

## Information Sheet

You have received this notice because a business intends to take you to court in relation to a debt. This notice tells you what to do next, including how to avoid court action. Please read it carefully.

### What should I do now to make sure I am not taken to court unnecessarily?

Read the enclosed letter before action very carefully. Think about whether you owe the debt and whether the amount is correct. The letter should provide information about how much money you owe and any interest and fees added to the debt. If it doesn't, please contact Ashtons Legal for more information.

Once you have read the letter, please consider the following options:

#### 1. Seeking debt advice

If you are in financial difficulty or need advice to help you work out whether you owe the debt, or how you might pay the debt, contact a debt advisor (particularly if you haven't been in contact with the business for a number of years).

The following organisations offer free, impartial and non-judgemental advice:

- Citizens Advice 03444 111 444 (England) 03444 772 020 (Wales) [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- Civil Legal Advice [www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice)
- StepChange Debt Charity 0800 138 1111 (Freephone) [www.stepchange.org](http://www.stepchange.org)
- National Debtline 0808 808 4000 (Freephone) [www.nationaldebtline.org](http://www.nationaldebtline.org)
- AdviceUK 0300 777 0107 [www.adviceuk.org.uk](http://www.adviceuk.org.uk)
- Christians Against Poverty 0800 328 0006 (Freephone) [www.capuk.org](http://www.capuk.org)
- Norfolk Community Law Service [www.ncls.co.uk](http://www.ncls.co.uk)

It is recommended that you get debt advice if you have any doubt about whether you owe the debt or whether you can pay it now. If you don't have a copy of the agreement (contract) between you and the business, and you need this to decide what to do next or to help you get debt advice, you can ask Ashtons Legal to provide you with a copy.

#### 2. Speak to Ashtons Legal

If you agree you owe the debt and want to talk about payment terms, or if you have any questions or concerns, get in touch with Ashtons Legal as soon as possible using the following contact details: via email on [Charlotte.Welling@ashtonslegal.co.uk](mailto:Charlotte.Welling@ashtonslegal.co.uk) or call 01603 703214.

#### 3. Filling in the Reply Form

You should fill in the Reply Form that was provided with the letter and then send it back to Ashtons Legal. You should complete the Reply Form with as much information as possible to avoid court action being taken against you.

#### How long do I have to fill in the Reply Form?

You only have 30 days from the date at the top of the letter before action to send back the Reply Form. If we do not get your Reply Form within 30 days, we could take you to court in relation to the debt. Make sure you allow time for posting.

If a court orders you to pay an amount of money (called "having judgment entered against you"), details of the judgment will usually be entered on the Register of Judgments, Orders and Fines. Most entries stay on the Register for six years unless you pay the amount you owe within one month of the judgment.

Organisations such as banks, building societies and credit companies use the information on the Register when someone applies for credit, such as a loan or overdraft. It helps them decide whether that person would be able to pay off a debt.

### What happens if I fill in and return the Reply Form in time?

If you return the Reply Form within 30 days, you and the business will have at least a further 30 days to discuss the debt, or for you to seek debt advice, before court proceedings can commence. During that time you should contact Ashtons Legal to discuss how you can resolve the matter, ideally without going to court.

If you request more information in the Reply Form, the business must wait at least 30 days after it gives you that information before taking you to court.

### Where can I find out more?

This Information Sheet is a summary of your rights and responsibilities under the Pre-Action Protocol for Debt Claims. Where a business and an individual disagree about a debt claim, the Protocol tells them what they should do before they go to court. If you want to know more, the full Protocol is available at: <https://www.justice.gov.uk/courts/procedure-rules/civil/protocol>.

### More information

To discuss how we can help you, please contact us:

**E:** [enquiry@ashtonslegal.co.uk](mailto:enquiry@ashtonslegal.co.uk)

**T:** 0800 915 6037

