



## HAS A JUDGMENT BEEN AWARDED AGAINST YOU?

### **“What should I do now?”**

- You should contact the person you owe the money to as soon as possible and either pay the debt in full or reach a suitable arrangement

### **“What can happen next?”**

- The person you owe the money to may seek to enforce the judgment through the Enforcement of Judgments Office, this will result in the following things –
- **Costs and expenses** will be added to the original amount of money (**this can be anything from £35.00 to several hundreds of pounds**)
- Your assets and earnings will be assessed and used to ensure payment of the amount recoverable (**this may result in your employers being contacted, charges placed on your property or goods/assets being seized**)
- Your name and address can be placed on the judgments register and can be accessed by the public for up to 12 years, this can affect your credit rating.

### **“Who can I contact for guidance and support?”**

You may wish to contact the following organisations who offer free advice and guidance on debt management.

#### **AdviceNI**

1 Rushfield Avenue  
Belfast BT7 5FP

Tel: [02890 645919](tel:02890645919)

Fax: [02890 492 313](tel:02890492313)

E-Mail: [info@adviceni.net](mailto:info@adviceni.net)

Web: [www.adviceni.net](http://www.adviceni.net)

#### **Citizens Advice Bureau**

You can find contact information for your local Citizens Advice Bureau in your local phonebook or by phoning the number below

Tel: [02890 231120](tel:02890231120)

Web: [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk)