

Money Claims Filing Guide

Step-by-step instructions for filing your rent arrears claim in England

Overview of Your Claim

Claim type:	Money claim (rent arrears and damages)
Claim amount:	£3622.39
Court fee:	£205.00
Total (claim + fee):	£3827.39

Before You File

Checklist: Have you completed these steps?

- **Sent a Letter Before Claim** to the defendant at least 30 days ago
- **Enclosed the Information Sheet and Reply Form** with the Letter Before Claim
- **Waited 30 days** for the defendant to respond or pay
- **Considered any response or payment offer** from the defendant
- **Gathered all supporting evidence** (tenancy agreement, rent ledger, bank statements, photos)
- **Calculated interest correctly** (see Interest Calculation sheet)

IMPORTANT: If you have not sent a Letter Before Claim and waited 30 days, you **must do this first**. The court may penalize you in costs if you do not follow the Pre-

Action Protocol.

How to File Your Claim

You have **TWO options** for filing a money claim in England:

1. **Online via Money Claim Online (MCOL)** — Faster, cheaper, available 24/7
 2. **By post to the County Court Money Claims Centre** — Traditional paper method
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Option 1: File Online (Money Claim Online — MCOL)

Advantages of MCOL:

- **Lower court fee:** £25 cheaper than paper filing for most claims
- **Faster processing:** Issued within 24 hours
- **Track your claim online:** Real-time updates
- **Request judgment and enforcement online:** No need to send forms by post
- **Available 24/7:** File at any time

Step-by-Step: Filing via MCOL

Step 1: Create an account

1. Go to www.moneyclaim.gov.uk
2. Click "**Register**"
3. You will need:
 - An email address
 - A debit or credit card to pay the court fee
4. Set up a username and password

Step 2: Start a new claim

1. Log in to MCOL
2. Click "**Make a new money claim**"

3. Select **"I am claiming as an individual"** (or "as a business" if you are a company landlord)

Step 3: Enter claimant details

Enter your details exactly as shown below:

Claimant name:	Tariq Mohammed
Address:	35 Woodhall Park Avenue, Pudsey
Postcode:	LS28 7HF
Email (optional):	
Telephone (optional):	

Step 4: Enter defendant details

Defendant name:	Sonia Shezadi
Address:	16 Waterloo Road, Pudsey
Postcode:	LS28 7PW

Step 5: Enter claim amount

IMPORTANT: In MCOL, enter amounts as **numbers only** (no £ symbol). For example, enter 3622.39, not "£3622.39".

Claim amount:	3622.39 <i>(enter this number)</i>
Court fee (paid online):	£205.00 <i>(calculated automatically by MCOL)</i>

Step 6: Enter brief details of claim

In the "Brief details of claim" box, enter a short summary (maximum 1,080 characters). **Always end with "Particulars of Claim attached"** so the court knows to read your full particulars.

Copy this text:

Claim for unpaid rent relating to tenancy at 16 Waterloo Road, Pudsey. The defendant occupied the property under an assured shorthold tenancy commencing 14 July 2025. Rent was £1000.00 monthly. The defendant failed to pay rent as it fell due, resulting in arrears of £3516.13. Interest

is claimed under section 69 County Courts Act 1984 at 8% per annum. Particulars of Claim attached.

Tip: Select and copy the text above directly into MCOL. The character count is within MCOL limits.

Step 7: Upload Particulars of Claim

1. Click "**Attach particulars of claim**"
2. Upload the **Particulars of Claim PDF** from this pack
3. Also attach:
 - Schedule of Arrears
 - Interest Calculation

Note: MCOL allows up to 10 attachments, each up to 5MB. If you have many evidence documents, combine them into a single PDF before uploading.

Step 8: Choose preferred court

Select the County Court Money Claims Centre (this is the default for all MCOL claims). You do **not** need to choose a local court.

Step 9: Statement of Truth

Tick the box to confirm:

"I believe that the facts stated in this claim are true. I am authorised by the claimant to sign this statement."

Step 10: Pay the court fee

1. Review the claim summary
2. Click **"Pay and submit"**
3. Pay the court fee (£205.00) by debit or credit card

Step 11: Claim is issued

Your claim will be issued within 24 hours. You will receive:

- A **claim number** (format: A12BC345)
- An email confirmation
- A copy of the sealed claim form (PDF)

The court will serve the claim on the defendant by post.

Option 2: File by Post (Paper Form N1)

When to use paper filing:

- If you do not have internet access
- If you prefer to file by post
- If the claim is over £100,000 (MCOL limit)

Step-by-Step: Filing by Post

Step 1: Print the N1 form

1. Print the completed **Form N1 (official PDF)** from this pack
2. Print **two copies** (one for the court, one for your records)
3. Do **not** alter the form layout or add extra pages

Step 2: Print supporting documents

Print and attach the following in this order:

1. Particulars of Claim
2. Schedule of Arrears
3. Interest Calculation
4. Copy of tenancy agreement

5. Rent ledger / bank statements

Tip: Use a stapler (top left corner) or treasury tag. Do not use paperclips.

Step 3: Calculate the court fee

Your claim amount is **£3622.39**, so the court fee is **£205.00**.

Court fees are based on claim value:

Claim Amount	Court Fee (Online)	Court Fee (Paper)
Up to £300	£35	£35
£300.01 to £500	£50	£50
£500.01 to £1,000	£70	£80
£1,000.01 to £1,500	£80	£115
£1,500.01 to £3,000	£115	£205
£3,000.01 to £5,000	£205	£455
£5,000.01 to £10,000	£455	£680
£10,000.01 to £200,000	5% of claim value	5% of claim value

Step 4: Pay the court fee

You can pay by:

- **Cheque** — Make payable to "HM Courts & Tribunals Service"
- **Postal order** — Payable to "HM Courts & Tribunals Service"

Do NOT send cash.

Step 5: Send to the court

Send your claim pack to:

County Court Money Claims Centre

PO Box 527

Salford

M5 0BY

Send by **recorded delivery** or **special delivery** to prove posting date.

Step 6: Wait for the claim to be issued

The court will:

1. Check your claim form (allow 7-10 working days)
2. Issue the claim and give it a claim number
3. Serve the claim on the defendant by first class post
4. Send you a **Notice of Issue** by post

What Happens Next?

Timeline after claim is issued:

Day	What Happens
Day 0	Claim is issued and served on the defendant
Day 14	Defendant's deadline to respond (admit, defend, or acknowledge)
Day 15+	If defendant does not respond, you can request default judgment
Day 28	If defendant acknowledges service, they have until Day 28 to file a defence

Possible outcomes:

1. **Defendant pays in full** — Claim is satisfied, no further action needed
2. **Defendant does not respond** — You can request default judgment (see "Request for Judgment" guide)

3. **Defendant admits the claim but asks to pay by installments** — You can accept or ask the court to decide
4. **Defendant defends the claim** — The court will allocate the case to a track (small claims, fast track, or multi-track) and set directions for trial

After Judgment: Enforcement Options

If you obtain judgment but the defendant does not pay, you can enforce the judgment using:

- **Warrant of Control (N323)** — Bailiffs collect the debt
- **Attachment of Earnings (N337)** — Money deducted from defendant's wages
- **Third Party Debt Order (N379)** — Freeze defendant's bank account
- **Charging Order (N380)** — Secure the debt against defendant's property

See the **Enforcement Guide** (included in this pack) for details.

Help and Support

- **MCOL Help:** 0300 123 1057 (Monday to Friday, 8:30am to 5pm)
 - **County Court Money Claims Centre:** 0300 123 1372
 - **HMCTS Guidance:** www.gov.uk/make-money-claim
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This guide is for information only and does not constitute legal advice. If you need legal advice, contact a solicitor.

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