

Debt Relief Order (DRO) checklist

Please complete and send back to us in the pre-addressed envelope with all your other documents.

We will need documents for:			Included? (Please tick to confirm)
Proof of income	This can be your last 2 months payslips, a benefits letter or a bank statement. If you are sending bank statements, please circle the relevant information.		
Recent statements for all creditors	Please make sure you include any gas, electricity, oil, rent arrears, rates arrears and benefit overpayments. If any of your debts are for loans, please make sure you provide the full up-to-date balance owing and not just arrears or early settlement figures. We need up to date balances to ensure the full debt is included in your DRO application.		
Your signed declaration	Please make sure you have read the contents carefully before signing. If you are unsure about anything, please call us for assistance.		
Copy of your Experian credit file	We have sent you a form to complete and send to Experian. They will send your credit file report back to you. Please take time to check this. All your creditors may not be on there. There may also be debts on the file which you have already paid off. If this is the case, we will discuss this with you when we next speak.		
We also need the following information			
Full name			
Your client reference number			
Place of birth (name of town or city)			
Any other names you have been known by. For example, your maiden name.			
National insurance number			
Tax reference code - This can be found on your payslips or tax documents.			
Tax office address - This can be provided by your employer or your local job centre plus.			
If you are employed, please add here the name and full address of your employer, your occupation and the date you started your employment with them.			
If you have a pension fund with your current or previous employer(s), you need to supply us with the name of each employer and your pension or payroll reference number with them.			
Have you ever been subject to a DRO, bankruptcy or an individual voluntary arrangement (IVA)? If yes please supply details using an additional page if necessary.			
	cle? If yes, please add make, er and condition, for example		