



# Money Claim Online (MCOL) – User Guide for Claimants

## Why should I read this information?

This guidance should help you to:

- ensure that the claim you issue is suitable for MCOL
- understand your role and responsibilities during the claim process
- understand the role of the court in the claim process

MCOL is designed to be a relatively simple way to commence a county court claim for a fixed amount of money. However, errors made can be costly to you both in time and money and may affect the outcome of your claim. **It is important to note that if you make an error upon issue of the claim you will not be eligible for a refund of the court fee.**

**Important information:** This information is only intended as a guide. You may wish to seek assistance from a solicitor or local Citizens Advice.

A number of sections of the user guide may make reference to relevant legislation. There is no attempt within the user guide to interpret specific legislation, but where statutory requirements exist, these naturally take precedence over the user guide.

Throughout this user guide there are references to other leaflets or forms. All court forms and leaflets are available to download from GOV.UK at [www.gov.uk/government/collections/court-and-tribunal-forms](http://www.gov.uk/government/collections/court-and-tribunal-forms)

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## What is a dispute?

A dispute is a disagreement with another person, a company or an organisation.

For example, you are in a dispute if you are:

- in conflict with an organisation because they did not provide goods or services as promised or to your satisfaction; or
- arguing with an individual about whether one of you owes money to the other

**Please be aware that not all disputes are suitable for MCOL.** For more information on different types of disputes you can download booklet EX301 – ‘I’m in a dispute – what can I do?’ from [www.justice.gov.uk/forms](http://www.justice.gov.uk/forms)

## Pre-Action Conduct

Before starting a claim, the court expects you and the defendant to take a number of steps to try to settle the dispute. These steps are known as ‘pre-action protocols’ and they involve you and the defendant trying to settle the issue without going to court (for example, you will usually need to send the defendant a letter before making the claim, providing sufficient information about the matter to allow them to understand your position, and allow them a chance to respond).

If you choose to go ahead with a court claim then you should ensure you comply with the Ministry of Justice’s (MOJ) Practice Direction for ‘pre-action conduct’ before issuing the claim. Failure to do so could impact on (and in some cases invalidate) your claim. If you are unsure if you have fulfilled the pre-action requirements please seek legal advice. Please remember court staff are not able to give legal advice and will not be able to advise you on whether or not you have complied.

The full Practice Direction for pre-action conduct can be found at:  
[www.justice.gov.uk/courts/procedure-rules/civil/rules/pd\\_pre-action\\_conduct](http://www.justice.gov.uk/courts/procedure-rules/civil/rules/pd_pre-action_conduct)

## Debt Respite Scheme

The legislation this guidance refers to is The Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020 (the Regulations)  
<https://www.legislation.gov.uk/ukdsi/2020/9780348209976/contents>

The Debt Respite Scheme (Breathing Space) gives someone in problem debt the right to legal protections from their creditors. As a creditor, if you’re told that a debt owed to you is in a breathing space, you must stop all action related to that debt and apply the protections. These protections must stay in place until the breathing space ends.

The electronic service will send you a notification to tell you about each debt owed to you in a breathing space and the date the breathing space started. You need to make sure you apply the protections to these debts from the date set out in the notification.

It may be possible that your debt is added to a breathing space at a later date, because it is only identified after the breathing space has started. In this case, you have to apply the protections from the date you get the notification, or when the regulations consider you to have received it, whichever is the earliest.

**If you have any questions about a breathing space you’ve had a notification for, you should contact the debt advice provider whose details are in the notification. Do not contact the court.**

A breathing space will start the day after the debtor’s details are put onto the breathing space register.

# Is my claim suitable for Money Claim Online (MCOL)?

## Types of claim you can make online

If you are issuing your claim using MCOL it must be:

- for a fixed amount of money less than £100,000
- for no more than one claimant and against no more than two defendants (people or organisations)
- served to a defendant or defendant(s) with an address in England or Wales

## What you need to make an online claim

To make a claim online, you need to have:

- a valid credit or debit card to pay the court fees
- an address in the United Kingdom
- an email address
- regular access to a computer and the internet

You should also read the system requirements on the next page.

## What you cannot do using MCOL

You cannot use MCOL if you are:

- under 18 years old
- eligible for legal aid, or are eligible for 'Help with fees'
- making a claim for compensation for an accident or injury
- prevented by the court from making claims because you are a 'vexatious litigant' (someone who uses court cases to harass other people)
- intending to issue a joint Warrant of Control
- issue any new claim, enter judgment by default or request a warrant against a defendant or anyone who is jointly liable with them whilst any of them are in a breathing space

## You cannot use MCOL to make a claim against:

- a child under 18
- someone who lacks 'mental capacity' (someone unable to make their own decisions)
- a government department or agency, for example HMRC or DVLA
- an individual or company as a result of a tribunal award
- claims relating to the Tenancy Deposit Scheme should **not** be issued via MCOL (more information is provided at [www.gov.uk/tenancy-deposit-protection](http://www.gov.uk/tenancy-deposit-protection))

You may be asked to prove your claim in court, so you will need an understanding of the legal basis for your claim. It may save both parties time and money if you seek legal advice to see if it is worth making a claim and what you need to do to prepare for it. You may have to go to a court hearing if the other person or business denies owing the money. If they admit owing the money or do not respond, you can get the court to order them to pay without a hearing. However, if the other party does not act on the Order, you will need to ask the court to take action, which may result in paying another fee. Please note that if the other party is unemployed or bankrupt, you are unlikely to get your money back.

The rules and procedures for the civil courts, which include claims issued through MCOL, are contained in the Civil Procedure Rules (CPR). These can be viewed online at - [www.justice.gov.uk/courts/procedure-rules/civil/rules](http://www.justice.gov.uk/courts/procedure-rules/civil/rules)

Practice direction (PD) 7E specifically deals with MCOL, but please be aware that many other rules and directions within the CPR still apply to claims issued via MCOL (except where they are specifically modified by Practice Direction 7E). It is recommended that you check PD 7E to ensure your claim is suitable for MCOL and you can refer to CPR to clarify and confirm other points of procedure as and

when necessary. If you cannot issue a claim via MCOL you may be able to issue your claim via the [County Court Money Claims Centre \(CCMCC\)](#).

To find out how we handle (or process) your personal information please visit [www.gov.uk/government/organisations/hm-courts-and-tribunals-service/about/personal-information-charter](http://www.gov.uk/government/organisations/hm-courts-and-tribunals-service/about/personal-information-charter)

## System requirements and technical queries

The Ministry of Justice (MOJ) is committed to continually updating and improving MCOL so the site will work with the widest possible range of web browsers. However, please be aware that you may experience compatibility issues with certain web browsers. If you are having problems with the website, please try accessing the site using another browser or another computer if possible before contacting the court for assistance.

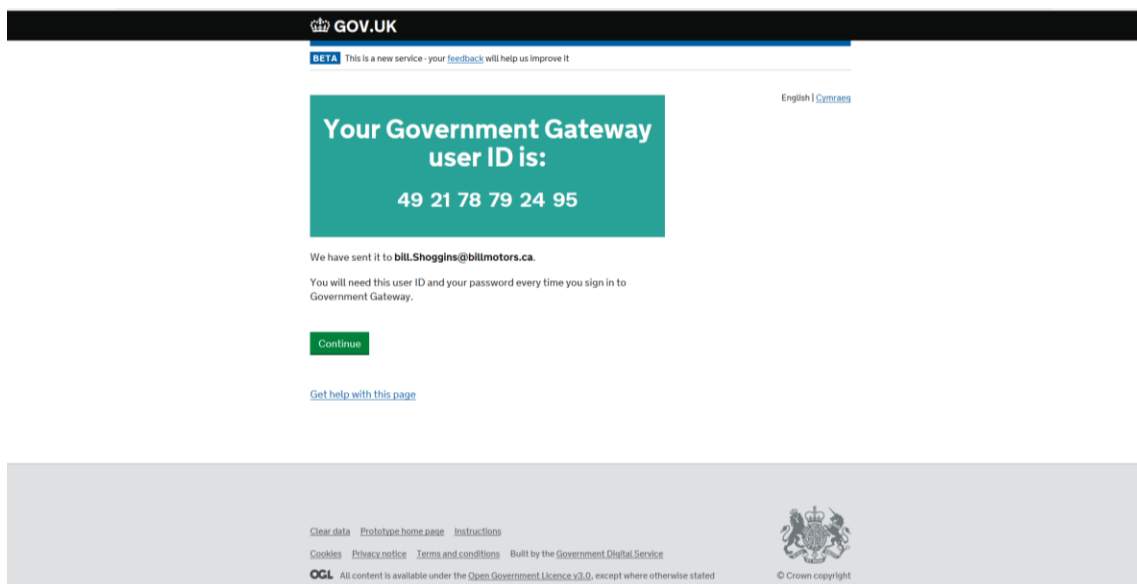
Please be aware that MCOL assumes that you have regular access to the internet. Although the majority of correspondence (copies of the defendant response / instructions for how to proceed etc) will be sent via the post, you may be contacted via email and asked to download forms rather than being posted information in some instances. You will also be able to track the initial progression of the claim via the MCOL website.

## Registering with Money Claim Online (MCOL)

To issue a claim via MCOL you will need to register to use the Government Gateway. You can do this via the MCOL website - [www.moneyclaim.gov.uk](http://www.moneyclaim.gov.uk)

When you click to register, you will be taken to a screen titled 'Sign in using Government Gateway'. Choose the option 'Create sign in details' to register for the first time. You will be asked to provide your name, email address, set a password and a memorable recovery word.

At the end of the process, you will be presented with a screen that looks like the example below:



**You will receive an email with your Government Gateway 12 digit User ID. Please keep in mind the email will not include your memorable word, or password. You will need the password to log into MCOL so you should make a note of this, along with your recovery memorable word and the 12 digit Government Gateway user ID.**

You then navigate to the MCOL Registration page to select your account type and continue your journey.

You are presented with 3 options – to register as an individual, solicitor or as an organisation.

- If you are intending to issue claims for money owed to you personally, i.e. not on behalf of a firm or business, then you should register as an **individual**.
- If you are a legal representative as defined by CPR 2.3 intending to issue claims on behalf of your clients, you should enrol as a **solicitor**. You must be registered as a legal representative to issue claims on behalf of other people or organisations – **you may not represent another person or organisation** as a third party.
- If you are going to be issuing a claim for your business or firm, you should register as an **organisation**.

If you are registering as an organisation you will still need to provide your own name – you will then be enrolled as administrator on behalf of the organisation.

You are then taken to the enrolment form. For an individual or an organisation the details inputted on this page are used to populate the claimant's details on any claims you issue, so please ensure that the details you provide are correct:

- If you are intending to issue claims for money owed to you personally, i.e. not on behalf of a firm or business, then you should enrol using your personal details.
- For a solicitor, the details you input on this page are used to populate the claimant's representative's details on any claims you issue, so you should enrol using your firm's details.
- If you are going to issue claims for your business or firm, then you should enrol using your business or firm's details.

When you are sure that the details are correct, click 'Enrol'. You will then be given confirmation of your details.

Review the details and note that you have been given an MCOL customer number. **You should also make a note of this number, as it is required as part of the procedure to reset any of your log in details.** You may also be asked for this number if you contact the court for assistance with your account.

You can attempt to recover a lost password via a self-serve option on the Government Gateway website, but you must have your email address, user ID and memorable word to recover the lost information. Please note, court staff cannot reset your password and cannot search for your details by name, address or any other criteria.

If you have lost your user ID, you should contact the MCOL Helpdesk with as many details that you have (e.g. the MCOL Customer Number, password, email address you provided when registering and any claim numbers that you hold).

When you are ready, click 'Continue' and you will be taken to your MCOL homepage.

Your homepage provides options to begin a new claim and to respond to a claim made against you. It will also display a list of recent claims you have either submitted or drafted. Please note, draft claims will be deleted from the list after 28 days and cannot be retrieved. The list of claims appears at the bottom of the screen - you may need to scroll down to view it.

If you need to edit any of your account details (such as your address), click 'User Profile' on the top right hand side of the screen.

**If you are experiencing difficulty with the website or logging into the website please read the section of this guidance on [common technical queries](#) before contacting the court.**

# Issuing a claim through Money Claim Online (MCOL)

There are eight steps to issuing a claim. Please read all the on screen notes carefully for each step and be sure to review all the information you have entered before submitting the claim. The 'Summary' page (step 6) is your last chance to review the claim before submitting it to the court.

Any claim issued through Money Claim Online will display your details to the party you are claiming against. You will have the opportunity to view a version of the claim form prior to issue to ensure the details are correct.

**Please be aware that claims are issued via an automated system, therefore once you have paid the issue fee (step 7) the claim cannot be cancelled or amended before issue. Claims are not checked by court staff prior to issue and the court cannot be held responsible for the content of your claim. Amendments after issue will require a District Judge or a court appointed legal advisor's permission, which can be time consuming and will incur further fees.**

If you are unsure whether you have grounds to issue a claim, you should seek legal advice. Court staff are not legally trained and cannot offer legal advice, but assistance may be available from the following sources:

- Citizens Advice
- [www.gov.uk](http://www.gov.uk)

## Step 1) Guidance

The first step provides information on using the website and links to further guidance that you should read before issuing a claim. Please note that you will be required to confirm you have read the guidance before you are allowed to issue your claim, so it is very important that you familiarise yourself with all the available guidance material. You will also be provided with a list of court fees so you can see how much it will initially cost to issue the claim. You can access a full list of court fees from - <https://www.gov.uk/make-court-claim-for-money/court-fees>

## Step 2) Claimant details

### If you registered as an individual / organisation

You are the claimant. This screen will already be completed with the details you provided when enrolling with MCOL. If you do not change your correspondence address; (step 3) the court will use this address to correspond with you. Some of the documentation sent may be time bound for a response. If you would like to add a reference for your internal use you can do so on this screen. The reference will appear with your contact details on the claim form sent to the defendant. Claims issued via MCOL can only have one claimant – if you need to issue a claim with multiple Claimants (for example, on behalf of a couple), please [contact the County Court Money Claim Centre \(CCMCC\)](#).

### If you are registered as a legal representative as defined by CPR 2.3

Your client will be the claimant. Please select either 'Individual' or 'Organisation' then complete this screen with your client's name and address. Claims issued via MCOL can only have one claimant – if you need to issue a claim with multiple Claimants (for example, on behalf of a couple), please [contact the County Court Money Claim Centre \(CCMCC\)](#). If you would like to add a reference for your internal use you can do so on this screen. The reference will appear with your contact details on the claim form sent to the defendant. **Remember, you should only be issuing a claim on behalf of another individual or organisation via MCOL if you are an authorised legal representative (such as a member of a firm's legal department) or a registered solicitor.**



### Step 3) Correspondence address

#### If you registered as an individual / organisation

This should be **your** correspondence address. You only need to complete this screen if the address you have already provided is outside of the United Kingdom. **Your service address must be within the United Kingdom in order to use MCOL.**

#### If you registered as a solicitor

This screen will already be completed with your details provided when enrolling with MCOL.

### Step 4) Defendant details

A defendant is the person or organisation that the claim will be issued against (i.e. the party who owes you the money).

You should consider the following:

#### a) Number of Defendants

There can be up to two defendants for claims issued via MCOL – for claims against more than two defendants you should [contact the County Court Money Claim Centre](#). If you want to issue a claim with two defendants you will need to click the 'Add a 2<sup>nd</sup> defendant' button. Please note that each individual should be listed as a separate defendant. For example, if you were issuing a claim against a husband and wife, they need to be listed separately as the first and second defendant and not on one line as "Mr and Mrs".

#### b) Choosing the Defendant(s)

Each defendant can be one person or an organisation (such as a limited company).

A sole trader is an individual and not an organisation. To enter a sole trader as a defendant, select 'Individual'. In the 'Surname' box type their surname followed by either 'T/A' or 'trading as' and then their trading alias (you will also need to provide their forename / title in the relevant fields).

You cannot make a claim against a government department (including HM Revenue and Customs) using MCOL. If you name a government department as the defendant your claim will be referred to a District Judge who may order that the claim be struck out. Your court fee will not be refunded.

**Remember, amendments after issuing the claim can be time consuming and may incur additional fees, so you should consider carefully who is responsible for the debt when adding a defendant(s).** Please note, court staff are not legally trained and therefore cannot tell you who the defendant(s) should be. If you are unsure who to claim against you should seek legal advice.

**You should make sure the information you provide is accurate and complete.** For any individual defendants you must make sure that you include their forename and family name and that you have spelt their name correctly. If you made an error when issuing the claim (which comes to the attention of the court when the defendant files their response), you may be required to amend the claim. This may include a formal application with a fee and / or require the claim to be re-served and will take time to resolve.

For organisations, you should make sure you have the full, registered name of the company. Please be aware there may be several companies with similar names therefore if the name you provide is incorrect you could inadvertently issue a claim against the wrong company. Please be aware if you use the incorrect name it may not be possible to register judgments or take enforcement action at the later stages of the claim.



## c) Providing a valid address for each Defendant

**You need to provide a full address within England and Wales for each defendant, including the post code. This is known as their service address.** MCOL does not have jurisdiction outside England and Wales, claims issued to addresses outside England and Wales will be invalid.

- if the defendant is an individual the claim **must** be served to their usual or last known residential address
- if the defendant is an individual using a trading alias then the claim may be served to their usual or last known residential address **or** their place of business
- if the defendant is an organisation then the claim may be served to their registered office **or** to the address where you have been dealing with them

Further information on choosing the address for service correctly can be found in the Civil Procedure Rules 6.9. An online version of the Civil Procedure Rules can be found at:

<http://www.justice.gov.uk/courts/procedure-rules/civil/rules/>.

## Step 5) Claim Particulars

This is your opportunity to explain what money is owed to you and why. You will need to provide a statement, called the particulars of claim (POC), explaining what you are claiming for. You will also need to state the amount you are claiming.

The POC are restricted to 24 lines of 45 characters and a total of 1,080 characters. If you type more than this the last part of your text will not appear on the claim. Please be aware that the website will only accept the following punctuation; full stop, comma, pound signs.

If you do not have enough space to explain your claim online and you need to serve extra, more detailed particulars on the defendant, please tick the box that appears after the statement 'you may also send detailed particulars direct to the defendant'. Please be aware this will then reduce the amount of space left in the main particulars box by three lines. This is because a statement is automatically added explaining you will be serving further particulars. You will be able to see the extra information added in the next screen "Summary". For more information please see the ['Serving additional Particulars of Claim' section](#). **If you have enough space to explain your claim online do not tick this box.**

## Interest

This screen will ask you if you want to reserve the right to claim interest. If you wish to claim interest please select yes (select no if you do not wish to claim interest). Interest under the County Court Act is charged at 8% per annum. If you select this option please be aware that this will reduce the amount of space left in the main particulars box by six lines. This is because a statement is automatically added explaining you are claiming interest under the County Court Act. You will be able to see the extra information added in the next screen "Summary".

If you wish to claim interest under any other act or agreement, please select no. Instead, enter full details of your interest claim in the main POC box. More information on claiming interest is available in booklet EX350 - A guide to debt recovery through the county courts for small businesses (available to download from [www.justice.gov.uk/forms](http://www.justice.gov.uk/forms)). **Please be aware court staff cannot provide guidance on whether you are entitled to claim interest.**

## Calculating interest under the County Court Act

In many cases you can claim interest on the money you are owed.  
To calculate this, use the steps below;

1. **Work out the yearly interest:** take the amount you're claiming and multiply it by 0.08 (i.e. 8% - this will equal 8% of the amount claimed).
2. **Work out the daily interest:** divide the yearly interest from step 1 by 365 (the number of days in a year).
3. **Work out the total amount of interest:** multiply the daily interest from step 2 by the number of days the debt has been overdue.

For example, if you were owed £1,000:

- the annual interest would be £80 ( $1,000 \times 0.08 = 80$ )
- divide £80 by 365 to get the daily interest: about 22p a day ( $80 / 365 = 0.22$ )
- after 25 days this would be £5.50 ( $25 \times 0.22 = 5.50$ )

If you are claiming interest under the County Court Act you will need to complete some extra fields for step 5, including the daily rate of interest. **You need to add this amount of interest to the total claim amount and enter it in the box for 'amount claimed' as shown at the bottom of the example. This ensures that any interest due prior to issuing the claim is included in the total amount claimed.** This cannot be added to the claim at a later date without making an application for permission from a District Judge which incurs a fee.

Please note that you can use the same daily rate to calculate interest from the date the claim was issued to the date of judgment if your claim reaches that stage.

**Particulars of Claim \***

You are required to give details of your claim in the box below. If you wish, you may also send detailed particulars direct to the defendant. If you need to do this, please tick here

You must serve any additional documents on the defendant within 14 days after service of the claim form.

Do you want to reserve the right to claim interest under the County Court Act? If yes please select 'yes' and complete the following fields. If you wish to claim interest under any other act or agreement please select 'no' and enter the full details of your interest agreement in the box below. \*

Yes  No

If yes is selected, the relevant associated text will be automatically inserted in the claim particulars when the claim is submitted.

Date money became owed to you (dd/mm/yyyy): \*

Date you are issuing the claim (dd/mm/yyyy): \*

Claim amount: \*  Without interest.

Daily rate of interest up to the date of judgment: \*  Please enter the interest as an amount. If you are unsure how to calculate the rate of interest please refer to the user guide.

**Claim amounts**

Amount claimed: *	<input type="text" value="£ 1,005.50"/>
Court fee:	£ 70.00
Total amount:	£ 1,075.50

In the 'Claim amounts' section, you need to put in the total amount owed to you (including interest).  
**Please remember MCOL can only be used to claim a fixed amount of money.**  
When you click 'calculate', the court fee will be added and your claim figures are complete.

## Solicitors Costs

If you are a legal representative as defined by CPR 2.3 (and have enrolled with MCOL as a solicitor) you will have the opportunity to enter costs. Please refer to the fixed costs table - <http://www.justice.gov.uk/courts/procedure-rules/civil/rules/part45-fixed-costs> for further information.

## Step 6) Summary & Statement of Truth

**This is your last chance to review the information you have entered and make sure it is correct.** Please read through the summary carefully – remember, amendments after issuing the claim can be time consuming and may incur additional fees and will usually require permission from a District Judge or a court appointed Legal Advisor.

If you do not want the claim to be issued immediately then you can save your progress so far as a 'draft claim'. Draft claims will be saved for 28 days and can be revised at any point during that time, so if you are unsure about any of the details you have provided you may wish to make further enquiries before submitting and paying for your claim. After 28 days have passed if the claim is not issued it will be deleted.

You will be asked to confirm that you have read the guidance before you can issue the claim. When you have read the guidance and you are sure the details you have provided are correct, tick the box and type your name in the 'Signature' box then click 'Next'. **Please note, if you click 'Save' the signature will be removed and you will not be able to proceed to the next step before re-entering it.**

## Step 7 & 8) Payment Details & Confirmation

Before you make payment for the claim to be issued. You can provide an email address for the receipt to be issued by email – please note that the court will not be able to produce a duplicate receipt if this step is not taken.

You will need to pay a court fee to issue the claim using a credit or debit card. The fee depends on the amount you are claiming. A list of issue fees is available here: <https://www.gov.uk/make-court-claim-for-money/court-fees>. The fee you pay will be automatically added to the amount you are claiming from the defendant. **Please enter your card details carefully and double check all details before pressing submit.**

Please be aware that the MCOL website experiences a high volume of traffic and you may not be able to make the payment during certain periods.

**If the website shows the status of the claim as 'Prepared for Payment', do not re-start the claim process and issue another claim as this can result in duplicate claims being issued.** The court will be advised in due course whether your payment has been successful by our Finance Department. Please log on the next day and the claim will show as 'issued' (payment successful) or will state 'continue' (payment unsuccessful). If the payment was unsuccessful you may then try to make the payment again.

**It is important to note that the court cannot withdraw your claim (however quickly you contact us) once it has been successfully submitted in order to stop the claim pack being sent out to the defendant. If you no longer wish to proceed with the claim you can discontinue the claim as per CPR 38.3. In these circumstances you are required to file a Notice of Discontinuance (N279) and serve this on the defendant and the court. Please note that you will not be eligible for a refund of the court fee.**

## Serving Additional Particulars of Claim

If during step 5 of issuing the claim you state that you will serve additional Particulars of Claim, **you must send the additional particulars to the defendant(s) within 14 days of your claim being issued**. You should also send a covering letter to the defendant clearly advising that these are the extra particulars referred to in your claim form and quote the claim number.

You must file an 'N215 Certificate of Service' with the court within 14 days of the claim being issued. The certificate of service confirms to the court that you have sent the documents to the defendant. The certificate can be filed by post or preferably by email to [ccbc@hmcts.gsi.gov.uk](mailto:ccbc@hmcts.gsi.gov.uk). Please include the claim number in the subject line of the email. A blank N215 can be downloaded from [www.justice.gov.uk/forms](http://www.justice.gov.uk/forms).

The second page of the N215 explains how to calculate the 'date of service'. **Please note if the date of service is different to that of the claim form, then you should consider the later date to be the date of service for the claim.** For further information please see Civil Procedure Rule 7E.6 at: [http://www.justice.gov.uk/courts/procedure-rules/civil/rules/pd\\_part07e](http://www.justice.gov.uk/courts/procedure-rules/civil/rules/pd_part07e)

Please note the court does not require copies of the additional documentation you wish to serve upon the defendant at this time.

## When will my claim be issued?

The claim will be issued within 2 working days from the date you submit the claim and you will be posted a notice confirming the issue date. You can also check the issue date by logging into your MCOL account and accessing the 'Claim Overview'.

## How long does the defendant have to respond to my claim?

The court will send out a claim pack to each defendant once the claim has been issued and allows 5 calendar days from the date of issue for the service of the claim. **Therefore the 'date of service' is the 5th calendar day after issue.** Please note, if you have served separate particulars of claim then this may affect the deemed date of service (as above).

The defendant has 14 calendar days from the 'date of service' to file a response. If the last day for filing the response falls on a day that the court is not open (i.e. a weekend or public holiday), the court will allow the next full working day until 4pm for a response. The defendant can extend the time to respond to 28 calendar days by filing an acknowledgment of service (AOS). You will be forwarded a copy and the 'Claim Overview' section online will also be updated.

Please note - if you made an error when issuing the claim (which comes to the attention of the court when the defendant files their response), you may be required to amend the claim. This may include a formal application with a fee and / or require the claim to be re-served and will take time to resolve.

## Types of response

The defendant can file a response online. If the defendant submits their response online, you will be able to view a copy by clicking on recent transactions on the claim overview page. If the defendant submits their response by post or email you will see the event listed in your account but will not be able to view it online. The court will send you a copy of the document via post.

The defendant can also submit a written response to the claim. Responses are usually submitted using the forms supplied in the claim pack, but can be filed in other written formats such as by email or in a typed statement.

- **Acknowledgment of Service (AOS)** – indicates that the defendant intends to file a defence, part admission or contests jurisdiction (the level of court). The AOS also extends the time to do so from 14 to 28 calendar days from the date of service.
- **States paid defence** – the defendant states that the amount claimed has been paid (this may be minus the costs and interest). You will be provided with the defence and will need to confirm whether you wish to proceed with your claim.
- **Full defence** – the defendant wishes to dispute the full amount of the claim. You will be provided with the defence and asked to file a directions questionnaire.
- **Counterclaim** – the defendant wishes to dispute the full amount of the claim and also files a claim against you. The defendant will need to pay a fee to make a counterclaim. If the fee is not paid, the case will proceed as if a full defence has been filed. Once the fee has been paid, the case will be transferred to a County Court Hearing Centre (please note that if you withdraw your claim the case will continue on the counterclaim alone). You will also need to file your response to the counterclaim and a directions questionnaire. Failure to do so could result in the defendant applying to enter Judgment against you.
- **Part Admission** – the defendant wishes to dispute part of the claim. The defendant should state how much of the claim they admit and make an offer of payment for this amount. You will be provided with the details and asked whether you wish to proceed for the full amount of your claim or alternatively enter judgment but only for the amount admitted.
- **Full Admission** – the defendant wishes to make an offer of repayment. This form should be sent directly to you rather than the court (please see the section on entering [judgment](#) for information on how to proceed with your claim). Full admissions cannot be submitted online.
- **No response** – the defendant does not respond within the permitted timeframe (please see the section on entering [judgment](#) for information on how to proceed with your claim).
- **Payment** – the defendant may send you payment directly following receipt of your claim (please see the section on [settling a claim](#)).

Please note that the onus is on you to advise the court how you wish to proceed once the defendant has filed a response / their time to file a response has expired. If you do not send instructions to the court within 33 days once the defendant has filed a defence (or 6 months and 19 days from the date of issue if the defendant does not file a defence) your claim will be [stayed](#), and you will be required to make an application to a District Judge / court appointed Legal Advisor to lift the stay if you wish to proceed.

For further information regarding what happens once your claim has been issued, please download the booklet EX304 - I've started a claim in court – what happens next? Available at [www.justice.gov.uk/forms](http://www.justice.gov.uk/forms) and follow the information for specified claims issued online.



## Proceeding with a defended case

If you would like to proceed with your claim upon receipt of a paid, full or part defence you must notify the court by following the directions enclosed with the copy of the defendant's response. If you have been sent a questionnaire to complete this must be returned by the date specified. Failure to do so may result in your claim being [struck out](#).

Once all parties have filed their questionnaire the case may be referred to a mediator if the parties agree, alternatively it will be transferred to the local County Court Hearing Centre to continue. If mediation is unsuccessful, your claim will also be transferred. If you are making a claim against an individual, the claim will be transferred to their local court. If you are making a claim against a company, the claim will be transferred to your local court, or to your solicitor's local court. You can search for your local county court using the following website: <https://courtribunalfinder.service.gov.uk/search/> If you have good reason for the claim to be dealt with at a different court, you can explain this on the questionnaire. Your request will be considered by the District Judge or court appointed Legal Advisor when they are deciding what should happen next (please be aware that the defendant can also make such a request).

Once a claim has been transferred you will need to contact the transfer court for any information on the claim's progress as we will no longer be able to update you at MCOL and **you will no longer be able to follow the progress of the claim or take action via your MCOL account**. If you would like more information about what may happen once the claim is transferred, please download leaflets EX305 (The fast track and the multi track in civil courts) and EX306 (The small claims track in civil courts) or seek legal advice. Both leaflets are available from <http://hmctsformfinder.justice.gov.uk/HMCTS/FormFinder.do>

## Proceeding on an admitted case

If the defendant admits the entire claim and you wish to accept this response and make an Order for repayment, you may continue to request [judgment](#) online. If however, you do not agree with the repayment method the defendant has offered (or if they have not made an offer) you may ask the court to 'determine' the judgment (decide the instalments the defendant should pay). Please note that you cannot request to do this online. Please see the section on [manual judgments](#) for information on how to apply. You will also need to apply manually if the defendant admits only part of the claim and you do not accept the offer.

## Informing the court of settlement / discontinuing the claim

If you receive payment immediately after you submit the claim please note that although you can mark the claim as settled online, the claim forms will still be issued so you will not be eligible for a refund of the court fee. If the defendant pays you after the claim was issued, you may still be able to pursue them for the fees (although the defendant may file a defence disputing the fees). If you are willing to accept the amount you have received in settlement of the claim, you can mark the case as paid by clicking on 'update claim status' button.

If you receive partial payment after issue, then you do not need to let the court know until full payment is made or click on update claim status via your homepage - please note if you update the claim status via MCOL an n279 will still need to be sent to the Defendant (please see below for more information). The defendant may file a defence for the remainder of the claim; or, if they do not respond to the claim, you may request judgment for the remaining balance once their [time to respond](#) has expired.

If you wish to discontinue the claim you will need to file an N279 Notice of Discontinuance. Guidance on how to do this can be found in CPR 38.3 [www.justice.gov.uk/courts/procedure-rules/civil/rules/part38](http://www.justice.gov.uk/courts/procedure-rules/civil/rules/part38)

# Informing the court that the debt is in a breathing space

If you have already issued a claim on MCOL and you have been notified of either type of breathing space, you must inform the court immediately. You can notify the court via MCOL by following the steps below:

From your Claim Overview page click on the Breathing Space/ Mental Health Crisis Moratorium button;

**HM Courts & Tribunals Service** **Money Claim Online** You are logged on as Charles CharlesLast of Test Sol  
Version: [v3(APPLICATION\_VERSION)] HMCTS Home | Home | User Guide | User Profile | User Group Profile | Log out

### Claim Overview

Please read this page carefully. From here you can decide what action you wish to take next.

**Claim History**  
You submitted a claim on 16/04/2021 at 17:47:11  
Your claim was issued on 16/04/2021 at 17:48:28

**Recent Transactions**

**Claim Details**

Claim Number	HOPR0001
Reference	REF 1
Claimant	claimantForename claimantSurname
Defendant(s)	defendant1Forename defendant1Surname
Issue Date	16/04/2021
Claim Status	Issued
Last Updated	16/04/2021

**Available options**  
You have the following options available now that your claim has been submitted to the court.  
You may view and print a PDF or plain text version of your Claim using the following options

[View as PDF](#) [View as Plain Text](#)

**Request Judgment**  
If you wish to request Judgment because you have not received a response from the defendant or you have received an admission, you must fill out this form.

[Request Judgment](#)

**Judgments entered electronically against this claim (most recent at the top)**  
None

**Request Warrant**  
Warrants entered electronically against this claim (most recent at the top)  
None

**Update Claim Status**  
You may update the status of the claim if you wish to settle it, discontinue it or indicate that it has been paid in full.

[Update Claim Status](#)

**Standard Breathing Space / Mental Health Crisis Moratorium (MHCM)**  
Indicate that a standard breathing space or a mental health crisis moratorium has begun or ceased.

[Breathing Space](#)

**Applications**  
Set Aside Applications entered electronically (most recent at the top)  
None

You will need to choose the type of Breathing Space and the relevant defendant, then select 'Commenced'. You will be warned if you don't select any options:

**HM Courts & Tribunals Service** **Money Claim Online** You are logged on as Charles CharlesLast of Test Sol  
Version: [v3(APPLICATION\_VERSION)] HMCTS Home | Home | User Guide | User Profile | User Group Profile | Log out

### Breathing Space

You have chosen to update the following claim.

**Claim**

Claim Number	HOPR0001
Claimant	claimantForename claimantSurname
Defendant 1	defendant1Forename defendant1Surname
Reference	REF 1

**Defendant 1**  
defendant1Forename defendant1Surname

**Standard Breathing Space**

Commenced  
 Ceased

**Mental Health Crisis Moratorium**

Commenced  
 Ceased

[Cancel](#) [Update](#)

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[Privacy Policy](#)

If you have already notified the court of a breathing space for any defendant and it is still active, you will receive a warning message.

If there is more than one defendant on the case, you will be prompted to select the correct defendant.



Once a Breathing Space ends, you will need to repeat the above steps but click on 'ceased'.

If you try to cease a breathing space for any defendant where one has not commenced, you will receive a warning message.

On the claim overview screen, you will see the breathing space notification under the Recent Transactions and Claim History sections as shown below:



**While the debtor is within a Breathing Space, you will not be able to take any action on your claim and you will not be able to claim any interest accrued whilst a Breathing Space is active**

## Requesting Judgment using Money Claim Online (MCOL)

If the defendant has not responded to your claim within the allowed time, or they have sent you an admission form and **you are willing to accept their offer of payment**, you can request judgment via the MCOL website.

Please note that the defendant can still reply to your claim until the court has processed your request. If the defendant's reply is late but arrives before or even on the same day as your request, it will have priority. It is your responsibility as a claimant to make sure you enter the right type of judgment. If you do not do so this may lead to the judgment being [set aside](#).

### Step 1 & 2 – Guidance and Type of Judgment

Log in to your MCOL account and select the relevant claim from the claim menu. In the Claim Overview, select 'Request Judgment' from the available options. From the first screen (Step 1 of 8), read the guidance carefully and then select continue.

In Step 2 you will need to choose whether you are requesting 'judgment by default' (the defendant has not filed a defence or admission to the claim) or 'judgment by acceptance' (the defendant admits that all the money is owed). **Remember, you can only request judgment by acceptance if you have received an admission and offer from the defendant.**



You will also need to choose which defendant you are requesting judgment against. If there are two defendants on the claim you can enter separate judgments against each defendant or request a 'joint judgment'. A joint judgment will mean that the defendants are jointly responsible for paying one instalment per month.

Who do you want to request judgment for? Please select one of the options below:

**Defendants \***

- Defendant 1**  
Miss SOL UCT03 SOL UCT03
- Defendant 2**  
Mrs SOL UCT03 SOL UCT03
- Joint Judgment**

### Step 3 & 4 – Claimant details

If you wish to change your details at this point, you will need to stop requesting judgment, return to the MCOL homepage and click on 'Edit Registered Details'. However, you may add a 'correspondence address' in step 4 if this is different from your usual address. Please note that the correspondence address is where the judgment will instruct the defendant to send their payments.

### Step 5 – Defendant details

At this stage, you can update the defendant's address if it has changed since the issue of the claim; however please note that the defendant's name cannot be altered. If the defendant's name is incorrect or you are aware that the defendant's address was incorrect when the claim was issued **do not continue requesting judgment** – you will need to apply to amend and re-serve the claim.

### Step 6 – Judgment details

You will then need to choose whether to request payment from the defendant in full immediately (forthwith), by a specified date, or in instalments.

**Please note if you are requesting judgment by acceptance this must be for the instalments offered by the defendant (if they have offered instalments) or by the date specified by the defendant (if they have specified a date).** If you do not accept the defendant's offer or if the defendant has not made an offer, then you cannot request judgment online.

The option you choose will appear on the judgment Order sent to the defendant. Please note, if you ask for the judgment to be paid by instalments then the defendant will be ordered to pay the first instalment one month from the date the court enters judgment. Further instalments should be paid by the same date in each month after that.

If interest was claimed in the particulars of claim then you may add any interest accrued between the date of issue and the date you are requesting judgment. If you are a solicitor you may also add your costs for entering judgment in line with CPR. If the defendant has paid you any money since the issue of the claim, this amount **must** be acknowledged in the 'deduct amount paid since issue' box. The payment they have already made will be subtracted from the judgment total and will appear on the judgment Order sent to the defendant.

### Step 7 & 8 – Summary & Confirmation

You will then be shown a summary of your judgment request. Check carefully that all the details are correct and then press submit. **A request cannot be altered once it has been submitted** – if you realise that you have made an error, [contact the court immediately](#) by telephone or email for assistance.

Please remember that the onus is on you as the claimant to ensure that any judgment request submitted is accurate. If your request is inaccurate then it may lead to judgment being [set aside](#) at a later date. For example, if you request judgment by acceptance when you have not received an admission, or for higher instalments than the defendant offered on their admission, then the judgment may be set aside (cancelled).

If you have notified the court via MCOL of a defendant being in a breathing space, you cannot enter judgment by default as long as the breathing space is live. You can still enter judgment where the defendant admits the claim whilst they are in a breathing space. The Judgment screen will appear as shown below:

## Manual Judgment requests

If you are unable to request Judgment online, or the Defendant has made an offer of payment that you do not accept, you can request Judgment manually by filling in an N225 or N225A. Please be aware that doing this will prevent you from taking any further action on the claim online. Forms N225 and N225A are available to download from [www.justice.gov.uk/forms](http://www.justice.gov.uk/forms).

Please read the form carefully and make sure that all relevant sections are completed accurately. If you have received an admission from the defendant then a copy should be attached to the N225 / N225A before you send it to the court.

**If you do not accept the defendant's offer of payment** please give reasons for this on the form in order for the court to determine the rate of payment. Incorrectly completed forms will be returned to you for amendment and this will delay judgment being entered and registered.

## When will Judgment be entered?

Judgment requests are not registered immediately. In some circumstances you may find that the defendant files a response in the interim and so your judgment cannot be entered. However, requesting judgment online ensures your request is processed as quickly as possible. Manual judgment requests will be processed in order of receipt in accordance with our working targets.

Once you have submitted your request online you will see in the 'Claim Overview' that judgment has been "requested". When the judgment has been entered and registered, there will be a second entry in the 'Claim Overview' confirming that the judgment has been "issued". You should also receive written confirmation that judgment has been entered.

If you have submitted a manual judgment request then you will not be able to see the progress of your request via your MCOL account. You should receive written confirmation that judgment has been entered.

## What happens after Judgment has been entered?

Once judgment has been entered the defendant will be sent a copy of the Order. The Order will tell the defendant how much to pay, when to pay it and where to send the payments. The payments should be sent to you and not to the court. The judgment will also be entered on a public register by Registry Trust Limited so that it will appear on the defendant's credit report and could affect their ability to get credit.

## What happens if payment is received?

If your claim has been paid in full, you can click on the 'update claim status' button from the homepage. *Please note that the information may take up to 2 working days to be recorded onto the court system.*

**Remember - it is your responsibility to inform the court that a case has been paid.** You should also inform the defendant that you have taken the appropriate action to update the claim. If you cannot update your claim online please email confirmation to [ccbc@hmcts.gsi.gov.uk](mailto:ccbc@hmcts.gsi.gov.uk) quoting the case number and date payment was received.

**Please wait until funds have cleared before you mark the case as paid.** If you advise the court that a case has been paid but then the payment does not clear, you will be required to make an application to a District Judge, or a court appointed Legal Advisor, and to pay a fee in order to reinstate the case. You must provide the court with the date that you received the money. As with all information provided to the court the date must be accurate.

**Please note that once judgment has been entered you will no longer be able to discontinue the claim.** If you do not wish to continue for any other reason than that the claim has been paid, you will need to make an application to set judgment aside. Please [contact the court](#) for further information.

Once you have confirmed the status, you may archive your claim in your MCOL homepage if you wish to do so. **Please note that archiving the claim will not inform the court that it should be paid or discontinued.**

If the claim has been transferred to another court, you should contact them directly. Contact details for all courts are available via <https://courtribunalfinder.service.gov.uk/search/>

## What happens if the defendant does not pay?

If the defendant does not make the payments ordered you can consider whether you wish to proceed to enforcement. If you wish to apply for a warrant of control, this can be requested online provided the case is still held at Money Claim Online.

There are various other methods available which are explained in the booklet EX321 (I have a judgment but the defendant hasn't paid – what can I do?). This leaflet can be downloaded from [www.justice.gov.uk/forms](http://www.justice.gov.uk/forms).

The guidance in (or referred to) in this guide advises you of the relevant forms and County Court hearing Centre to send your application to. Court addresses can be found at the link below <https://courtribunalfinder.service.gov.uk/search/>

Please note that if your claim has been transferred you will no longer be able to see updates online and you will need to contact the court of transfer for future correspondence.

If the judgment is for more than £600 you may be able to ask a High Court Enforcement Officer (HCEO) to try to collect the money or remove goods to sell at auction. Whilst you cannot request a

Writ online, you do not need to request a transfer to another court. The HCEO will be able to arrange the Writ. **Please note MCOL cannot advise how to issue a Writ, or provide updates on the progress of the Writ.** You will not be able to view updates on the progress of the Writ online, you will need to liaise with the HCEO.

More information about HCEOs can be found in booklet EX345 (About Bailiffs and Enforcement Officers), which can be downloaded from [www.justice.gov.uk/forms](http://www.justice.gov.uk/forms). Additional information can be found via the High Court Enforcement Officer's Association website at [www.hceoa.org.uk](http://www.hceoa.org.uk).

## Requesting a Warrant online

Please note that whilst the use of MCOL for claim issue against 2 defendants is possible, should you wish to issue a joint warrant of control against both defendants at the same time, you **will not** be able to proceed via MCOL. If you have a joint judgment in a 2 defendant case and you would like the warrant to be executed against both defendants jointly, you will need to apply for a warrant manually. To do this, please refer to leaflet EX322 for information on how to apply and the fees payable. The application should be sent to the County Court money Claims Centre (CCMCC) to be processed. Court addresses can be found at <http://courtribunalfinder.service.gov.uk/search/>

If you wish to proceed to issue a warrant of control via MCOL against one defendant, or one defendant at a time, details of how to do so are set out below. You must not however apply for a warrant of control if the debt is within a Breathing Space. If you do, you will see the error message below:

The screenshot shows the 'Money Claim Online' interface. At the top, there is a navigation bar with the HM Courts & Tribunals Service logo, the text 'Money Claim Online', and a user login status: 'You are logged on as Charles CharlesLast of Test Sol'. Below the navigation bar, the 'Claim Overview' section is highlighted with a red box. It contains the following text: 'The following errors have occurred: 1. Warrant request cannot be raised whilst in breathing space. Please read this page carefully. From here you can decide what action you wish to take next.' To the right of the error message, there is a 'Claim History' section with three entries: 'Your notification that standard breathing space commenced for defendant1Forename defendant1Surname was accepted on 16/04/2021 at 18:09:04', 'You submitted a judgment against defendant1Forename defendant1Surname on 16/04/2021 at 18:13:13', and 'Your judgment against defendant1Forename defendant1Surname was issued on 16/04/2021 at 18:14:00'. Below the claim history is a 'Recent Transactions' button. To the right of the claim history is a 'Claim Details' table with the following information: 'Claim Number: HOPRO001', 'Reference: REF 1', 'Claimant: claimantForename claimantSurname', 'Defendant(s): defendant1Forename defendant1Surname', and 'Issue Date: 16/04/2021'. Below the claim details is a 'View as PDF' and 'View as Plain Text' button. Below the claim details is a 'Request Judgment' section with a dropdown menu showing 'Judgments entered electronically against this claim (most recent at the top) defendant1Forename defendant1Surname' and a 'View as PDF' and 'View as Text' button. Below the request judgment is a 'Request Warrant' section with a dropdown menu showing 'Warrants entered electronically against this claim (most recent at the top)' and a 'Request Warrant' button. Below the request warrant is an 'Update Claim Status' section with a dropdown menu showing 'Update Claim Status' and an 'Update Claim Status' button. Below the update claim status is a 'Standard Breathing Space / Mental Health Crisis Moratorium (MHCM)' section with a dropdown menu showing 'Breathing Space' and a 'Breathing Space' button.

### Step 1 - Guidance

Choose the "Warrant" option from Claim Overview page. This brings up a guidance screen, including a warning that the warrant should be for a **maximum of £5,000** including costs.

### Steps 2, 3 & 4 – Claimant / Defendant Address

Please follow the instructions outlined when entering judgment and select a defendant.

## Step 5 – Warrant Details

On the “Warrant Details” page the claim judgment figures will show in the top section. The “Balance due at date of this request” box should be completed with the current amount outstanding. You must then type in the amount you would like the bailiff to collect on the warrant.

This amount cannot be more than the outstanding balance due on the judgment and cannot be more than £4,923 as the system will not allow the warrant to exceed £5,000 (including the warrant fee, which can be confirmed in the EX50 court fees booklet). If you are a Solicitor there will be an opportunity to add your fees as applicable - <http://www.justice.gov.uk/courts/procedure-rules/civil/rules/part45-fixed-costs>

If the Judgment is for over £5,000 and payable forthwith or in full by a certain date, you cannot request a warrant unless it relates to the Consumer Credit Act 1974, in which case you may issue a warrant for up to the claim amount.

At the bottom of the screen there is a box for “Additional Information” where you can provide any extra information that may assist the bailiff in the execution of the warrant. For example, contact details for yourself and the defendant.” after “execution of the warrant. The additional information has a limit of 120 characters and the same conditions apply regarding punctuation as with the POC.

## Steps 6, 7 and 8 – Summary, Payment and Confirmation

Select “Next” to move on to the “Summary” page. You will need to check all the details and then tick the box to confirm all the information is correct and that you have read the guidance before signing the page. Click “Next” to proceed to the payment screen.

### What happens after a warrant has been requested?

When you return to the “Overview” screen there will be documents available to view confirming the warrant details (including the warrant number and local court “foreign Court code/name”). Once payment is submitted the information will take up to 2 working days to be processed by the court. If the warrant cannot be issued, your request will be rejected, and your fee will be refunded.

The warrant will be sent to the defendant’s local court for enforcement and the local court should provide you with updates (called “warrant returns”) on the progress. If the warrant cannot be enforced, or if the warrant is paid, you will be sent a “final return” advising that enforcement has concluded and the reasons why.

If the defendant enters either type of breathing space, you **must not** rely on updating MCOL with the breathing space notification. You must notify the defendant’s local court in writing to ensure the bailiff is immediately informed of the breathing space. You can send your notification to dedicated email inboxes in local courts. You can find these breathing space email addresses on Court Finder by clicking [here](#).

If you receive payment after issuing a warrant, please contact the bailiff immediately. If the warrant request has just been submitted [contact the court](#) immediately to [bar](#) the case in order to prevent the issue of the warrant. If the warrant has already been issued, contact the enforcing court to ensure the bailiffs do not attempt to collect more than the outstanding debt.

A further warrant can be requested from the Claim Overview screen if the previous warrant was unfulfilled.



## Examples of applications a defendant can make

(Please note the applications below are not an exhaustive list – for further information please visit- <https://www.gov.uk/county-court-judgments-ccj-for-debt>)

### Application to vary Judgment

If the defendant is unable to make the payments ordered by the judgment they can submit an application to 'vary'. If a warrant has been issued, they can also apply to suspend the warrant. The defendant will complete form N245 'Application for suspension of a warrant and/or variation of an order', provide details of their income and expenditure and include an offer of payment. The defendant will need to pay a fee to do this unless they qualify for 'help with fees'.

A copy of the application will be forwarded to you. If you accept the defendant's offer you do not need to respond. If you do not accept the defendant's offer you should write to the court which sent you the copy of the application, explaining why you do not accept the offer and what instalments (if any) you would be willing to accept (if your response is not received within 16 days then the court will automatically grant the defendant's request).

The court will send both you and the defendant a 'Variation Order' explaining how the defendant should pay. The Variation Order does not change the amount owed or the date that the judgment was registered. If you objected to the defendant's application and the Variation Order was determined (i.e. the instalments were decided by the court), all parties will be given 16 days from the date of the Order to submit a further response to the court. This should be done in writing and be headed 'redetermination'. The claim will then be transferred to a local court.

### Application to set Judgment aside

If the defendant wishes to dispute the claim after judgment has been entered or feels that judgment has been entered incorrectly, they may apply to 'set judgment aside' by completing form 'N244 – Application Notice'. The defendant will need to pay to do this unless they qualify for '[Help with fees](#)'. The case will be transferred to a local court to be referred to a District Judge or a court appointed Legal Advisor. You will usually be given an opportunity to dispute the application and a hearing may be called. If the defendant is an individual the hearing is likely to be held at their local county court, but if the defendant is a company the hearing may be heard at your / your solicitor's local county court.

### Application for a Certificate of Satisfaction / Cancellation

Once the defendant pays the judgment in full they may apply to the court for a 'Certificate of Satisfaction / Cancellation'. A certificate is a court sealed document confirming that the judgment has been marked as 'paid' on the court record. If the judgment was paid within one month, a certificate of cancellation will be provided and the entry removed from the Registry.

If you have already advised the court that the judgment has been paid, you will not be notified when the defendant applies for a certificate. However, if the court has not been advised that the claim has been paid, we will need to get in touch to confirm this. You **must** respond to the court to confirm that the judgment has been settled and if so, the date of settlement. Your response must be received by the court within one month of the defendant's application, otherwise the application will automatically be granted and a certificate issued.



# Frequently Asked Questions

It is important to note that if you make a mistake upon issuing a claim you will be required to make an application to a District Judge or a court appointed Legal Advisor and pay a fee to amend and re-issue the claim. **If you notice an error, please [contact the court](#) immediately for guidance.**

You should also be aware that the defendant(s) is entitled to submit applications to the court throughout the life of the claim. For example, the defendant may apply to '[strike out](#)' the claim, apply to [set aside](#) or vary (change the instalments) the judgment or apply for a certificate of satisfaction / cancellation (when the case is paid). This is not an exhaustive list; further information can be found at - <https://www.gov.uk/county-court-judgments-ccj-for-debt>.

## 1) Login Details

### **I have lost my MCOL user ID or password, what can I do?**

Unfortunately, MCOL staff are unable to reset your [Government Gateway ID](#) or password as they do not have access to the Gateway login information. However, Solicitor and organisational users should contact the user who holds Administrator access to reset.

Alternately, the Government Gateway sign in page includes a 'Problems signing in' section which provides options regarding forgotten passwords. You will need to input the email address you registered with Government Gateway, your user ID and details of your memorable word recorded on the system. For assistance regarding a lost user ID, contact the MCOL Helpdesk.

### **I don't know my MC customer number - how can I locate this?**

If you are able to access your MCOL account, you can find your [MC number](#) by clicking 'User Profile' on the top right hand corner of the screen. If you cannot access your MCOL account and require the MC number, then please email the court your name, address, postcode and email address. Court staff will try to recover your MC number and will inform you if / when it is retrieved.

### **I have forgotten both my ID and password for MCOL – how can I log in?**

Solicitor and organisational users should contact the user who holds Administrator access to reset. As an individual user, if you are unable to retrieve the forgotten information then you will not be able to access your MCOL account. We may be able to move your claims to a new account, please follow the guidance in the [annex](#) at the end of this document. Alternatively, you will need to continue manually by corresponding with MCOL via email or the helpdesk. You will need to quote your claim number in all emails sent to the court. If you have not issued any claims on this account it may be easier to register again with the Gateway and receive new login details.

### **I am being given the error message “unable to find user – please contact the helpdesk”**

The error message “unable to find user – please contact the helpdesk” is generated by the Government Gateway when a user is trying to perform multiple password or ID resets. For security reasons Government Gateway accounts have a restriction on frequent changes of password and user IDs. A successful password or ID reset can only be made once within a three day period. **Court staff can never reset the password or ID for you.**

### **I have logged into my MCOL account, but I cannot see my claims?**

If you are unable to see your claims on your homepage, please ensure you scroll right to the bottom of the page as the claim menu is located here and this is where your claims are shown.

If there are no claims in the account, then it could be that you have registered more than once and are looking in the wrong account. If so, you will need to log out of that account, and log back into MCOL using the Gateway ID and Password you set up which relates to the claim you have issued.

Please note that if a claim has been archived it will not be visible on the homepage unless you use the available search fields and specify the claim number or the defendant. Data is retained on MCOL for 3 years after the last action on a submitted claim, it will then be deleted.

## 2) Claim issue

### **I am having difficulty signing the claim form, what am I doing wrong?**

To enter your signature you need only type your name in the box provided. However, please note that the signature cannot be saved, so you should only enter your signature when you are ready to submit and pay for your claim. If at any point you leave the page the signature will need to be entered again. If you are not ready to submit the claim yet, all information (apart from the signature), will remain on the site for 28 days.

### **I am having difficulty inputting the Particulars of Claim, what am I doing wrong?**

When entering the particulars of claim you are restricted to 1080 characters on 24 lines of 45 characters each. **The total number of lines remaining to you is shown at the bottom of the box when entering the details.** If you have ticked the box indicating you will send out extra particulars, the space available will be reduced to 21 lines and 945 characters. Should you be claiming interest under the County Court Act for your claim, you should tick the box indicating you wish to reserve the right to claim interest. This will again reduce the number of characters and lines available.

Please note that should you continue typing information in the box after the total allowed characters has been exceeded they will not be shown on your claim when issued. You will see the information that will be on your claim on the "Submit Claim - Summary & Statement of Truth" page and if this is incomplete you should return to Step 5 and amend the details shown. **Once the claim has been issued you will be unable to amend the particulars of claim without making an application to amend the claim which will incur a fee.**

## 3) Your MCOL Account

### **How do I update my registered details?**

To amend your address details, please go to your MCOL homepage and click on the link to 'Edit Registered Details' at the top right corner of the page.

To amend your name, email address, password and memorable word on your Government Gateway account, click on the link to 'User Profile' at the top right hand corner of the page.

## Useful numbers / contacts

The court experiences high volumes of queries by telephone, post and email. This document has been designed to try and save you time by answering any queries you have about MCOL. Please make sure you have read this document carefully before contacting us with any queries – in most cases after reading this document you should find you no longer need to contact us. Please also be aware that court staff are not legally trained and can only offer procedural information and updates on the status of the claim.

- You can contact MCOL via telephone: 0300 123 1057

All calls come through to our helpdesk and are answered in order of receipt. Please be aware that the helpdesk experiences high volumes of calls and waiting times will vary. The helpdesk is open between 8:30am and 5pm Monday to Friday (except Bank Holidays).

- Court documents and queries can be sent via email using the below key.

To be sent by email	With the Subject heading	Send to email address
Directions questionnaire	Directions questionnaire	<a href="mailto:ccbcaq@justice.gov.uk">ccbcaq@justice.gov.uk</a>
All Fee paid Applications (N244, draft orders etc)	Applications	<a href="mailto:ccbcfees@justice.gov.uk">ccbcfees@justice.gov.uk</a>
Certificate of service	Certificate of service	<a href="mailto:ccbc@justice.gov.uk">ccbc@justice.gov.uk</a>
Determination Judgments	Judgment	<a href="mailto:ccbc@justice.gov.uk">ccbc@justice.gov.uk</a>
Address changes	Address changes	<a href="mailto:ccbc@justice.gov.uk">ccbc@justice.gov.uk</a>
Intention to proceed	Intention to proceed	<a href="mailto:ccbc@justice.gov.uk">ccbc@justice.gov.uk</a>
Request for copy of Judgment	Copy Judgment	<a href="mailto:ccbc@justice.gov.uk">ccbc@justice.gov.uk</a>
General correspondence	Claim number only (e.g.1AA23456)	<a href="mailto:ccbc@justice.gov.uk">ccbc@justice.gov.uk</a>
Paid in full	Paid in full	Complete online at: <a href="http://www.moneyclaim.gov.uk/">www.moneyclaim.gov.uk/</a>

If you are emailing an application, please make sure that you have already paid the application fee or that you contact the court via telephone the same day to pay. Applications received via email which require a fee will be returned if the fee has not been paid before they are processed by court staff. **Please be aware that helpdesk staff cannot confirm receipt of emails which have not been processed yet.**

- The correspondence address for MCOL is:  
Money Claim Online (MCOL)  
County Court Business Centre  
St Katharine's House  
21 – 27 St Katharine's Street  
Northampton  
NN1 2LH

- MCOL is based at the County Court Business Centre (CCBC) in Northampton. You can find out more about the Business Centre at the following website: <http://www.justice.gov.uk>

Please note that the Combined Court in Northampton is a separate court and therefore will not be able to help with your query.

## Glossary

This brief glossary explains some of the terms used in this document. A full glossary is also available at [www.justice.gov.uk](http://www.justice.gov.uk), but please be aware that not all terms are applicable to MCOL

**Archiving claims** – Claims can be ‘archived’ if you no longer need to access them via your MCOL account. Please note, archiving a claim does not advise the court that your claim has been settled / withdrawn, you should click on the ‘update claim status’ button to do this.

**‘Bar’** - a bar is placed on a claim to stop a Judgment or Enforcement being issued against the Defendant. A bar is usually placed on the claim because a response has been received from the Defendant, or if an application has been made awaiting a decision by a Judge or court appointed Legal Advisor.

**Standard Breathing Space** – Gives legal protections from creditor action for up to 60 days. The protection includes pausing most enforcement action and contact from creditors and freezing most interest and charges on their debts.

**Civil Procedure Rules (CPR)** - The rules and procedures for proceedings in civil courts for England and Wales including MCOL. The CPR can be viewed online at [www.justice.gov.uk](http://www.justice.gov.uk).

**County Court Money Claims Centre (CCMCC)** – The CCMCC is responsible for issuing designated money claims submitted by paper (rather than electronically). If you are unable to issue your claim via MCOL (e.g. your claim is against more than two defendants), then you may be able to issue a claim at the CCMCC - Salford Business Centre, PO Box 527, Salford, M5 0BY. Tel: 0300 123 1372 (option 5 or hold) Emails: [ccmcce-filing@hmcts.gsi.gov.uk](mailto:ccmcce-filing@hmcts.gsi.gov.uk) or [ccmcccustomerenquiries@hmcts.gsi.gov.uk](mailto:ccmcccustomerenquiries@hmcts.gsi.gov.uk). **MCOL / CCBC cannot assist you with queries about CCMCC claims.**

**Debt Respite Scheme** – Is the name of the legislation that gives someone in problem debt the right to legal protections from their creditors (sometimes called Breathing Space). There are two types of breathing space; a standard breathing space and mental health crisis Moratorium. You can find guidance to support you in understanding the regulations at: <https://www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance/debt-respite-scheme-breathing-space-guidance-for-creditors>.

**Help with fees**– Individuals who receive specified benefits or are on a low income may not have to pay court fees. If you believe you may be eligible please download booklet EX160A from [www.justice.gov.uk/forms](http://www.justice.gov.uk/forms) or visit [www.gov.uk/get-help-with-court-fees](http://www.gov.uk/get-help-with-court-fees). **Please note however that you will not be able to use help with fees upon issuing the claim.**

**Government Gateway ID** – This is a 12 digit number you are given when you register with the Government Gateway. The Government Gateway ID is used to log in to the MCOL website.

**Mental Health Crisis Moratorium** – Is available to someone who is receiving mental health crisis treatment and it has some stronger protections. It lasts as long as the person’s mental health crisis treatment, plus 30 days (no matter how long the crisis treatment lasts).

**MC Number / MCOL Customer Number** – The code assigned to you when you enrol to use MCOL. It is a 12 character code beginning with the letters ‘MC’. The MC number is used by court staff to assist with enquiries and is required to attempt to retrieve lost log in details.

**Northampton County Court Business Centre (CCBC)** – The CCBC only deals with claims issued electronically. MCOL claims will remain at the CCBC unless a hearing or enforcement is required.

**'Set Aside'** – If an Order is set aside (cancelled) it is no longer valid. E.G. if a judgment is set aside, then it is removed from the public register and can no longer be enforced.

**'Stay'** – The claim is suspended and put on hold. A stay can be applied at the request of the parties (under certain conditions) and can also be applied by the court if one of the parties has not complied with the court's instructions. In this case the stay will continue indefinitely and will require an application granted by a District Judge or a court appointed Legal advisor, to be lifted so the case can progress.

**'Struck out'** – A court may strike out a claim or the defendant's response to the claim. This may happen if a District Judge or a court appointed Legal advisor considers the claim or response to have no merit or if the claimant or defendant did not comply with the court's instructions. If the claim is struck out then you may not proceed with the claim without an application granted by a District Judge or a court appointed Legal advisor to re-instate the claim. If the defendant's response to the claim is struck out then you may be able to request judgment.

# Annex

## Lost ID and password guidance:

If you have lost both your ID and password you will not be able to regain access to your account as we cannot provide these details to you, therefore to enable you to access your claim(s) details please do the following:-

1. Re-register and create a **new account** with **Money Claim Online**. Make a note of your **Gateway number**, **MCOL customer number**, **memorable word** and the **password** you created. Do not attempt to issue any new claims using the new account at this point.
2. Once you have created a **new account** please complete the form below to advise us of your name, postal address, email, new MC number and your old MC number. If you cannot find your old MC number we may be able to locate this for you, however you must confirm your new MC number so we can ensure the claim(s) are moved to the correct account. This form should be returned to [ccbc@justice.gov.uk](mailto:ccbc@justice.gov.uk). Please write 'new MCOL account request' in the subject field.

Please note that 'un-submitted' claims cannot be moved between accounts and if you have not issued any claims on this account it may be easier to register again with the **Money Claim Online** and receive new login details (this service cannot be used by defendants, please do not complete the annex below).

**PLEASE COMPLETE ALL THE FIELDS IN THE TABLE BELOW THEN COPY AND PASTE IT INTO AN EMAIL TO SEND TO [ccbc@justice.gov.uk](mailto:ccbc@justice.gov.uk)**

User details as per MCOL account	
Name	
Postal Address	
Post Code	
Email Address	
Claim number(s)	

### What is the MC Number?

What

The MC number is the letters **MC** followed by ten digits i.e. **MC0001234567**. The number will be given to you during the enrolment process. You can also find the new MC number by logging into your account and clicking on 'edit registered details', the number will be in the top right hand corner.

Old MC customer number	
New MC customer number	