accounts?

Don't include overdrafts, negative balances or any money you need for essential living expenses due to be paid from your accounts

£

If you're owed any money, what's the total amount you're owed?

Include any loans you have made and any money you're owed from outstanding compensation, legal or insurance claims (eg a Payment Protection Insurance claim)

£

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**Do you own any items that you use for your business/vocation?**

Yes  No

**Do you own any motor vehicles?**

Yes  No

**Do you own your own home?**

Yes  No

**Do you own any other properties?**

Yes  No

**Do you own anything other than essential household items (realisable assets)?**

For example, jewellery, timeshares, stocks, etc

Yes  No

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**Do you own any items that you use for your business/vocation?**

Yes  No

**Description**

**Condition**

**Date purchased**

Day Month Year

  

**Value**

£

**Save tool**

### Do you own any motor vehicles?

Yes

No

**Make**

**Model**

**Registration number**

**Year of registration**

**Condition**

**Value**

£

### Do you own your own home?

Yes

No

### How much is your home worth?

Please tell us the market value. Don't make any deductions for mortgages or secured debts.

£

### Do you own any other properties?

Yes

No

### What's the total value of all the other properties you own?

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.

£

### Do you own anything other than essential household items (realisable assets)?

For example, jewellery, timeshares, stocks, etc

Yes

No

**What's the item?**

**How much is it worth?**

£

[Save item](#)

## 5. Pension details

### Do you have a pension?

Don't include any pensions you're currently receiving payments from

Yes

No

### Do you have a pension?

Don't include any pensions you're currently receiving payments from

Yes

No

### Pension provider's name

For workplace pensions, you can enter the name of your employer

Add provider

## 5. Add a pension

Enter the pension provider's name

Building and street

Town/city

County

Postcode

Country

Policy number

**Is this an approved pension?**

An approved pension is any occupational or personal pension approved by HMRC for tax purposes

Yes

No

**Is this Pension with the current employer?**

Yes

No

**Will you be eligible to draw money from this pension before the end of your DRO (application date plus 12 months)?**

Answer no if this is a State Pension

Yes

No

**Will you be eligible to draw money from this pension before the end of your DRO (application date plus 12 months)?**

Answer no if this is a State Pension

Yes

No

**Are you currently receiving any payments from this pension?**

Yes

No

**Will you be eligible to draw money from this pension before the end of your DRO (application date plus 12 months)?**

Answer no if this is a State Pension

Yes

No

**Are you currently receiving any payments from this pension?**

Yes

No

**How much is the pension currently worth?**

£

## **6. Assets and payments history: undervalue transactions**

**In the last 2 years, have you given away or sold any assets for less than they're worth?**

Yes

No

## 6. Assets and payments history: undervalue transactions

In the last 2 years, have you given away or sold any assets for less than they're worth?

- Yes  No

What did you sell or give away?

Date you sold or gave the item away

Day Month Year

  

What was the market value of the item?

£

How much money did you receive after any charges and legal fees?

Please leave blank if you gave the item away

£

Who did you sell or give the item to?

- 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

Why did you sell/transfer the item for less than its market value?

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

Total Count: 0 characters Left: 250 characters

Add another

## 6. Assets and payments history: preferred creditors

**In the last 2 years, have you ever preferred any creditors over others in your payments?**

Don't include payments made using other people's money, for example where a friend or relative has made payments on your behalf

Yes

No

When you leave this page all data entered will be saved

[← 6. Assets and payments history: undervalue transactions](#)

[Return to overview](#)

[7. Creditors →](#)

## 6. Assets and payments history: preferred creditors

### In the last 2 years, have you ever preferred any creditors over others in your payments?

Don't include payments made using other people's money, for example where a friend or relative has made payments on your behalf

Yes  No

### Preferred creditor's name

### Who is the preferred creditor?

- 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

### Date you made the payment

If you made multiple preferential payments to this creditor, enter the date of the most recent one

Day Month Year

  

### Payment amount

If you made multiple preferential payments to this creditor, enter the total sum of these payments

£

### Why did you make this payment?

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

Total Count: 0 characters Left: 250 characters

### Did you seek advice about your debts before making this payment?

Yes  No

Add another

## 7. Add a creditor

### Enter the creditor's name

It can be the name of an organisation or an individual, for example ABC Bank Ltd or Joe Johnson

## 7. Creditor details

### Creditor name

### Building and street

### Town/city

### County

### Postcode

### Country

Unable to trace address

### Creditor reference

### Amount this creditor says you owe

£

### Is this an excluded debt?

 Yes No

### Is this a secured debt?

If the debt is secured against an item worth less than the total owed, please add the difference (the 'unsecured element') as a separate, unsecured debt

 Yes No

### Has an Attachment of Earnings order been applied to this debt?

 Yes No

### Is this a secured debt?

If the debt is secured against an item worth less than the total owed, please add the difference (the 'unsecured element') as a separate, unsecured debt

Yes

No

#### What is the debt secured against?

#### What is the value of the secured item?

£

### Has an Attachment of Earnings order been applied to this debt?

Yes

No

#### Court that made the order

#### Reference number

#### Court address

Building and street

Town/city

County

Postcode

## 8. Income and expenses: monthly income

|                          | Amount                           |
|--------------------------|----------------------------------|
| Earnings                 | £ <input type="text" value="0"/> |
| Benefits and tax credits | £ <input type="text" value="0"/> |
| Pensions                 | £ <input type="text" value="0"/> |
| Other income             | £ <input type="text" value="0"/> |

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|                              |               |
|------------------------------|---------------|
| Total income                 | £ 0.00        |
| Total expenses               | £ .00         |
| <b>Income minus expenses</b> | <b>£ 0.00</b> |

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## 8. Income and expenses: monthly expenses

View  

Amount

### Monthly Outgoings: Fixed Costs

|                                |                                  |
|--------------------------------|----------------------------------|
| Home and contents              | £ <input type="text" value="0"/> |
| Utilities                      | £ <input type="text" value="0"/> |
| Water                          | £ <input type="text" value="0"/> |
| Care and health costs          | £ <input type="text" value="0"/> |
| Transport and travel           | £ <input type="text" value="0"/> |
| School costs                   | £ <input type="text" value="0"/> |
| Pensions and insurances        | £ <input type="text" value="0"/> |
| Hire purchase/conditional sale | £ <input type="text" value="0"/> |
| Magistrate court fines         | £ <input type="text" value="0"/> |
| Other essential costs          | £ <input type="text" value="0"/> |
| <b>Total Fixed Costs</b>       | <b>£ 0.00</b>                    |

### Monthly Outgoings: Flexible Costs

|                             |                                  |
|-----------------------------|----------------------------------|
| Communications and leisure  | £ <input type="text" value="0"/> |
| Food and housekeeping       | £ <input type="text" value="0"/> |
| Personal costs              | £ <input type="text" value="0"/> |
| Other flexible costs        | £ <input type="text" value="0"/> |
| <b>Total Flexible Costs</b> | <b>£ 0.00</b>                    |

|                              |               |
|------------------------------|---------------|
| Total income                 | £ .00         |
| Total expenses               | £ 0.00        |
| <b>Income minus expenses</b> | <b>£ 0.00</b> |

## Income and expenses: summary

|                              |             |                      |
|------------------------------|-------------|----------------------|
| Total income                 | £ .00       | <a href="#">Edit</a> |
| Total expenses               | £ .00       | <a href="#">Edit</a> |
| <b>Income minus expenses</b> | <b>£.00</b> |                      |

Section Completed?

### Overview page once application has been started:

1. Personal details Eligibility Warning In progress
2. Insolvency history Eligibility Warning In progress
3. Employment details In progress
4. Assets In progress
5. Add a pension In progress
6. Assets and payments history Complete
7. Add a creditor Not started
8. Income and expenses In progress

### Snapshots of some of the incomplete/eligibility warnings that display if information isn't recorded correctly or would be an issue with eligibility warnings for DRO.

#### Personal Details Incomplete Section

Please confirm your title  
Please enter your first name  
Please enter your date of birth  
Please confirm your gender  
Please choose your relationship status  
'Building and street' should not be empty.  
'Town/city' should not be empty.  
'Postcode' should not be empty.  
'Country' should not be empty.

#### Employment Details Incomplete Section

Please provide your current employment status  
Please tell us the date you stopped your previous trading  
Please tell us your previous trading name  
Please mention were you a sole trader

#### Assets and Payment History Incomplete Section

'In the last 2 years, have you given away or sold any assets for less than they're worth?' should not be empty.

Eligibility warnings

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You answered that you have given away or sold an asset for less than its true worth. If this is correct, your application may be declined.  
You answered that you have preferred a creditor. If this is correct, your application may be declined.

Assets Incomplete Section

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'Make' should not be empty.  
'Model' should not be empty.  
'Registration number' should not be empty.  
'Year of registration' should not be empty.  
'Condition' should not be empty.  
'How much is your home worth?' should not be empty.

Eligibility warnings

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The expenses you entered leave you more than £75 per month of extra income. If this is correct, your application may be declined.

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Eligibility warnings

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The debts you entered total more than £50,000. If this is correct, your application may be declined.

Eligibility warnings

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The value of the motor vehicle assets you entered total more than £4,000. If this is correct, your application may be declined.

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**Final page- once Ai is ready to submit the application:**

## Application submission

The application currently shows:

- You answered that you have given away or sold an asset for less than its true worth. If this is correct, your application may be declined.
- You answered that you have preferred a creditor. If this is correct, your application may be declined.
- The value of the motor vehicle assets you entered total more than £4,000. If this is correct, your application may be declined.
- The expenses you entered leave you more than £75 per month of extra income. If this is correct, your application may be declined.

For the reason(s) stated above it is possible that your application may be rejected by the Insolvency Service when it is received by them.

It is essential that the declarations on this page are read by, or communicated to the debtor, before submitting the application. The penalties for misinformation can be severe so please take care to ensure the form is correct.

### Debtors Declaration Statement

I confirm that the information provided by me is, to the best of my knowledge and belief, correct at the date of submission.

I am aware that some of this data will be checked using sources external to The Insolvency Service including credit reference agencies.

I am aware that a failure to be truthful in my application may lead to any subsequent order being revoked, and I may be subject to other enforcement proceedings including prosecution.

I am aware that the creditors listed in the application will be advised of the making of the order and all the debts I have listed. The lists sent to the creditors may be in electronic unencrypted format.

I am aware that should any of my debts have been incurred in respect of any fraud or fraudulent breach of trust to which I was a party, they will not be discharged at the end of the moratorium.

I am aware that it is my responsibility to ensure that the information contained within your application is correct, and immediately notify the Official Receiver of any error or omissions

I [REDACTED] am unable to pay my debts and hereby request that a Debt Relief Order be made in respect of the debts I have listed in this application. Dated [REDACTED]

### Intermediary Declaration Statement

I can confirm that I have discussed this application with the Applicant and confirmed the information provided according to the Guidance for Intermediaries. Any further comments are provided in the text box below.

\*Please note that the comments will be visible to the Applicant

[Submit](#)

[Submit against advice](#)

[Withhold address](#)

[Amend application](#)