Shape

Description automatically generated with medium confidence

Case number:

<<claimReferenceNumber>>

<<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 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).

The details of how much you agreed 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 both the previously served claim form and enclosed 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 can no longer make the agreed repayments**

If you can no longer afford the payments you’ve previously agreed with the claimant, 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. 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

Give details of your income and spending and say how much you can realistically afford to pay. If your offer is rejected, you will have to pay according to the original judgment.

The fee for making this application is £14.

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

If you have already informally agreed with the claimant to change your repayments, you should still make an application to vary. This is to formalise the new payment agreement.

**How to make an application online**

You can sign into your money claims online account to apply to vary a judgment. If you do not have an account you will need to link it. You can do this by:

1. **Go to**: <<respondToClaimUrl>>
2. **Enter the claim number**: <<claimReferenceNumber>>
3. **Enter the security code**: <<pin>> (this code can only be used once)

**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 £14 - 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 £14 - 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)