

# Take Control Of Your Debt with Quintas

If you are in deep financial trouble, ACT NOW. The New Personal Insolvency Legislation may be the answer to your problems.

“Don’t wait until it gets any worse. Empower yourself, and do something about it, today”, says Mark Ryan, the Quintas PIP, who is more motivated and passionate about helping people sort out their troubles with every phone call he receives.

“People get so lost in debt that they are paralyzed by inertia- they stop opening their post or an-

swering the phone. That’s no way to live. Be proactive and call someone to help. At least you’re taking control”, says Mark.

The New Personal Insolvency Legislation is there to give people a chance to find an alternative to bankruptcy, but it is tricky, hard to navigate and needs to be handled by a Personal Insolvency Practitioner (PIP).

Quintas have had many years’ experience in helping people with debt, and the advent of the New Personal Insolvency Legislation means PIP Mark is a busy man.



The Quintas team

**Call a PIP- ASAP**

The Insolvency Service of “The very first thing I’d say to people is take control, right now. Everyone’s situation is different, but the sooner you pick up the phone and call a PIP, the sooner you can start the process on untangling your financial mess”, says Mark.

“People know when they’re in deep trouble. Most are in the horrors that they will lose the family home,” Mark continues, “Don’t sit there doing nothing, until judgements and repossession orders start coming in. You have to grab the bull by the horns now.

**Do You Understand the New Personal Insolvency Legislation?**

Of course not. Nobody does. First of all, it’s new, and secondly, it’s very complex. You need to sit down with an experienced, expert, qualified PIP like Mark Ryan, who will go through your situation in its entirety and determine what the best option is.

Remember-people are only allowed to avail of a Personal Insolvency Arrangement (PIA) or a Debt Settlement Arrangement (DSA) once in a lifetime. You get one chance to get it right; get it all presented correctly, before the banks take a look at it and determine agreement.

Only a PIP can stand between you and the people you owe money to.

Only a PIP can handle an application for a Personal Insolvency Arrangement or a Debt Settlement Arrangement.

Only a PIP can tell you if Personal Insolvency is even the right choice for you.

**“One of people’s biggest fears is losing the family home. It’s overwhelming. I have to try to help them if I can”.**

“We’re used to dealing with this kind of thing, but people don’t understand what they can and can’t do or what avenues are open to them”, explains Mark.

“ The very first thing I’ll do is sit down with you and find out where you are-what’s the story with your secured and unsecured debt; mortgage, credit cards, any buy-to-let properties in negative equity, and so on.

If I don’t think Personal Insolvency is the most beneficial option, I’ll steer you down a road that is, such as a Debt Resolution Agreement. Just come in and tell me where you are, and it’s my job to help you”.

Don’t be put off by all this new terminology. The bottom line is that in order to fix your bottom line, you need to call somebody like Quintas’ Mark Ryan, a PIP who eats, sleeps and breathes these kind of complex details all day, every day.

**What is a Personal Insolvency Arrangement, Exactly?**

A Personal Insolvency Arrangement basically involves the restructuring and write- down of debt, in a very organised and transparent manner. It’s a more positive way of dealing with debt than bankruptcy.

It means you can get the help you need; get your financial ducks in a row, restructure your debt and hopefully agree upon a

plan with your creditors that will lead you towards solvency in five or six years of manageable payments.

**Am I Eligible for a PIA?**

This process for people with both secured debt – such as mortgages – and unsecured debt, including credit cards and personal loans, who are technically insolvent and cannot meet repayments on their loans.

Authorised by the Insolvency Service, a PIP like Mark Ryan will guide people through either a debt settlement arrangement, or a personal insolvency arrangement. He’s a mediator of a fair deal between the person and the creditor, so both parties leave the table with something positive.

Essentially your Creditors-the people to whom you owe money-are offered an agreed percentage of what they are owed, and a plan to pay this over a specified period of time.

**Can Quintas Help Me?**

If your answer to the fol-

lowing questions is Yes, then Quintas may be able to help you.

- Is your home loan or any of your other loans in arrears?
- Are you having difficulty paying your debts as they fall due?
- Do you feel that you cannot solve your financial problems yourself?
- Have you cut back on your expenses but still find that your debt repayments are unmanageable?
- Can you commit to making agreed monthly payments over five or six years, if this means that you can see light at the end of the tunnel at the end of this period?
- Are you ready to make any reasonable lifestyle changes necessary to get back on the path towards solvency?

Quintas are keenly aware that the people calling them are in financial difficulty; so they pride themselves on keep-



Tim McCarthy Managing Partner, Mark Ryan Director & PIP, Jean Bourke Legal & Compliance Officer

ing their own fees minimal, flexible and affordable, built in over time to reflect your situation. A nominal initial consultation fee applies.

**Be Proactive. Make the Call.**

**Call Quintas on 021 46 41 400 or see www.quintas.ie for more information.**

Quintas and PIP Mark Ryan will do everything they can to give you a path back to solvency.

**FINANCIAL DIFFICULTIES CAN BE TOUGH ON EVERYONE**

arrears deficit debt repossession personal insolvency bankruptcy

**BUT THERE IS A SOLUTION AND LIGHT AT THE END OF THE TUNNEL**

**MARK RYAN, PIP**  
(Personal Insolvency Practitioner as authorised by the Insolvency Service of Ireland)

**HOW CAN WE HELP?**

Call one of our experienced team on **021 4641400** to arrange a consultation with Mark.

**QUINTAS**

AUDIT | TAX | ADVISORY | WEALTH

**Who can we help:**  
Business Owners, Property Investors, SMEs, Sole Traders, Individuals

**How we can help:**

- Directly engage with your creditors, lending institutions
- Provide financial road-mapping
- Effective communication with you and your creditors
- Negotiation and restructuring services
- Personal Support
- Provide advice on any other aspect of your tax/financial affairs

**- Robert, Business Owner**

“I’ve been up to my neck in unmanageable debt. It was so bad that I was afraid to take phone calls and the associated stress was having a terrible impact on my life, my work and my family. Quintas are helping me to restructure my debts, they have taken the lead on my contact with the bank and while its not easy and I’m not out of the woods yet, I can see light at the end of the tunnel.

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