Shape

Description automatically generated with medium confidence

Case number:

**<<claimReferenceNumber>>**

<<letterIssueDate>>

<<defendant.partyName>>

<< 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 default judgment has been made against you as the defendant in a claim made by the claimant <<claimantName>>. This is also known as a County Court Judgment (CCJ).

This is because you did not respond to a money claim that was made against you on <<caseSubmittedDate>>.

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

**If you do not recognise the claim**

If you do not know what the debt is for, you should contact the claimant as soon as possible using the details provided on the enclosed judgment.

If you have contacted the claimant and believe that a judgment should not have been made, you can apply to have this judgment cancelled (or ‘set aside’). You can do this by following the instructions under ‘If you do not believe a judgment should have been made’ further down this letter.

**If you accept the claim**

Pay the claim amount directly to the claimant (do not pay the court). You can do this by sending a cheque by post to the claimant’s address found on the enclosed judgment. If you want to pay a different way, contact the claimant.

The claimant’s details can be found on both the previously served claim form and enclosed judgment.

**If you cannot afford to pay the claim amount in full**

If you cannot afford to pay the claim amount in full, you can apply to vary the judgment.

This is a request to change the terms of the judgment - for example, asking to pay in monthly instalments.

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

* you can apply to vary online. You will need to create a money claims online account, following the instructions under ‘how to make an application online’
* 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](https://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>>.

**If you do not pay the claim**

If you do not pay within one month of the date of the judgment, your details will remain on the Register of Judgments, Orders and Fines and will be passed on to credit reference agencies. Your details will stay on the Register for 6 years. This will make it difficult for you to get credit in the future.

A claimant can also ask a court to authorise the collection of any outstanding debt by using any appropriate enforcement method.

**If you do not believe the judgment should have been made**

You can apply for the judgment to be cancelled (or set aside) or for the total amount that you owe to be reduced (or varied) if:

* you believe you do not owe the money, or only owe some of the money
* you did not receive, or did not respond to, the original claim from the court saying you owed the money

You may have to take part in a court hearing to prove either why you do not owe the money, or only owe some of the money.

You can make an application in one of the following ways:

* you can apply online - you will need to create a money claims online account, following the instructions under ‘how to make an application online’.
* you can apply by paper form - you can download an N244 application form and send it to the court. You can find this online at [www.gov.uk/hmcts/apply-to-court](https://www.gov.uk/hmcts/apply-to-court)

The fee for making this application is <<judgmentSetAsideFee>>. If your application is successful, the judge may order the claimant to pay back any court fees you’ve paid. However, this is not guaranteed.

You may be able to apply for help with this fee. Find out more under ‘Get help with fees’.

**How to make an application online**

You can sign into your money claims online account to apply to vary a judgment or have a judgment set aside:

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 claim**

When you have paid the full claim amount, the claimant should tell the court that the claim has been settled. The judgment will then either be removed from the Register of Judgments, Orders and Fines (if settled within one month) or marked as satisfied on the register (if settled after one month).

If the claimant doesn’t 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 payment has been made.

You may want to apply for a certificate of cancellation or a certificate of satisfaction as evidence that you have paid the claim.

**If you pay within one month**

If you pay the full amount within one month, you can apply for a certificate of cancellation.

To apply for the certificate of cancellation, 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.

**If you pay after one month**

If you pay after one month, you can apply for a certificate of satisfaction.

Your record will stay on the Register of Judgments, Orders and Fines for 6 years, but anyone searching the register will be able to see that you have paid.

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-help-with-court-fees](http://www.gov.uk/get-help-with-court-fees).

**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](http://www.nationaldebtline.org)
* Webchat: nationaldebtline.org (9am to 8pm weekdays, 9.30am-1pm Saturday)