2

Dear Andrew Smith

Kate Beckinsale has registered a County Court Judgment (CCJ) against you. The judgment explains the details of your debt and how to repay it.

Records of judgments are kept for 6 years unless you pay the full amount within a month - this can make it hard to get credit.

Go to **gov.uk/moneyclaims** to sign in to your account and pay your debt.

We sent your login details to you in the post when a money claim was first made against you. If you did not get your login details contact 0800 468468.

Pay the judgment on time

If you can afford to, pay the judgment in full or in instalments by the deadline. This will stop your situation from getting worse, for example, bailiffs knocking at your door.

Go to **gov.uk/moneyclaims** to sign in to your account and pay your debt.

If you do not pay before the judgment deadline

You can still stop the situation from getting worse. Contact Kate Beckinsale and arrange to pay it off.

If you don't, more serious action can be taken against you, known as enforcing a judgment. This could result in:

- bailiffs taking your possessions
- money being taken from your wages
- the bank freezing your account
- being unable to get money from any property sales until you pay off the debt
- you becoming bankrupt

Vary the judgment

Apply online to change the amount you pay per week or per month. You may have to pay an application fee.

Sign in to your account at **gov.uk/moneyclaims** to apply to vary a judgment.

Cancel the judgment

Apply online to cancel the judgment if you do not owe the money. This is known as getting the judgment 'set aside'.

You can do this if you did not receive, or did not respond to, the original claim from the court saying you owed the money.

You may have to pay an application fee.

Sign in to your account at **gov.uk/moneyclaims** to apply to set aside a judgment.

If you need paper application forms

Contact 0800 468468 if you're unable to use the online service. We can send you paper application forms if you want to apply to:

- vary a judgment
- set aside the judgment

Get free debt advice

Citizens Advice can help you with your application. They can also help if you have debt or other money worries. Call Citizens Advice on 03444 111 444.

Help with fees

You might be able to get money off your court or tribunal fees if you have little or no savings, are on certain benefits or have a low income. Find out if you're eligible for help with fees - sign in to your account at **gov.uk/moneyclaims**.