

New Clause or Reference	Change	Reason
Front sheet	The revised Protocol is entitled '2013 version'. The effective date is 1 st March 2013, although it can be used from its release date of 1 st January 2013.	For consistency.
6.1	Revised website address for access to the leaflet "In Debt? Dealing with your creditors"	Correction
7.2	An IP will use his/her best endeavours to ensure that the information about liabilities contained within an IVA proposal is up to date and accurate; if verification of debts is not possible then the Nominee's report should draw creditors' attention to this	To ensure that proposals are not prevented because verification of liabilities has not been forthcoming.
7.6b	Update regarding minimum pension contribution	Update in line with the automatic enrolment scheme
9.8	Wording changed to reflect that online valuations of properties may be appropriate	To ensure that an appropriate valuation of property is obtained for reasonable cost.
10.3	Addition of words "or last agreed variation"	For consistency with the standard terms and conditions
10.8	To give the Supervisor the discretion to terminate an IVA without the need for a meeting	For consistency with the standards terms and conditions
13.5	To allow a Supervisor to admit late claims (subject to verification) and participate in future dividends; but creditor will not be entitled to disturb a prior distribution.	For consistency with the standard terms and conditions.