

Case number:

**<<claimReferenceNumber>>**



<<defendant.partyName>> <<letterIssueDate>>

<< defendant.primaryAddress.AddressLine1>>

<<cs\_{ defendant.primaryAddress.AddressLine2 != null}>>

<< defendant.primaryAddress.AddressLine2>>

<<es\_>>

<<defendant.primaryAddress.PostTown>>

<<defendant.primaryAddress.PostCode>>

Dear <<defendant.partyName>>

We are contacting you because a judgment has been made against you as the defendant in a money

claim made by the claimant, <<claimantName>>. This is also known as a County Court Judgment (CCJ).

The court carried out a ‘determination of means’ to determine the rate of payment.

Your income and expenditure were used to calculate how much you could reasonably pay back and

by when.

The details of how much you need to pay and by when are stated on the enclosed judgment.

**What you need to do**

Pay the amount stated on the judgment on time directly to the claimant. Do not pay

the court. You can do this by sending cheques by post to the claimant’s address. If

you want to pay a different way, contact the claimant.

The claimant’s details can be found on the judgment.

**If you miss a payment**

If you miss a payment, the claimant can ask a court to authorise the collection of any

outstanding debt by using any appropriate enforcement method.

**If you cannot afford the repayments**

If you cannot afford to pay the instalments that have been determined by the court,

you can apply to vary the judgment.

This is a request to change the terms of the judgment - for example, how and when you pay.

You can make an application to vary a judgment in one of the following ways:

* you can apply to vary online, following the instructions
* you can download an N245 application form and send it to the court. You can

find this at [www.gov.uk/hmcts/vary-court-order](http://www.gov.uk/hmcts/vary-court-order)

Give details of your income and spending and say how much you can realistically

afford to pay. If your offer is rejected, the court will make a decision. You may need

to take part in a court hearing.

The fee for making this application is <<varyJudgmentFee>>.

**How to make an application online**

You can sign into or create a money claims online account to apply to vary a judgment:

1. **Go to:** <<respondToClaimUrl>>
2. **Enter the claim number** <<claimReferenceNumber>>
3. **Enter the security code** <<pin>> (this code can only be used once)
4. **Create an account -** You will need to create a new money claims account if you don’t already have one. If you are creating a new money claims account, you’ll be sent an email with a verification link that you should follow.

**After you’ve paid the** **full claim amount including any interest and costs**

When you have paid the full claim amount including any interest and costs, the claimant

should tell the court that the claim has been settled.

The judgment will be marked as satisfied on the Register of Judgments, Orders and

Fines.

Your record will stay on the register for 6 years, but anyone searching the register

will be able to see that you have paid.

If the claimant does not confirm that the claim has been settled, you can contact the

Court yourself. You will need to write to the court to say you’ve paid and send proof

of payment. This can be a receipt from the person or business you owed money to,

or a bank statement that shows that the payments have been made.

You may want to apply for a certificate of satisfaction as evidence that you have paid

the claim.

To apply for a certificate of satisfaction, fill out an N443 form and send it to the court.

You’ll need to include a cheque for <<certifOfSatisfactionFee>>- make it payable to ‘HMCTS’. If you want to pay

by card, contact the court that’s handling your case.

**Get help with fees**

If you are on a low income or are claiming benefits, you can apply for Help with

Fees. More information on Help with Fees can be found at [www.gov.uk/get-helpwith-](http://www.gov.uk/get-helpwith-)

**If you need help managing your debt**

National Debtline is a charity which provides free advice and resources to help

people deal with their debts. Services can be accessed over the phone, through their

website and via webchat.

Helpline: 0808 808 4000 (9am to 8pm weekdays, 9,30am to 1pm Saturday)

Website: [www.nationaldebtline.org](file:///C:\Users\meloo\Documents\HMCTS\Projects\Civil\rdo-docmosis\Templates\Base\www.nationaldebtline.org)

Webchat: nationaldebtline.org (9am to 8pm weekdays, 9.30am-1pm Saturday)