



Personal Insolvency: Explore your options with **Quintas**

The Insolvency Service of Ireland (ISI) went live this week, and has started accepting applications from Personal Insolvency Practitioners (PIPs) on behalf of insolvent individuals.

The new Personal Insolvency legislation was put in place to give those in financial difficulty an alternative to bankruptcy and to allow them find a path back to solvency. It involves the write down or restructure of secured and unsecured debt, in an organised and transparent manner.

It's strict, it can be a bit complicated, but it is vital that a person gets their insolvency agreement right as you only get one shot in your lifetime at fixing your financial problems through one of the Personal Insolvency Arrangements (DSA/PIA).

Quintas are one of the few companies in Ireland who can offer the help of a Personal Insolvency Practitioner - an expert who will stand between you and your creditors, taking the calls; writing the necessary letters, negotiating with your creditors and advising you on

how to get back on the road to solvency.

If your answer to the following questions are Yes, then Quintas may be able to help.

- Is your home loan or any of your other loans in arrears?
- Are you having difficulty paying your debts as they fall due?
- Have you cut back on your expenses but still find that your debt repayments are unmanageable?
- Are you willing to offer complete financial disclosure to your Personal Insolvency Practitioner?
- Can you commit to making an agreed monthly payments for 5/6 years if this means that you can see light at the end of the tunnel at the end of this period?
- Do you feel that you cannot solve your financial problems yourself?

Call **Quintas** on **021 46 41 400** or see **www.quintas.ie** and step back onto the road to solvency.