



The County Court - what it means for you

If you do not pay, we will go to court as soon as possible after the date in the covering letter.

The court

The County Court will send you an information pack of forms and documents telling you what you need to know. This will include what you owe, what to do and when you should do it.

Your options

You will have **14 calendar days** to respond.

If you agree

If you agree you owe the money, you should pay in full straight away. This will put a stop to the legal proceedings.

If you cannot pay in full straight away, you can offer to pay

- in full by a fixed date
- by instalments.

Once you have sent your response, the court will decide how long you can have to pay, based on your income and expenses.

If you disagree

If you disagree with the amount, you must give your reasons on the form you get from the court. You may have to go to court to explain your reasons.

If you do not respond

We will ask the court to order you to pay immediately if you do not

- send the court form back on time, **or**
- pay what you owe.

You will also be asked to pay the court fees.

County Court Judgment

If a County Court orders you to pay either in a lump sum or by instalments, your details will be entered on the Register of Judgment Orders and Fines.

You may find it difficult to open a bank account or get credit, for example, get a mortgage or credit card.

If you pay **within one calendar month** of a judgment you can apply to the court to have the entry removed from the register.

If you **do not** pay what the court has ordered you to pay, we can ask the court to

- use bailiffs to take your goods and sell them to raise money
- take the money directly from your wages
- make you bankrupt or wind up your company
- order someone who owes you money to pay your debt
- place a charge on your property.

Your rights

You can ask the court if you can pay by instalments.

Getting advice

For information about how the court system works

Court Service

0207 189 2000

www.courtservice.gov.uk

You can get independent advice from

Citizens Advice

Local offices are in *The Phone Book* or visit www.citizensadvice.org.uk

TaxAid

www.taxaid.org.uk

National Debtline

0808 808 4000

www.nationaldebtline.co.uk

The Department of Trade and Industry's Insolvency Service

www.insolvency.gov.uk

For independent business tax advice, contact

Business Debtline

0800 197 6026

www.bdl.org.uk

Open Government

The HM Revenue & Customs Debt Management and Banking manual contains more details about our work in this area including how we calculate costs. Please visit www.hmrc.gov.uk/manuals/dmbmanual/index.htm

These notes describe in general terms what is likely to happen. If you would like more details, please contact the HM Revenue & Customs office shown on the covering letter.

HM Revenue & Customs commitment

We aim to provide a high quality service with guidance that is simple, clear and accurate.

We will

- be professional and helpful
- act with integrity and fairness, and
- treat your affairs in strict confidence within the law.

We aim to handle your affairs promptly and accurately so that you receive or pay only the right amount due.

Putting things right

If you are not satisfied with our service, please let the person dealing with your affairs know what is wrong. We will work as quickly as possible to put things right and settle your complaint.

If you are still unhappy, ask for your complaint to be referred to the Complaints Manager.

Customers with particular needs

We offer a range of facilities for customers with particular needs, including

- wheelchair access to nearly all HMRC Enquiry Centres
- help with filling in forms
- for people with hearing difficulties
 - BT Typetalk
 - Induction loops.

We can also arrange additional support, such as

- home visits, if you have limited mobility or caring responsibilities and cannot get to one of our Enquiry Centres
- services of an interpreter
- sign language interpretation
- leaflets in large print, Braille and audio.

For complete details please

- go online at www.hmrc.gov.uk/enq, or
- contact us. You will find us in *The Phone Book* under HM Revenue & Customs.

HM Revenue & Customs was created in April 2005, integrating the former Inland Revenue and HM Customs and Excise.

These notes are for guidance only and reflect the position at the time of writing. They do not affect any right of appeal.

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HM Revenue & Customs

Printed Guidance

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