

My IVA has not been approved

What are my options if my IVA is not approved?

If your creditors don't agree the terms of your proposal then we will consider the options available to you.

This could include

- Re-considering the terms of the IVA proposal and whether any aspects can be changed to reflect creditors' concerns;
- An informal arrangement with your creditors;
- A non-fee paying debt management agreement; and
- Bankruptcy