



CLAIMS IN THE COUNTY COURT

Information

This fact sheet will help you to use the county court process in England and Wales to make a claim to recover money that is owed to you. It assumes that the debt is not regulated by the Consumer Credit Act.

If a money claim is for over £15,000 there are special circumstances when the claim can be started in the High Court. Call Business Debtline for advice on **0800 197 6026**

Before issuing a claim

Are there alternatives to court?

Before issuing a claim you should make sure you have attempted to resolve the matter. There are alternatives to court including things like arbitration, mediation and ombudsman schemes. Mediation is where the two parties appoint a mediator (usually a specially trained person) and agree to abide by the findings of the mediator. These non-judicial means of settling disputes are often called 'alternative dispute resolution' (ADR) schemes.

Court rules require you to think carefully about whether an alternative dispute resolution is a better way to reach an agreement before going to court. If you refuse to consider this, you may not get your costs back, or the court may order you to pay the other party's costs, even if you win the case.

Help

You may find it helpful to read information leaflet 23 'Alternatives to Court', published by the Community Legal Services, see it on www.clsdirect.org.uk

If I decide to go to court, should I try to settle the claim?

Even though you may choose to go to court rather than use an alternative dispute resolution process, issuing a claim should be your last resort. The court will expect you to have acted reasonably, by exchanging information and relevant documents about the dispute and generally to try to avoid the need for making a claim.

You should send a final letter to the debtor stating how much they owe and for what services or goods, what attempts have been made to settle the matter (invoices, reminder letters etc) and give a date of at least 14 days by which payment must be made otherwise you will issue county court proceedings. Keep a copy of the letter and any response. We have a fact sheet called 'Credit Control' which gives ideas on how to set up an effective way to recover payments.

Fact sheet

For a fact sheet on 'Credit control' phone **0800 197 6026** or visit our website.

What are 'Pre-action Protocols'?

There are some special rules in place for some court processes called 'Pre-action Protocols'. Some industries such as construction and engineering have their own special protocols. All protocols tell you what steps you should be taking before suing the debtor. You can find more about these on the Ministry of Justice website

www.justice.gov.uk/civil/protocolsfin/contents/practice_directions/pd_pre-action_conduct.htm

Will I be able to get my money?

You should also consider the circumstance of the debtor, i.e.:

- do they have the ability to pay;
- are you prepared to accept small instalments over a period of time, in which case can this be agreed without court action;
- does the debtor have any assets?

It may be useful to check whether the debtor has any outstanding county court judgments by visiting the Registry Trust's website at www.registry-trust.org.uk. For a small fee you can see whether the debtor has any county court judgments. You may be able to order information about a limited company or limited partnership from Companies House, their website address is www.companieshouse.gov.uk

Will the claim be defended?

If there is a dispute and the debtor is likely to defend the claim, you may wish to seek legal advice as to how likely you are to be successful, **phone us for advice.**

Please note: if the claim is for more than £5,000 and is defended, there is a risk that you will have to pay the other side's legal costs if you fail to get judgment against the defendant.

You will need to pay a fee to start your claim unless you are exempt, (see the section on court fees on p12). If the claim is defended, you will be asked to pay a further 'allocation' fee. You can add the fees on to the amount the defendant owed you. You should also bear in mind the time taken. If the claim is straight forward, the process should be fairly quick. However, there will be a hearing if the claim is defended.

Value of claim	Cost if claim issued in a county court	Cost if claim issued on-line.
Up to £300	£30	£25
£300 - £500	£45	£35
£500 - 1,000	£65	£60
£1,000- £,1500	£75	£70
£1,500 - £3,000	£85	£80
£3,000 - £5,000	£108	£100
£5,000 - £15,000	£225	£210
£15,000 - £50,000	£360	£340
£50,000 - £100,000	£630	£595
£100,000 - £150,000	£810	N/A
£150,000 - £200,000	£990	N/A
£200,000 - £250,000	£1,170	N/A
£250,000 - £300,000	£1,350	N/A
£300,000 and above	£1,530	N/A

Fixed costs

If you use a solicitor you can only claim the following fixed costs under CPR 45.2A at the start of the claim if the claim is served by the court:-

Value of claim	Fixed costs
£25 - £500	£50
£500 - £1,000	£70
£1,000 - £5,000	£80
£5,000 and above	£100

Issuing a claim

Make sure you know the full name and address of the person you are claiming against. You should also find out whether they are an individual, partners in a business or whether it is a limited company. If you are claiming against a limited company or at its place of business (particularly relevant where the business's registered office is abroad): **phone us for advice.**

Information

You can make your claim on line at www.moneyclaim.gov.uk for sums up to £100,000.

Alternatively, you can make a claim manually. You need to complete a claim form 'NI' available from your local county court or to download from www.hmcourts-service.gov.uk. You should also receive in the claim pack some guidance notes to help you fill in the various sections on the form.

You will need to complete 3 copies:

- one for the court;
- one for the defendant; **and**
- one for you.

Remember

If there is more than one defendant you will need a further claim form.

Particulars of claim

You must include a concise statement of the nature of the claim and state what you are asking for, i.e. a claim for money and value of the claim. The claim may be struck out by the court if insufficient details are given in your claim.

Warning

The statement of value on the claim form is essential as the court will allocate your case to the appropriate track on the basis of the value of the claim.

Claims up to the value of £5,000 will be allocated to the 'Small Claims Track'. The process is designed to allow parties to act for themselves without the need for legal representation.

If the claim is for an amount between £5,000 and £15,000 it will be allocated to the 'Fast Track'.

If the claim is above £15,000 it will be allocated to the 'Multi Track'.

Help

For further information see the court service website at www.hmcourts-service.gov.uk.

When completing your claim form you should set out in the particulars of claim, the nature of your claim and what it is for.

Example of a particulars of claim

the claimant's claim is for goods sold and supplied to the defendant under invoice numbers;

<i>Invoice No:</i>	<i>Date</i>	<i>Amount</i>
<i>Inv00121</i>	<i>01/08/05</i>	<i>£500.00</i>
<i>Inv00122</i>	<i>01/08/05</i>	<i>£350.00</i>
<i>Inv000123</i>	<i>01/08/05</i>	<i>£150.00</i>
	<i>Total</i>	<i>£1,000.00</i>

And the claimant claims interest at the rate of 8% per annum, pursuant to Section 69 of the County Court Act 1984, from the date payment was due to the date of the issue of these proceedings, amounting to £26.40.

Interest is made up as follows:

<i>Invoice No:</i>	<i>Amount</i>
<i>Inv00121</i>	<i>£13.20</i>
<i>Inv00122</i>	<i>£9.24</i>
<i>Inv000123</i>	<i>£3.96</i>

together with continuing interest at the rate of £0.22 per day until judgment or earlier payment.

How to calculate interest against an individual

Section 69 of the County Court Act 1984 allows you to make a claim for interest (as shown above), up to the date of judgment, but you do not have to do so.

To work out the daily rate of interest you need to multiply the amount of the debt by 0.00022. Hence in the example above:

$£1000.00 \times 0.00022 = £0.22$ per day.

If the proceedings are issued on 28 November 2005, 120 days have passed between the date the payment became due (1 August 2005) and the issue of these proceedings therefore:

$120 \times £0.22 = £26.40.$

Remember

If you wish to claim interest it must be stated on your claim as shown above. It may not be applied for at a later date.

How to claim interest against a business

If the transaction is business to business i.e. involving sole traders, limited companies or partnerships, you will be able to claim late payment interest under the Late Payment of Commercial (Interest) Act 1998. This is calculated at 8% above the Bank of England base rate. It may be charged at a daily rate on the amount owed at the time of the debt becoming overdue. This overdue date will be after the end of an agreed period.

Compensation

You may be able to claim compensation if the debt is business-related and you are claiming late payment interest under the 'Late payment of commercial debts [1998]' legislation as follows:

Size of the unpaid principal debt	Compensation
Up to £1,000	£40
£1,000 to 10,000	£70
£10,000 or more	£100

Help

For more information on Late Payment Interest see the website www.payontime.co.uk which also has a calculator to work it out or **phone us for advice.**

Issuing and serving the claim

If you are filling in the forms manually rather than making the claim online, take or post your claim, together with the appropriate fee to your local county court. Payment for fees can be made by cash, cheque or postal order (your cheque or postal order should be made payable to HMCS).

What if I cannot afford the fees?

If you cannot afford the fees, you may be able to claim exemption in certain circumstances. Please see 'County Court Fees' section on pages 12 and 13.

The court will issue the claim and allocate a case number to your proceedings. You will be sent a form notifying you of the case number.

Warning

Do not lose this reference as it is the means of identifying your claim.

Place of service

Nature of party to be served	Place to be served
Individual	Usual or last known residence
Proprietor of the business or partner of a business	Usual or last known residence or place of business or last known place of business or firm.
Company registered in England and Wales	Registered office of the company, or any place of business that has a real connection with the claim e.g. shops where goods were bought.

Advice

Call us for advice if the party to be served is not resident in the UK.

The date the claim is received (Deemed service)

If the guidelines are followed the claim will be said to have been received on the second day after it has been posted.

What if the claim form is returned by the post office?

If the copy of the claim form is returned by the post office, the court will send you a notice of non-service form (**N216**). It will tell you what you need to do next to serve the claim yourself. The claim must be served within four days of when it was issued. If you need longer than this i.e. to trace a new address, you can apply on form **N244** for an extension of time stating the reasons for this and the steps you are going to take. You may be able to claim more in compensation if you have to serve the claim yourself. **Phone us for advice.**

The response to a claim

Once a defendant receives a claim he may do one of the following:

- file an admission;
- file an acknowledgment of service;
- file a defence or counterclaim;
- fail to respond to the claim.

If the defendant admits the claim

If the defendant admits the claim, they should complete and send you the admissions form (**N9a**), along with an offer of payment within the time specified on the notice of issue **N205a** (this is 16 days from the post mark on the claim form).

If you accept the offer

If you accept the payment offered you can ask the court to enter judgment on this basis. To do this you should fill in the bottom half of the form (N205a) and send it to the court. Judgment will then be entered on the terms stated on the admission form and both parties will be sent a copy of the form (**N30(1)**) stating how much must be paid and when. If the defendant does not comply with the judgment, you can take steps to enforce the judgment. See the section 'How do I enforce the judgment'?

If no offer is made

If the defendant admits your claim but does not make an offer of payment, you must decide how you want the money paid. You may ask for immediate payment (forthwith judgment) or you could ask for it to be paid in instalments over a period of time. Again, if the defendant does not keep to the terms of the judgment you can take steps to enforce it.

If you do not accept the offer

If you do not accept the defendant's offer of payment, complete the bottom half of form **N205a**. You must say why you object to the rate of payment offered by the defendant. Send this to the court office with a copy of the defendant's admission form. Keep a copy.

A member of the court staff will consider the details, along with your objections and make an assessment of what would be reasonable for the defendant to pay. This is called a 'determination'.

You and the defendant will be sent an order on form **N30(2)**. This will tell the defendant that the order has been made and explain why it may be different from the original offer. It will also tell the defendant how much to pay, when to pay and the address to which payments should be sent.

If you disagree with this rate, you may write to the court within fourteen days of receiving the judgment to object to the rate of repayment. You should send a copy of your letter to the defendant. A judge will then deal with your objections, with or without a hearing. If there is a hearing you will be notified as to the time, date and place the hearing is to be held. If the defendant is an individual whose address is in another court's area, it will be transferred to that court and you will be sent notice of this. If the judge changes the rate at which the judgment should be made, both parties will be sent a copy of form **N30(3)** with details of how much, when and where to pay. If the defendant does not pay as ordered you can take steps to enforce the judgment (see below).

Acknowledgement of service

The defendant may submit an acknowledgement of service if they intend to defend the claim but need more time to prepare. If the defendant files form **N9** it will increase their time to submit

a defence from 14 days to 28 days from the date of service. You will be sent form **N10** to tell you that this has happened.

Filing a defence and/or counterclaim

The defendant may file a defence either 14 days after service of the claim or, if the acknowledgment of service is returned, within 28 days of service of the claim.

Advice

The defendant will need to show sufficient grounds for a defence or it may be immediately struck out and judgment entered.

You will be sent a copy of the defence form **N9b**. The defendant may also use this form to make a claim against you (a counterclaim). You will also be sent a copy of the allocation questionnaire (**N150**) and a notice of defence (**N152**). If the claim is to be transferred to the defendant's local court you will also be given notice of this on form **N271**.

The allocation questionnaire allows the judge to allocate the claim to the correct track depending on the value and complexity of the case. You will need to complete the questionnaire and send this with the correct fee to the court listed on the notice of defence form (**N152**) by the date specified. If you do not return the allocation questionnaire in time your claim may be struck out and you will not be able to continue with your claim. Alternatively, you may be ordered to attend a hearing to explain why you have not returned the questionnaire.

After receiving the allocation questionnaire the judge will decide which is the appropriate track and send details of this out to all parties in a 'notice of allocation' and give you 'directions' as to what you need to do to prepare for the hearing.

If the claim is defended by the debtor, there will be an allocation fee of £100 payable by the claimant (no allocation fee if the claim is for £1500 or less where the case is proceeding on a counterclaim by the defendant alone). This cost will be added to your claim.

Advice

If you think your claim is likely to be defended then **phone us for advice**.

What if the defendant does not reply to the claim form?

If after 14 days from receipt of the claim form the defendant has not replied, you can ask the court to enter 'judgment in default'. You should do this as soon as the 14 days have lapsed as the creditor can still reply to the original claim until you have asked for judgment. You can ask for the judgment to be entered on the terms that you would like, including that the amount should be paid forthwith (immediately) or in instalments. The court will then use this information to make a judgment on the form **N30** which will then be issued to all parties. A forthwith judgment will mean the defendant is immediately in default which will allow you to take enforcement action: see below.

How do I enforce the judgment?

If the defendant does not repay the debt, you can apply to the court for the order or judgment to be enforced. There are various methods available to enforce the judgment. Each method requires you to make an application of some description, provide specific details about the debtor (sometimes on oath) and pay a fee to the court unless you are exempt. (See the section 'What if I cannot afford the fees?') All court fees reasonably incurred should be added to your claim.

You need to decide which will be the most effective way for you to recover the money owed. This may depend on what you know of the defendant's situation i.e. what assets they have, whether they have any available income or money in their bank account etc. If you know very little about the defendant you could apply for an 'order to obtain information'. This is where the defendant or 'judgment debtor' as they would now be referred to, is ordered to go to court and give information about their circumstances. Details of the questions that they would be asked are on the form **EX140** available from the court or their website;

www.hmcourts-service.gov.uk

An application for an order to obtain information is made on:

- form **N316** where the debtor is an individual;
- form **N316a** where the debtor is a company (where the officer of the company would be questioned).

There is a fee of £45

Methods of enforcing the judgment

Warrant of execution (bailiffs)

The likelihood of success here depends upon whether the judgment debtor has sufficient assets that the bailiffs will be able to take. You can apply for a warrant of execution in the county court, or if the debt is above £600 and not regulated by the **Consumer Credit Act 1974** you can apply for it to be enforced through the High Court.

Information

Please note that unregulated (by Consumer Credit Act 1974) debts over £5,000 must be transferred to the High Court for enforcement.

High court

There are several advantages to transferring a judgment to the High Court for enforcement. First, High Court Enforcement officers can commence action to distrain (i.e. take the defendant's belongings) without any prior notification to the debtor. Secondly, for claims over £5,000 statutory interest (currently 8%) can be charged even if not claimed on the original claim in the county court.

If you wish to enforce the judgment through the High Court you need to complete form **N293A** available from the court or the website (the cost is £50). Details of interest claimed should be included.

The powers of the High Court Enforcement Officers (HCEO) who act on your behalf in attempting to take the debtor's goods are very similar to those of the county court bailiffs but as HCEO's are private, (as opposed to court appointed), they are generally more aggressive than county court bailiffs.

County court

You need to apply for a warrant of execution on form **N323**. The fee for this depends on how much you are trying to collect. You can issue the warrant for the total amount due or part of the amount due.

The least that you can ask to be collected is one monthly instalment, four weekly instalments or £50 whichever is the greater.

Information

The fee to pay for this application from 1 October 2007 is:

- £35 where the sum being collected is not more than £125;
- £55 where the sum being collected is more than £125.

Take the form with the fee to the court where the judgment was made or, if applicable, where it has been transferred to.

The court will then issue a warrant, which gives the bailiff powers to attempt to recover the debt. If the defendant lives or trades within the jurisdiction of another court, it will be sent to the bailiffs at that court for action. The bailiff will send a warning notice to the debtor giving seven days for them to pay the debt. If not the bailiff will attend the address that you gave them to try and take goods. If you gave more than one address they will visit each address in turn. If they are able to take goods, they will deduct their fees from the amount that the goods are sold for with the remainder being sent to you.

Are there goods the bailiff cannot take?

The bailiff cannot take:

- 'such tools, books, vehicles and other items of equipment as are necessary for use personally in employment, business and vocation';
- 'such clothing, bedding, furniture, household equipment and provisions as are necessary for satisfying basic domestic needs of the person and family'.

Warning

Bailiffs can only take goods that are owned, or jointly owned by the debtor and not by third parties including any family members or items or vehicles on hire purchase or lease.

What if there are no goods that the bailiff can take?

The court will notify you in writing that there are no goods that the bailiff can take; or if the goods are worth enough to cover their removal and sale costs.

It is important that when you issue the warrant, you advise the court/bailiffs of any goods of value that you are aware the defendant owns (e.g. a car). It is not uncommon for defendants to move items of value to avoid them being taken by the bailiffs.

Re-issuing the warrant

If the bailiff, or High Court Enforcement Officer notifies you that the defendant has moved and you subsequently find out where the defendant has moved to, you may request re-issue of the warrant. You will have to pay another fee.

Similarly, in the case of a business, you may attempt to execute the warrant at different trading addresses if you believe goods belonging to the defendant might be elsewhere.

Suspending the warrant

If the defendant is unable to pay the debt they may apply to suspend (stop) the warrant. In this case you will be sent a copy of their application including an offer of repayment. You will also receive form **N246a** for you to reply to their offer.

If you accept the offer, the court will send out an order in the agreed terms and providing payment is made to you as required, the court has no further involvement.

If you reject the offer, the rate of repayment will be determined by an officer of the court. If you are not satisfied with the order made, you may request that it be re-determined by a judge. You will need to write to the court within 16

days of the postmark on the order. You and the defendant will be asked to attend a hearing. If you do not attend, the court may make the order anyway.

If the defendant fails to maintain payments in accordance with the agreed terms you may request the warrant be re-activated using form **N445**. There is no charge for this.

Charging order

This form of enforcement involves you placing a charge against the debtor's property. This may be shares, or an insurance policy for example but is most commonly against a debtor's home. A charging order will not recover your money immediately but will safeguard the money owed when the property is sold in the future. You will probably need a solicitor to pursue such an application, which is made in the form of an Affidavit (sworn statement).

How do I apply?

You must complete:

- form **N378** for a charge against land or property;
- form **N380** for a charge against stocks or shares.

The fee for this is £55.

Court staff will then issue your application to a judge who, if satisfied, will make an interim charging order on form **N86** and send a copy to you and the debtor. This will give you the date of a hearing to decide whether to make the order final. You must attend this hearing or risk having your application dismissed. When you receive the interim order you should register this with the land registry. **Phone them on 0207 917 8888** for advice on how to do this.

If the debtor objects to the order being made final, they should serve a copy of their objections

in writing to you seven days before the hearing. The hearing may take place at the debtor's local court. At the hearing the judge will consider both sides and then decide whether to make the order final. If successful, your fees for making the application can usually be added to the judgment debt. The order will be made on form **N87** which will be sent to you and the debtor. When the order is made final you should contact the Land Registry. You should also do this if the application is dismissed in order to remove the interim order.

Information

If the debt is over £5,000 you have the right to apply for a High Court Charging Order. The advantage of this is that you can apply for a High Court Charging Order even if the debtor is not in arrears with instalment payments or has obtained a 'stay of execution' on a High Court Writ.

To apply you must first ask the court to transfer the judgment to the High Court for the purpose of obtaining a High Court Charging Order. You must then complete one of the forms mentioned above (N378 or N380) and send it to the High Court.

Information

If you have a final charging order, you may apply for an order for sale (this forces the debtor to sell the home). You should consult a solicitor to help you if you are considering this option.

Attachment of earnings

This is where you can request an order to be made where deductions are made directly from the defendant's salary. To do this the judgment debtor must be an employee.

To request this you will need to complete form **N337**. There is a fee of £65 to pay for this request.

Take the form along with the fee to the court which will issue an application 5-10 days later. If you got the original judgment in a different court you will first need to write a letter to the court to request that it is transferred to the debtor's local court. Once the court notifies you of the transfer you can send in the form and the fee.

The court will order the debtor to pay the debt in full or fill in a form giving details of their income and outgoings. The debtor must cooperate or risk being arrested and taken to court. A court officer will use this information to determine at what rate the debt can be paid back. An order will then be made and sent to the debtor's employer. The debtor can ask for this to be suspended if they do not wish their employer to be contacted. If the court agrees they will tell the defendant to pay directly to you. If they default on this (do not pay as ordered) you can apply on form **N446** for the court to reissue the order to the employer. There is no fee to pay for this.

If you disagree with the decision of the court officer on the attachment of earnings order you can apply to the district judge within 16 days of the postmark to consider a fair way for the debtor to pay. You should use form **N244** for this. An appointment will be made for you to go to court which you should attend. There is a fee of £65 payable for this.

Third party debt order

This procedure is used to obtain payment from money owed to the debtor or held by a third party on the defendant's behalf.

In simple terms, if a defendant has money in a bank or building society account, or other money owed to him, you are able to issue proceedings to order the other party to pay the

money (to the value specified in the order) in to court. It effectively freezes the account up to the amount owing. You cannot apply for the order to be made against a joint account (unless the judgment is against both of the account holders).

The timing of the order is important as it will only freeze money held in the account at the day of the order (i.e. not money paid afterwards). You apply on form **N329** and there is a fee of £55 payable for this application.

You will need to send the form with the fee and a sworn statement of truth to the court. If the judge is satisfied he will issue an interim third party debt order on form **N84**. A copy will be sent to you and the third party but not the debtor until seven days have passed to allow the money to be frozen. The order will include a date for a hearing to decide whether the money frozen should be paid to you. You should attend the hearing which may be at the debtor's or third party's local court.

If either the judgment debtor or the third party object to the order being made final, they must submit this in writing to you no less than three days before the hearing.

The judgment debtor, if an individual, can apply for the release of some of the funds if they are suffering hardship. If the court agrees the order is made on form **N37**.

At the hearing the judge will make an order after considering the evidence of all parties involved. If made final the order will be on form **N85** and will instruct the third party what to pay and when.



Help

For more information on the issues in this fact sheet or any other business debts please contact us on **0800 197 6026**.

COUNTY COURT FEES

Do I have to pay a fee for an application in the county court?

There will usually be a fee to pay with your application. You can ask the court not to pay the fee in some circumstances. The form you will need to fill in is called an **EX160 'Application for a fee remission'**. This form needs to go to the court with your main application. If the court agrees your application you will not have to pay the fee. If you pay a fee when you should have qualified for a remission, then you have six months to apply to the court for a refund.

Remission if you are on benefits

You will not have to pay the fee if you are on the following benefits:

- Income Support;
- income-based Jobseeker's Allowance (JSA);
- the guarantee credit element of Pension Credit; or
- Working Tax Credit if you are **not** getting Child Tax Credit as well.

You must ask the court for exemption from the fee. You need to give the court proof that you are getting the benefit.

Remission if you have a low income

You will not have to pay the fee if your income **before** tax and national insurance falls below a set amount. This figure changes each year. Your partner's income is also taken into account as well as the number of children you have. You will need to give the court proof of your income and any children. If you have more than 4 children then you need to add £2,735 for each additional child.

This table shows the figures from **May 2008**

Number of children	Single	Couple
No children	£12,000	£16,000
1 child	£14,735	£18,735
2 children	£17,470	£21,470
3 children	£20,205	£24,205
4 children	£22,940	£26,940

Do I have to pay the fee in full?

You can also qualify for a reduction in the fee by telling the court how much money you have left after paying essential bills such as rent or mortgage, childcare, maintenance and court orders.

There is a set amount allowed for living costs. This is called your 'disposable monthly income' and is worked out by the court. They can only take set items into account. If your disposable monthly income is below a set amount then you will not have to pay the fee.

You may only have to pay part of the fee depending on how the court has worked out your disposable monthly income.

The calculation is complicated and you will need to give the court proof of your income and bills. Ask the court for help or **phone us for advice**.

Information

There is a fees section on the HM Court Service website that may be helpful.

<http://www.hmcourts-service.gov.uk/publications/guidance/fees/index.htm>.

These useful guidance notes can also be obtained free of charge from the court service website, or from the county court.

EX301	Making a claim? – Some questions to ask yourself
EX302	How to make a claim
EX304	No reply to my claim form – what should I do?
EX305	The fast-track and the multi-track
EX306	The defendant disputes all or part of my claim
EX307	The small claims track
EX308	The defendant admits my claim – I did not claim a fixed amount
EX309	The defendant admits my claim – I claimed a fixed amount of money
EX320	Registered judgments – what does it mean?
EX321	I have a judgement but the defendant hasn't paid – what do I do?
EX322	How do I ask for a warrant of execution?
EX323	How do I ask for an attachment of earnings order?
EX324	Orders to obtain information – how do I apply for an order?
EX325	Third party debt orders and charging orders – how do I apply for an order?
EX340	I want to appeal to the High Court or county court
EX50	County court fees – including fees for family cases – from October 2007.

Remember: You can always contact us for advice about any difficulty you have in dealing with your debts.

Freephone 0800 197 6026 Website www.bdl.org.uk

Copyright Business Debtline May 2006. (Updated February 2010)

Whilst we endeavour to keep our fact sheets as up to date as possible, Business Debtline cannot be held responsible for changes in legislation or for developments in case law since this edition of the fact sheet was issued.

Business Debtline is a part of the Money Advice Trust. Money Advice Trust Registered Charity Number 1099506.

A company limited by guarantee. Registered in England and Wales Number 4741583.

Registered office 21 Garlick Hill London EC4V 2AU