



Citizens Advice Bureau

Citizens Advice Bureaux give free, confidential, impartial and independent advice to help you solve problems. To find your nearest CAB go to www.citizensadvice.co.uk or find us in the phonebook.

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dealing with | debt

in Northern Ireland



Enforcing a debt

Enforcement of Judgments Office (EJO):

The Enforcement of Judgments Office (EJO) enforces judgments which are lodged with it.

There are set procedures for enforcing a judgment and the EJO has a variety of powers in the recovery of debt.

The EJO is part of the Northern Ireland Court Service.



Department of

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Enforcing a debt

A judgment has been made against you

If a creditor has obtained a judgment against you in court 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?

If you do not pay, then 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:

- 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 online for up to 6 years, and by application to EJO Master for a further 6 years.

Notice of Intention to Enforce a Money Judgment

If you have received a notice of intention to enforce a money judgement then a creditor has been awarded a court order to recover money from you. This will be done through the **Enforcement of Judgments Office**. You can pay the amount on the attached notice in full to the person you owe it to within 10 days.

- Contact the person to find out if an arrangement can be reached to pay off the outstanding amount (you should not contact the Enforcement of Judgments office as they do not have the power to set up an arrangement or take payment at this stage). If you don't do either of the above then the person can ask for **full enforcement**.

Once a case has been accepted for full enforcement you will have to pay for the extra costs. This will involve:

- A custody warrant will issue against all your goods/assets putting them under the control of the Enforcement of Judgments Office. This will mean that you cant sell any of your belongings.
- Various enforcement orders can be made which may impact on your assets and earnings for example, Seizure Orders can be made to seize goods or a garnishee order against funds in your bank account.

Enforcing a debt

Custody Warrant

The first thing that will happen is that an interview will be arranged with you to discuss repayment of the outstanding debt and to obtain a report on your finances. An Enforcement Officer will conduct this interview at your home or you may be required to attend their office in Bedford Street, Belfast or your local courthouse (details of venue, time etc will be provided). It is very important that you make yourself available for the interview when requested. You can still pay by cash (in person at their office), postal orders or personal cheques made payable to 'EJO'. Payment should be sent quoting the reference number. A receipt for every payment will be provided.

Summons to appear in Court

This means that The Enforcement of Judgments Office (EJO) has served a Summons to Appear for Examination on you by post. It will give you date, time and place for you to appear. This is usually your nearest court office, or in Bedford Street, Belfast.

What do I do now?

You should arrive at the specified place 10 minutes before your appointment time and you **MUST** bring as many of the following items as you can:

- Rent book
- Mortgage payment book or mortgage account number
- Ground rent receipts, rate receipts
- Savings books and bank statements
- Pay slips
- Hire purchase agreements and receipts
- Particulars of any debts owed to you
- Particulars of any debts which you owe with creditor details
- Writs or other legal process which have been served on you in relation to unpaid debts
- VAT registration number, National Insurance number

If you do not keep your appointment, the office will issue a Conditional Order for Warrant of Arrest, this means that you are given another date and time and if you do not attend for this new hearing a Warrant for your Arrest can be made.

If the debt is paid in full before the hearing no further action will be taken.

