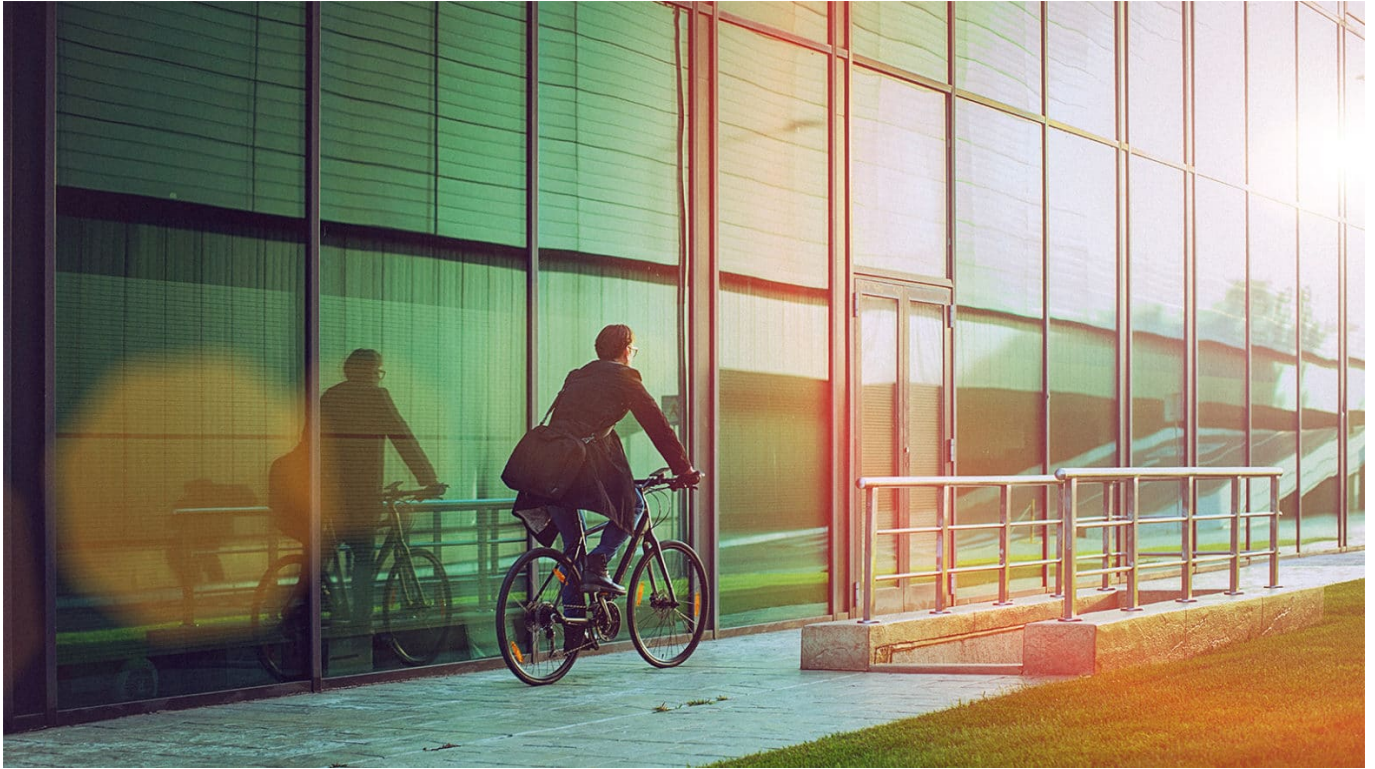


## County Court Judgment affecting your credit rating?



A County Court Judgment (“CCJ”) may be entered against you if you fail (or appear to fail) to respond to a county court claim within 14 days. CCJs are contained in the Register of Judgments, Orders and Fines (“Register”) unless they are exempt from registration. The Register is public and so a CCJ registered against you is likely to adversely impact your credit rating.

CCJs remain on the Register for 6 years, unless set aside, reversed or paid in full within 30 days.

We have recently seen clients having CCJs entered against them even when they have tried to respond to a claim, within the time specified, due to administrative errors. Whilst you can spend time and money applying to have the CCJ set aside, or reversed, one option is to pay the CCJ within 30 days and then have it removed from the Register.

### Removing a CCJ from the Register

You may decide to pay the CCJ if:

- the amount does not justify the cost of seeking to set aside or reverse the CCJ, and/or
- it makes commercial sense to have the CCJ removed quickly, rather than waiting for a CCJ to be set aside by the Courts (which can take months), given the impact a CCJ has on your credit rating.

You will also need to factor in the time and cost of defending the claim once the CCJ has been set aside (which could take years to reach a final conclusion at trial).

To have the CCJ removed from the Register you must first pay the CCJ within 30 days.



You can then apply to the Court for a certificate of cancellation using [Form N443](#). This will remove the entry from the Register.

If you pay the CCJ outside the period of 30 days, you can use form N443 to have the Register marked as “judgment satisfied” and obtain a certificate of satisfaction, to demonstrate to third parties that the CCJ has been paid.

The form N443 should be accompanied by evidence that the CCJ has been paid, including a signed statement from the creditor that the CCJ has been paid.

## How we can help

For further help and advice on this topic please get in touch with [Hannah Proctor](#) in our [commercial dispute resolution](#) team.



[Hannah Proctor](#)

Managing Associate