



Small Claims

Frequently Asked

Questions

These FAQs were produced during a Virtual Vacation Scheme in June 2021. The aim was to help members of the public navigate the small claims procedure.

Please note that whilst relating to issues that litigants may face in the small claims court, this document does not amount to legal advice. The information and guidance also only reflects policy at the time they were prepared and may be subject to change.

We hope this resource provides you with a route map through the maze of the small claims court.



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Before Starting the County Court Claim

1. What is the Small Claims Track?

When a civil claim (often a claim for compensation against one or more parties) is brought to court, it will be allocated to one of three tracks: the Small Claims Track, the Fast Track and the Multi-track. The small claims track usually deals with claims with the lowest value i.e. claims with a value of no

more than £10,000 and/or personal injury claims currently with a value of less than £1,000 for non Road Traffic Accident ('RTA') claims. The small claims limit for RTA personal injury claims is less than £5,000. However, these financial limits are not determinative and if the claim is particularly complex, requires lots of oral evidence, or has a large number of likely parties it may not be deemed to be appropriate for the small claims track. The court will confirm the track to which your claim has been allocated after Directions Questionnaires are considered (see below, FAQ17).

2. What types of cases are suitable for the Small Claims Track?

Whilst not an exhaustive list, small claims cases involve claims for compensation based on breach of contract or acts of negligence in areas as diverse as consumer claims, data protection claims, parking penalties, online shopping, building works, unpaid invoices, landlord and tenant rent disputes, road traffic accident claims and money owed.

3. Do I need to instruct a solicitor to represent me in the Small Claims Track?

The small claims track is specifically designed for people to represent themselves (as litigants in person) and without the need for legal representation. It is not usually economical to instruct a solicitor as only limited costs are recoverable even if you are successful in your claim. The costs of instructing a solicitor would usually far outweigh any costs that could be recovered. For example, under the Civil Procedure Rules (rule 45.2 TABLE 1) solicitors representing a successful party are only entitled to recover from the other party a maximum of £110 in small claims exceeding £5,000

[Click here to go to Rule 45.2](#)

4. Who is my claim against?

If you are pursuing a claim against an individual this is relatively straightforward. You should name your opponent by her/his full unabbreviated name and title by which she/he is known. However, it can be more complicated if your claim is against a business. You firstly need to establish what type of business your claim is against.

A limited company is a business which is a separate legal entity in its own right. In a limited company, the owners or shareholders of the company are protected by 'limited liability'. This means that in the absence of serious wrongdoing, any claim would be against the assets of the company, rather than the owners/shareholders personally. To find out if a business is a limited company you can search Companies House with the business' name.

[Click here to go to the Companies House Website](#)

If the business is a registered limited company you will also be able to find information about the company. If you are pursuing a claim against a company, you should name the full registered name, including suffix (plc, limited, etc). The same approach applies to limited liability partnerships (LLPs), details of which you can also find by searching Companies House.

A partnership is where two or more people run a business and all partners share responsibility equally. In partnerships (other than limited liability partnerships), partners have joint and several liability for the liabilities of their business. This means that for a claim, one individual partner or any

number of partners can be liable to pay the full amount of the claim. So, in a claim, the claimant may go after 100% of his claim against one partner, two partners etc. or all of the partners. If the claim is pursued against more than one partner, it would be up to the partners to sort out apportionment between themselves. If you are suing the partners in the name of the partnership, you should provide the full name by which the partnership is known, together with the words '(A Firm)' or where partners are being sued as individuals, the full unabbreviated name of each partner and the title by which she/he is known.

A sole trader is someone who is self-employed and runs their own business as an individual. This would make them solely and personally responsible for the business and all its debts. If you are pursuing a sole trader you should pursue your claim against the full unabbreviated name of the individual, together with the title by which he is known, and the full trading name (for example, John Smith 'trading as' or 'T/as' 'JS Autos').

It is very important for the purposes of enforcing any civil judgment, in the event that your opponent did not pay any judgment awarded by the court, that you have named them correctly. If the defendant is not named correctly, bailiffs or other methods of enforcement may not be able to recover goods or payment.

The relevant rules for issuing against individuals and business' can be found in the Civil Procedure rules Practice Direction 16, para 2.6 by clicking on the following link.

[Click here to go to Practice Direction 16, para 2.6](#)

When pursuing a business, you should also address correspondence and your county court claim to the place of business or registered address.

5. What might I check before bringing a small claim?

You should also check before you start your claim – as best you can – that the opponent has the money and assets to pay any successful claim. If your opponent does not have any money or assets to pay a successful claim there may be little point in pursuing a claim.

6. How long do I have to bring a small claim?

The deadline (or "limitation date") for submitting your claim (issuing court proceedings) will depend upon the type of claim that you are submitting (for example, whether it is a claim based on breach of contract) and what you are claiming for (for example, whether it is a claim for personal injuries). As a general rule, claims for breach of contract should be issued no later than 6 years from the date of the breach of contract. For claims based in tort (such as negligence) the time is 6 years from the date all elements of the claim accrued (that is when the duty was breached and damage was caused). A shorter period of 3 years applies in personal injury cases from the date the injury was sustained or the date of knowledge of the injury. The rules are complex and it is recommended that you consider this carefully. A good starting point is to look at the Limitation Act 1980.

[Click here to go to the Limitation Act 1980](#)

Please note claims outside of England and Wales may also be subject to different limitation dates. You should obtain specific legal advice if you are unsure because the Court treats limitation dates strictly and you might not be able to proceed with your claim if you miss the date.

7. What do I need to do before starting a county court claim?

Before starting a small claim, you should follow a number of requirements (known as ‘the pre-action protocols’). Further details of the pre-action protocols can be found by clicking on the link below.

[Click here for further details of the pre-action protocols](#)

One such requirement is that you write a ‘letter before action’ (also known as a ‘letter of claim’) to your opponent.

A ‘letter before action’ should include:

- An indication that it is a ‘letter before action’;
- Your name and address;
- A summary of the facts;
- The amount you are claiming and how this is calculated and/or what you want from your opponent;
- What documents you intend to rely upon i.e. receipts, invoices, contract, photos etc.
- The area of law that you are relying upon;
- A time period for your opponent to respond to your letter and/or pay your claim (usually 14 days) and that if they do not, you will raise county court proceedings, without any further notice.

A template letter of claim is available by clicking on the link below, although you will need to adapt it to your specific circumstances.

[Click here to access a template letter of claim](#)

If your opponent responds denying liability or does not reply within 14 days, then you can begin small claims court proceedings. Please note if you do not comply with the pre-action protocols, the court has the power to impose sanctions upon you.



Issuing a County Court Small Claim

8. How do I start a county court claim?

You can start a claim online or by sending a completed claim form to the Court by post.

9. How do I start a county court claim online?

You can start a county court small claim by clicking on the link below and completing the information online.

[Click here to start a county court claim](#)

The fee for starting online claims depends on the amount you are claiming, you could find more information about the court fees for issuing a claim by clicking on the link below.

[Click here to find out find more information about the court fees for issuing a claim](#)

If you are pursuing your claim through the online mechanism, the site should take you through each stage step by step.

You should make sure you include in the online claim form full details of the facts and circumstances of your claim and all the law you intend to rely upon (you may find your letter before action useful for this purpose).

In your claim form, you should also request that interest is paid on the sum owed to you. You will need to include:

- the percentage rate at which interest is claimed (8% is generally asked for but please be aware that this amount is not always awarded by the court).
- the date from which it is claimed; and,
- the date to which it is calculated, this is the day before you issue the Claim Form.
- you must also state the total amount of interest claimed and the daily rate at which interest accrues following that date.

If you wish to claim interest, all of this information must be included in your Claim Form under the Civil Procedural Rules 16.4(1)(a).

[Click here to go to the Civil Procedural Rules 16.4\(1\)\(a\)](#)

10. How do I start a county court claim by post?

You should complete and sign an N1 form and send it in triplicate to:

County Court Money Claims Centre, PO Box 527, Salford, M5 0BY.

A Form N1 can be found by clicking the link below.

[A Form N1 can be found by clicking here](#)

Form N1A provides guidance on completing form N1 and can be found by clicking the link below.

[Form N1A provides guidance on completing form N1 and can be found by clicking here](#)

We would only recommend that you bring a paper claim if you wish to claim help with your fees/are claiming for a personal injury and an unspecified amount/do not have computer access, as the fees are more expensive. As with an online claim, if you are making a paper claim you should ensure the Particulars of Claim contains full details of the facts and circumstances of your claim and all the law you intend to rely upon (you may find your letter before action useful for this purpose).

11. I am required to sign a 'statement of truth' on the claim form – what is this?

A 'statement of truth' is usually worded as follows: "I believe that the facts stated in this claim form / particulars of claim / witness statement are true. Above this statement is space for your signature and the date. It is really important that you have an honest belief in anything you sign with a statement of truth, as any statements which are not true could lead to a contempt of court charge. More information on statements of truth can be found by clicking the link below.

[More information on statements of truth can be found here.](#)

12. Can I get help with paying court fees?

Help may be available for payment with fees if you meet the appropriate criteria. However, if you wish to claim help with the fees, rather than pursuing the claim online, you will need to fill in form N1 and send it in triplicate (please see FAQ 10 for further details on starting a county court claim form by post.

[The appropriate form and information about the criteria can be found on this link.](#)

13. What happens after I have issued a county court claim?

The court will issue your claim and provide you with a copy of the Notice of Issue when you have sent your claim form, Particulars of Claim and court fee to the court and send your claim form to your opponent.

14. How long does the defendant have to respond to the claim?

Your opponent has 14 days from the date the claim form is served upon her/him/it to file a document called 'an acknowledgement of service'.

[Click the link to read about an acknowledgement of service](#)

The court will confirm to you the date of service. Once an acknowledgement of service has been completed and received by the court, your opponent then has 28 days from the date of service of the claim form to file a reply/defence to your claim. Your opponent has the choice to admit your claim (fully), admit part of your claim or defend your whole claim.

15. What do I do if my opponent does not respond to my claim?

If your opponent does not reply to the county court claim form within 14 days of receiving your claim and/or files an acknowledgement of service but no defence within 28 days, you can request that the court enters a judgment by default. A judgment by default means the court will enter a judgment upon the basis that your opponent has failed to enter a defence. How to do this will depend on how you made the claim. If you submitted it online, you can request a judgment through the online service. If you have pursued a postal claim the court will provide you with the appropriate form N225 to request a 'default' judgment.

[Click here to go to form N225](#)

16. If a defence is submitted, what should it include?

Your opponent should set out in their defence why they consider that they are not at fault for your claim. This should include details of what particular allegations they admit or cannot admit and those allegations that they deny and why they deny them.



Court Proceedings after the Defence

17. What will happen after the defence has been submitted?

Once a defence has been received by the court, the court will send both you and your opponent a copy of the defence with a form N180 Directions Questionnaire for the small claims track, if appropriate.

[Click here to view form N180](#)

The purpose of a directions questionnaire is to help the court decide on offering case management directions. The court will confirm a date for this to be completed and returned and it is very important that you comply with this or the court may impose sanctions upon you such as striking out your claim.

18. What is the Directions Questionnaire?

The Directions Questionnaire will ask questions about:

- Whether you are willing to agree to your case being referred to the Small Claims Mediation Service;
- If you agree to the small claims track as the appropriate track for your case;
- At which County Court Hearing Centre the small claims hearing should take place and why? (this will usually be your opponents home court according to Civil Procedure Rule). However, if you have a disability or other reason for attending a particular court, you should set this out and provide a full explanation;
- If you want the court's permission to rely upon the written evidence of an expert witness and why;
- The number of witnesses you intend to rely upon
- Dates in the next 6 months when you, the expert and your witnesses would not be able to attend court for the small claims hearing;
- If you will be using an interpreter and if so, the type of interpreter.

You will need to sign the form indicating if you are the claimant (making the claim) or defendant (defending the claim). The Court will use this information to check that the case is suitable for the small claims track.

19. What directions will a court likely make after receiving the completed Directions Questionnaire?

Upon considering the directions questionnaire, a judge will check to make sure the claim is suitable for the small claims track and formally allocate the case to that track. If the Court has considered the claim unsuitable for the small claims track, you may wish to take advice, as on the alternative tracks, the usual rule is that the loser will pay the winner's legal costs, as well as any damages that are awarded.

Directions are at the judge's discretion but assuming the claim has been confirmed on the small claims track, a court will usually provide standard directions which may look like this:

THE COURT DIRECTS:

1. Each party must deliver to every other party and to the court office copies of all documents on which he intends to rely at the hearing no later than [14 days before the hearing]. (These should include the letter making the claim and the reply.)
2. The original documents must be brought to the hearing.
3. [Notice of hearing date and time allowed.]
4. The parties are encouraged to contact each other with a view to trying to settle the case or narrow the issues. However the court must be informed immediately if the case is settled by agreement before the hearing date.
5. No party may rely at the hearing on any report from an expert unless express permission has been granted by the court beforehand. Anyone wishing to rely on an expert must write to the court immediately on receipt of this Order and seek permission, giving an explanation why the assistance of an expert is necessary.

NOTE: Failure to comply with the directions may result in the case being adjourned and in the party at fault having to pay costs. The parties are encouraged always to try to settle the case by negotiating with each other. The court must be informed immediately if the case is settled before the hearing.



The Small Claims Court Hearing

20. Will I need to attend the small claims court hearing?

It is usually advisable to attend the court hearing so you can provide oral evidence. Oral evidence will usually be given more weight by the judge because it can be tested during the hearing by questions being asked of the witness. However, if you think the case can be dealt with on paper, you can ask for a direction to this effect in advance. Alternatively, if you cannot or do not wish to attend the hearing, you can ask the court relies upon your written evidence and documentation alone under CPR rule 27.9.

[Click here to go to Rule 27.9](#)

If you wish to rely upon CPR rule 27.9, you must give written notice to the court and your opponent that you will not be attending, at least 7 days before the hearing.

21. Can I be represented at a small claims court hearing?

It is not usually economical to instruct a lawyer (see FAQ 4) but you can be represented by a lay representative under CPR PD 27A 3.2.

[Click here to go to CPR PD 27A 3.2](#)

A lay representative is a person with no specific legal qualifications. You should write to the court well in advance of your hearing to name your proposed lay representative and ask the court's permission for your lay representative to represent you at the hearing. Please note however, that even if you are represented by a lay representative, you must still attend the hearing.

22. How should I prepare for the court hearing?

The judge will read your witness statements and documents prior to the hearing. Please make sure you read and re-read your claim form, both your witness statement and documents and your opponents'. Please make sure you bring all the witness statements and documents you have exchanged with your opponent with you to the hearing.

[Click here to read a useful resource for attending a small claims hearing](#)

23. What should I wear to the hearing?

During the hearing you should aim to dress in a smart manner. We would not recommend that you specifically purchase new clothes such as a suit if you do not have one unless you want to.

24. What time should I arrive at court?

Please make sure you and any witnesses arrive at court or are available for the hearing at least 20 minutes before it is due to start. If you do not arrive on time or miss the hearing, the judge may consider the claim in your absence under CPR rule 27.9.

[Please click on this link for more details about CPR rule 27.9](#)

If you are running late, for example as a consequence of an unforeseen event, please make sure to telephone the court to let them know.

25. Where will the hearing be held?

Subject to the Covid-19 pandemic or other restrictions, a small claims hearing would usually be held in the judge's chamber. However, the court may order for the hearing to be undertaken virtually or by telephone. If it is held in person, the judge's chambers are usually a room with a large desk for the judge seated at one side with the claimant and defendant seated on opposite sides. Whilst the hearing will still be formal, it is far more informal than a hearing in open court and the judge will not be wearing a wig or official robes.

26. How should I address the judge?

It is usual for the judge hearing a small claim to be a District Judge or Deputy District Judge. When speaking to such a judge, you should address him as 'Sir', her as 'Madam' or just 'Judge'. If in doubt, ask the court staff before the hearing starts.

The judge will make their decision and explain the reasons at the end of the hearing (this is called a judgment) and a subsequent order will be made. The court will then send both you and your opponent a copy of the court order in the post.

27. I cannot make the court date.

If you cannot attend the hearing at the date given by the court, you will need to write to the court and ask that they change the hearing to a different date. Please make sure that you provide a reasonable justification for your inability to attend the court hearing and why you did not mention it in your directions questionnaire. For example, if it concerns medical appointments, present a doctor's note. If you have already arranged a holiday, provide the booking document showing that the booking was made before the court set the date for the hearing.

If you did not mention that you would be unavailable on this date in your Directions Questionnaire, the court may require you to make a formal application. When making an interim application to the court, you should always bear in mind that there may be costs consequences. An application with notice to the defendant will carry a substantial fee which is not usually recoverable from your opponent, even in the event of a successful application.

[Further details about court fees can be found by clicking on this link](#)

If you did decide to proceed with an interim application to obtain the court's permission, you would need to submit an interim application under CPR r23, which is an application to the court after proceedings have been issued but before the final hearing.

[Click here to view an submit an interim application form](#)

Generally, when submitting an interim application, you must file with the court the N244 application notice.

[Click here to view an N244 application notice](#)

There are guidance notes available.

[Click the link to view the guidance notes](#)

The application notice must:

- be signed;
- state what order you are seeking and briefly why;
- state the title and reference number of the claim;
- state your full name and address for service;
- include either a request for a hearing or a request that the application is dealt with without a hearing;
- state that the application is to be made to a judge and include a statement of truth.

You also need to attach your payment for the application fee and any evidence in support of the application signed with an appropriate statement of truth.

28. If English is not my first language, will I get an interpreter?

You should have indicated in the Directions Questionnaire if you need an interpreter. We would also recommend that you tell the court if you need an interpreter to take part in the court proceedings. Further information about interpreters can be found on the link below.

[Click here to find out further information about interpreters](#)

29. What should I do when I arrive?

Let the court usher know you have arrived and details of your case including the claim number and parties names, so that she/he can book you in. You will usually be asked to sit in the waiting room until the usher takes you to the judge's chambers.

30. Who will be in the court?

You, the judge, your opponent and any witnesses.

31. What will happen in the hearing?

There is a lot of flexibility for the conduct of small claims hearings and consequently how the hearing proceeds will often depend upon the individual judge conducting the hearing. The judge may adopt the normal trial procedure where you make an opening submission, each party gives evidence and allows for cross-examination of this evidence by the other party and both parties provide a closing submission. Alternatively, the judge may directly question both parties him/herself. In reality, it may be a combination of the two.

32. What is an opening submission?

It is not common for a judge to ask the parties to make opening submissions in a small claims hearing. However, if she/he did ask for this, you should outline the facts, the law involved in the case, who will provide evidence and the areas of main dispute. You should try to bring the claim to life in the opening submission and highlight the main elements of the claim.

33. What is cross-examination?

Cross-examination is at the judge's discretion. You should give careful consideration to what you hope to achieve by your cross examination. To cross-examine effectively, you need to think about the version of events for your case, consistent with all your evidence, and centre your cross-examination around this. You should also 'put your case' to your opponent in your cross-examination. That is, state all the areas of your case which conflict with your opponent's evidence to confront them with your version and give them an opportunity to agree or disagree with you. You should also try to expose your opponent's evidence as inconsistent. Do not forget, cross-examination does not have to be 'cross' and concessions can sometimes be better elicited through gentler questioning. When cross-examining, try to use closed questions (those which suggest the answer) rather than being open and which give the witness a wide opportunity to further support their version of events.

34. What is a closing submission?

A closing submission is the concluding part of the hearing. Whilst this will need improvisation around evidence that has come out in the hearing, it is possible to try to work out your closing submission in advance, identifying the likely issues and relevant facts and law. Try to deal with it in a coherent and persuasive manner. This is usually the last time that you will get to speak before the judge delivers her/his judgment about the case. It is your opportunity to be persuasive and convince the judge you are right!

35. How long will the hearing last?

Small claims hearings can usually last up to approximately 2 hours. The directions order by the court (see FAQ 17) will state the time period for the hearing.

36. What happens after the Judge hears the evidence and closing arguments?

The judge will make a judgment. They may ask you to leave the room whilst they do so or may give the judgment immediately in the hearing. The judgment will be what the judge's findings are after hearing the evidence. It will include his reasons for her/his decision, and may include who needs to pay, how much they will pay and when they must pay the money. If you are successful, you might also ask if the court includes any court fees and/or expenses for attending the hearing in the judgment, if this is not included. However, it is important that you do not interrupt or argue with the judge if you are not happy with the outcome. If you do argue with the judge, you may be found in contempt of the court.

37. What happens if I win?

The judge will order your opponent to pay you a sum of money by a specific date and this will be confirmed in an order from the court. This payment may include your claim amount, any court fees, travel expenses, loss of wages, or expenses and/or expert costs under CPR r27.14.

[Click here to read CPR r27.14](#)

38. What happens if I lose?

If you are unsuccessful and the defendant, fixed costs are usually awarded against you, but only if the claimant was legally represented by a solicitor. Under the Civil Procedure Rules (rule 45.2 TABLE 1) solicitors can recover the following approximate amounts:

Where the value of the claim exceeds £25 but does not exceed £500	-	£50
Where the value of the claim exceeds £500 but does not exceed £1,000	-	£70
Where the value of the claim exceeds £1,000 but does not exceed £5,000	-	£80
Where the value of the claim exceeds £5,000	-	£100

[Click here to read rule 45.2](#)

Whether or not your opponent is represented, and whether they are claimant or defendant, if successful, your opponent may also request that they are reimbursed for travel expenses, loss of wages, or expenses and/or expert costs under CPR r27.14.

[Click here to read CPR r27.14](#)



After a court
judgment has
been given

39. What if my opponent does not pay by the date ordered by the court?

After it is declared, a judgment debt must be usually paid within 14 days of the date of judgment or order (or sooner if ordered by the court) under CPR r40.11. This is unless the court has made a specific order that it should be paid by instalments. If your opponent fails to pay the sums they are ordered to pay within the time limit ordered by the court, there are several enforcement proceedings available.

[Click here to read CPR r40.11](#)

Taking control of a debtor's goods

A bailiff or high court enforcement officer may be instructed to seize assets owned by the defendant in order to sell them and apply the sale proceeds in discharge of the debt.

Charging order

This type of order can be sought over the defendant's assets (e.g. a house or shares). It does not by itself mean money will be released to satisfy the judgment debt but is a means of securing the judgment debt against a valuable asset, often where the defendant does not have ready money available to discharge the debt. To release the money, an order for sale has then to be obtained from the court.

Third party debt order

This permits enforcement of the judgment debt against money owed to the defendant by a third party, often a bank; effectively, the court orders that money held by the third party which is due to the judgment debtor is instead paid by the third party to the judgment creditor.

Attachment of earnings order

This is a direction to a judgment debtor's employer that they must pay a specified portion of the judgment debtor's salary to the judgment creditor in satisfaction of their judgment debt.

Further details regarding enforcement of a county court judgment can be found on the link below.

[Click here for further details regarding enforcement of a county court judgment](#)

40. What if I disagree with the judge's decision?

If you disagree with the judge's decision, you can appeal within 21 days but this must be usually be on the grounds that the judge has made an error with the law and applied the law incorrectly.

If the small claim hearing was heard by a District Judge then the appeal will be heard by a Circuit Judge in the County Court.

[Click the link for further details regarding appeals](#)

You cannot appeal simply because you just disagree with the decision. You must ask the court for permission to appeal (and can do this in the hearing itself and/or afterwards to the appeal court). You will only be given permission to appeal if your appeal has a realistic chance of success. You should state the grounds on which you would appeal. Usually new evidence will not be considered at an appeal.

If you are granted permission to appeal, you should read the form EX340 for guidance, and complete the form N164 to give notice of your appeal. You will need to submit the N164 giving details of the appeal, along with the form N460 which will have been completed by the court and details their reasons for allowing or refusing an appeal. As covered in EX50A - Fee no. 2.3(a), small claims appeals are subject to a further fee of £120. Depending upon your financial circumstances and eligibility, form EX160 may assist you in applying for help with fees. Form EX160A provides guidance on applying for help with fees.

These forms, along with further information, can all be accessed through the links below.

[Click here to view form EX340](#)

[Click here to view form N164](#)

[Click here to view form N460](#)

[Click here to view form EX160](#)

[Click here to view form EX160A](#)

[Click here for further guidance on all forms.](#)



Further information

41. Where might I find further information?

You can find a lot of information about the small claims process online. Please click on the link below for a helpful guide to representing yourself in court provided by the Bar Council.

[Bar Council Guide](#)

Click this link for information about going to a small claims hearing by the Citizens Advice.

[Click the link to take you to the Citizens Advice Website](#)

And also this link for the Civil Justice Council's guide to bringing and defending a small claim.

[The Civil Justice Council's guide](#)

We hope you found this guide useful - The Justice Hub

This resource was produced during a virtual Vacation Scheme in June 2021. The information and guidance reflects policy at the time and may be subject to change. Whilst this document provides legal information, this does not amount to legal advice.

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