



# PERSON AT RISK OF VIOLENCE (PARV) ORDER

If having your address made public will put you or your family members at risk of violence, then you may want to look at a person at risk of violence (PARV) order.

Why is it important to know about PARV orders? Well, if you become insolvent, then some your details will be made public. And for some people, this can put them or their family at risk of violence.

A PARV order can stop your address being made public if you proceed with an insolvency solution like bankruptcy, Debt Relief Order (DRO) or an Individual Voluntary Arrangement (IVA).

## WHO WILL BE TOLD ABOUT YOUR INSOLVENCY?

When you enter bankruptcy, a DRO or an IVA, various organisations and third parties will be told – like the people you owe money to.

Your details will be made public on the Insolvency Register. They will also be made public in the London Gazette if you go into a DRO or bankruptcy, but not if you're in an IVA.

### Organisations that will be told include:

- People you owe money to, your creditors
- If you're behind on your rent, then your landlord
- Energy, water and telephone suppliers (if you're in arrears)
- Local authority (if you're in arrears)
- Listed on the **Insolvency Register**
- Your bank or building society if you're in a DRO or bankruptcy
- Advertised in the London Gazette, if you're in a DRO or bankruptcy – this wouldn't usually be picked up by your local paper

## HOW TO STOP YOUR DETAILS BEING PUBLISHED

You can apply for a PARV order when proceeding with an insolvency solution, if you are a person at risk of violence.

The PARV order allows you to withhold your address from publication on the Insolvency Register and in the London Gazette. Your name will still be published, but your address will not be.

### To apply for a PARV order, you need to:

Download and fill in a **PARV order application form**.

1. Take the completed form to the nearest court that handles applications. The court will let you know if you need to **pay a fee to apply**.
2. You'll be asked to explain why the disclosure of the address is likely to lead to violence against yourself or members of the family who live with them, which is usually in the form of a written statement.
3. You will then need to go to a hearing to present the application to a judge. The court will tell you where and when this will take place, and this could be an online hearing.
4. A decision will usually be made on the same day. The current fee for this is £280, but in some circumstances the fee maybe waived. Like if you're on a low income or in receipt of certain benefits.

If you are concerned about **debt and domestic abuse**, then visit our dedicated section on the financial wellbeing hub for more information about organisations that can help.

Visit: [www.payplan.com/financial-wellbeing](http://www.payplan.com/financial-wellbeing)

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