

## How county court judgments affect your credit rating

If you apply for credit, it may be refused and you won't always know why. One of the reasons could be that a **county court judgment (CCJ)** has been made against you. A CCJ is made because someone you owed money to:

- took legal action in the county court against you, and
- the court decided that you owe the money, and
- the person applied to court for a **court order** saying you must pay the money.

As soon as a CCJ is made, it is usually entered in the **Register of Judgments, Orders and Fines**. When a creditor is deciding whether to lend you money, they will usually check on your financial situation with a **credit reference agency**. The credit reference agency will hold details of your CCJ, taken from the Register of Judgments, Orders and Fines. This may be the reason why credit was refused.

Usually, you'll have been told about the CCJ, but sometimes this doesn't happen. For example, court papers might have been sent to the wrong address. If you want to find out whether a CCJ has been made against you, you can search Register of Judgments, Orders and Fines, or ask to see a copy of the information held by credit reference agencies.

### How to find out if a CCJ has been made against you

You can search the Register of Judgments, Orders and Fines by post or in person. You can also make a request by email. There is a fee of £4.00. For contact details of the Register of Judgments, Orders and Fines, see the end of this fact sheet.

You can also apply for a copy of the information held by the credit reference agency that your lender used when you applied for credit. This costs £2. Some credit reference agencies offer a superior standard of report, as well as the basic version. This might give additional information or a faster response time, but will cost more. However, if you ask them, the credit reference agency must still provide all the information that they hold about you for the basic fee of £2.

For contact details of the three main credit reference agencies see the end of this fact sheet.

## How to change an entry in the Register of Judgments, Orders and Fines

All records in the Register over six years old are destroyed. This applies to both paid and unpaid debt records. However, if you don't want to wait this long you might be able, under certain circumstances, to apply to have the entry in the Register either removed or changed.

### **You don't owe the debt**

If you don't owe the debt, you might be able to ask the court to re-open the case against you. You can only do this if you can show you have a genuine legal reason for not owing the money. To do this, the first step is to ask the court to **set aside** the CCJ. You can ask the court to set aside the CCJ either by using form N244, or by letter. Most people have to pay a fee for this. The quicker you do this, the more successful you're likely to be.

If the court agrees to set aside the CCJ, you will then get the chance to put your case. If the court agrees you don't owe the money, it will remove the entry from the Register of Judgments, Orders and Fines although this could take three to four weeks.

### **You pay the debt within one month of the date of the CCJ**

If you pay the debt in full within one month of the date of the CCJ, you can apply to have the entry in the Register removed. You'll need to get a certificate from the court to say you've paid off the debt. This costs £15 but the fee can be waived or reduced if you're on a low income. When an entry is removed from the Register, all the credit reference agencies will be notified and they will remove details of the CCJ from your record.

### **You pay the debt more than one month after the date of the CCJ**

If you pay the debt in full more than one month after the date of the CCJ, you can apply to have the entry in the Register changed. You'll need to get a certificate from the court to say you've paid off the debt. This costs £15 but the fee can be waived or reduced if you're on a low income. The entry will not be removed, but a note will be made against it to show that the debt has been paid (this is called **satisfied**).

When an entry in the Register is changed, all the credit reference agencies that held information about it are told. The credit reference agencies will change their own records. They will still keep details of the CCJ for six years from the date of the judgement, but their records will also show that the debt has been paid. This may make it easier for you to get credit.

## Getting a credit repair company to clear your debt record

Credit repair companies claim to clear debt records. The company will usually do this by applying to cancel a CCJ. They charge a fee for this, which can be high. You should be very wary about using a credit repair company. They have been known to encourage people to make dishonest statements in order to clear their debt records. There may be other, cheaper methods you can use. You can find out more about credit repair companies from the information on Adviceguide about credit – see below.

## Useful contact details

### Registry of Judgments, Orders and Fines

Tel: 020 7380 0133

Website: [www.trustonline.org.uk](http://www.trustonline.org.uk)

### Credit reference agencies

Experian Limited

Tel: 0844 481 8000

Website: [www.experian.co.uk](http://www.experian.co.uk)

Equifax plc

Tel: 0870 010 0583

Website: [www.equifax.co.uk](http://www.equifax.co.uk)

Call Credit Check

Tel: 0870 060 1414

Website: [www.callcreditcheck.co.uk](http://www.callcreditcheck.co.uk)

## Further help

### Citizens Advice Bureau

Citizens Advice Bureaux give free, confidential, impartial and independent advice to help you solve problems. To find your nearest CAB, including those that give advice by e-mail, click on [nearest CAB](#), or look under C in your phone book.

### Other information on Adviceguide which might help

- Credit
- Help with debt
- Credit fact sheet
- What happens when you are taken to court for money you owe

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**This fact sheet was last updated on 29 February 2012, and is reviewed regularly. If it is some time since you obtained this fact sheet, please contact your local Citizens Advice Bureau to check if it is still correct. Or visit our website - [www.adviceguide.org.uk](http://www.adviceguide.org.uk) - where you can download an up-to-date copy.**