

Frequently Asked Questions



Will my IVA change?

Your IVA remains in place and will continue to run as before, under the same terms. You will continue to make the same payments as you do now.

Things that will change:

- The company dealing with your IVA and your Supervisor, who will now be Jarvis Insolvency and Laura Prescott.
- Direct debit payments will reflect as JARVISIVA rather than Aperture DS.
- Your Aperture online portal details will no longer be supported. You will receive a separate email detailing how to access the Jarvis Insolvency client portal.

If you are unsure of the terms of your IVA, please contact us and we will be happy to explain them to you.

I am struggling to make my IVA payments – what do I do?

We understand that you may be facing difficulties at this time and are here to support you on your journey to becoming debt free.

If you are struggling to make your IVA payments, please call us with details of your income and expenditure to hand so that we can review your situation and discuss your available options.

Will this change affect my creditors and my credit report?

We will continue to make payments to your creditors in line with the agreed terms of your IVA.

We have excellent relationships with creditors and will continue to liaise with them on your behalf, ensuring that you don't need to speak with them. If you do receive anything from your creditors, please send it to us and we will deal with it for you.

Your creditors have already been made aware of the change.

No change will be made to your credit report, which is updated by your creditors regarding payments to them, rather than who is managing your IVA. Creditors will have registered a default on your credit file at the start of your IVA which will automatically drop off after 6 years.

Is my IVA in safe hands?

Laura Prescott has over 15 years' insolvency experience and is regulated by the Insolvency Practitioners Association.

Laura and the team at Jarvis Insolvency are here to support you on your journey to becoming debt free.

Will I still get a regular review of my IVA and my annual report?

Jarvis Insolvency will review your IVA regularly to help make sure you are on track to achieving your goal of becoming debt free, and will work with you along the way if there are any challenges you are facing.

We will review your Income and Expenditure annually to ensure that your IVA payments are at the right amount.

If your circumstances change, we will do a review with you at any time.

You will still get a report shortly after the anniversary of your IVA detailing the progress you are making with your IVA. A copy of this will also be sent to creditors, as before.

I have already finished my IVA, when will I get my final report?

Jarvis Insolvency will be working hard to ensure that you receive your final report as soon as possible.

We will conduct a final review of your IVA to make sure everything has been dealt with in line the terms of your original proposal. Once this is complete a final report will be issued to you.

Have you been given all my details from Aperture Debt Solutions?

We have received all the details that Aperture Debt Solutions held about you, so we are able to continue to manage your IVA and provide you with the service that you need.

Your personal information is secure with Jarvis Insolvency. You can read more about how we deal with your personal information in our [Privacy Policy](#).

Do I need to call or send anything to you?

There's no need to call, but if you have any questions or are struggling, please do get in touch on **0800 047 8681** or email us at welcome@jarvisiva.co.uk.

Over the next few weeks and months we will conduct a review of your IVA in line with the original terms, and we'll let you know at that point if we need anything from you.

In the meantime, please continue to maintain your payments.