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## What is an IVA?

Ramya Sehmi - 2026-05-13 - [Comments \(0\)](#) - [Encyclopedia of screening terms](#)

An IVA (Individual Voluntary Arrangement) is a formal agreement with creditors to pay back debts over a set period, typically 5 to 6 years. IVAs appear on credit checks and remain on record for six years from the start date.