



N1C

## Notes for defendant on replying to the claim form

Read these notes carefully – they will help you decide what to do about this claim.  
Further information may be obtained from [GOV.UK](https://www.gov.uk)

If this claim form was received with the particulars of claim completed or attached, you must reply within 14 days of the date it was served on you. If the words ‘particulars of claim to follow’ are written in the particulars of claim box, you should not reply until after you are served with the particulars of claim (which should be no more than 14 days after you received the claim form).

If the claim was sent by post, the date of service is taken as the second business day after posting (see postmark). If the claim form was delivered or left at your address the date of deemed service will be the second business day (see CPR rule 6.14) after delivery.

You may either:

- pay the total amount i.e. the amount claimed, the court fee, and solicitor’s costs (if any)
- admit that you owe all or part of the claim and ask for time to pay, or
- dispute the claim
- If you do not reply, judgment may be entered against you.
- The notes below tell you what to do.
- The response pack will tell you which forms to use for your reply. The pack will accompany the particulars of claim if they are served after the claim form.

Court staff can help you complete the forms of reply and tell you about court procedures. But they cannot give legal advice. If you need legal advice, for example about the likely success of disputing the claim, you should contact a solicitor or a Citizens Advice immediately.

### Registration of judgments

If this claim results in a judgment against you, details will be entered in a public register, the Register of Judgments, Orders and Fines. They will then be passed to credit reference agencies which will then supply them to credit grantors and others seeking information on your financial standing. **This will make it difficult for you to get credit.** A list of credit reference agencies is available from Registry Trust Ltd, 173/175 Cleveland Street, London W1T 6QR.

## Costs and interest

Additional costs and interest may be added to the amount claimed on the front of the claim form if judgment is entered against you. In a county court, if judgment is for £5,000 or more, or is in respect of a debt which attracts contractual or statutory interest for late payment, the claimant may be entitled to further interest.

## Your response and what happens next

### How to pay

**Do not bring any payments to the court** – they will not be accepted.

When making payments to the claimant, quote the claimant's reference (if any) and the claim number.

Make sure that you keep records and can account for any payments made. Proof may be required if there is any disagreement. It is not safe to send cash unless you use registered post.

### Admitting the claim

Claim for specified amount

**If you admit all the claim**, take or send the money, including the court fee, any interest and costs, to the claimant at the address given for payment on the claim form, within 14 days.

**If you admit all the claim and you are asking for time to pay**, complete form **N9A** and send it to the claimant at the address given for payment on the claim form, within 14 days. The claimant will decide whether to accept your proposal for payment. If it is accepted, the claimant may request the court to enter judgment against you and you will be sent an order to pay. If your offer is not accepted, the court will decide how you should pay.

**If you admit only part of the claim**, complete form **N9A** and form **N9B** (see 'Disputing the Claim' overleaf) and send them to the court within 14 days. The claimant will decide whether to accept your part admission. If it is accepted, the claimant may request the court to enter judgment against you and the court will send you an order to pay. If your part admission is not accepted, the case will proceed as a defended claim.

Claim for unspecified amount

**If you admit liability for the whole claim but do not make an offer to satisfy the claim**, complete form **N9C** and send it to the court within 14 days. A copy will be sent to the claimant who may request the court to enter judgment against you for an amount to be decided by the court, and costs. The court will enter judgment and refer the court file to a judge for directions for management of the case. You and the claimant will be sent a copy of the court's order.

**If you admit liability for the claim and offer an amount of money to satisfy the claim**, complete form **N9C** and send it to the court within 14 days. The claimant will be sent a copy and asked if the offer is acceptable. The claimant must reply to the court within 14 days and send you a copy. If a reply is not received, the claim will be stayed. If the amount you have offered is **accepted** -

- the claimant may request the court to enter judgment against you for that amount.
- if you have requested time to pay which is not accepted by the claimant, the rate of payment will be decided by the court.

If your offer in satisfaction is **not accepted** –

- the claimant may request the court to enter judgment against you for an amount to be decided by the court, and costs; and
- the court will enter judgment and refer the court file to a judge for directions for management of the case. You and the claimant will be sent a copy of the court's order.

## Disputing the claim

**If you are being sued as an individual for a specified amount of money and you dispute the claim**, the claim may be transferred to a local court i.e. the one nearest to or where you live or carry on business if different from the court where the claim was issued.

**If you need longer than 14 days to prepare your defence or to contest the court's jurisdiction to try the claim**, complete the Acknowledgment of Service form and send it to the court within 14 days. This will allow you 28 days from the date of service of the particulars of claim to file your defence or make an application to contest the court's jurisdiction. The court will tell the claimant that your Acknowledgment of Service has been received.

**If the case proceeds as a defended claim**, you and the claimant will be sent a Directions Questionnaire. You will be told the date by which it must be returned to the court. The information you give on the form will help a judge decide whether your case should be dealt with in the small claims track, fast track or multi-track. After a judge has considered the completed questionnaires, you will be sent a notice of allocation setting out the judge's decision. The notice will tell you the track to which the claim has been allocated and what you have to do to prepare for the hearing or trial. If the claim was allocated to the small claims track, you and the claimant will need to attend a mediation appointment. This will be arranged for you by the Small Claims Mediation Service, part of HMCTS. If an agreement is reached at mediation, the case will be settled. If no agreement is reached, the case will proceed to a hearing or trial. If you do not attend the mediation appointment, the judge may apply a penalty. This could include ordering you to pay costs, or automatically ruling in the claimant's favour. **More information about the tracks are available online from GOV.UK.**

## Claim for specified amount

**If you wish to dispute the full amount claimed or wish to claim against the claimant (a counterclaim)**, complete form **N9B** and send it to the court within 14 days.

**If you admit part of the claim**, complete the Defence form **N9B** and the Admission form **N9A** and send them both to the court within 14 days. The claimant will decide whether to accept your part admission in satisfaction of the claim (see under 'Admitting the Claim – specified amount'). If the claimant does not accept the amount you have admitted, the case will proceed as a defended claim.

**If you dispute the claim because you have already paid it**, complete form **N9B** and send it to the court within 14 days. The claimant will have to decide whether to proceed with the claim or withdraw it and notify the court and you within 28 days. If the claimant wishes to proceed, the case will proceed as a defended claim.

**Claim for unspecified amount or return of goods or non-money claims**

If you dispute the claim or wish to claim against the claimant (counterclaim), complete form **N9D** and send it to the court within 14 days.

**Personal injuries claims**

**If the claim is for personal injuries and the claimant has attached a medical report to the particulars of claim, in your defence you should state whether you:**

- agree with the report **or**
- dispute all or part of the report **and** give your reasons for doing so **or**
- neither agree nor dispute the report **or** have no knowledge of the report

Where you have obtained your own medical report, you should attach it to your defence.

**If the claim is for personal injuries and the claimant has attached a schedule of past and future expenses and losses, in your defence you must state which of the items you:**

- agree **or**
- dispute **and** supply alternative figures where appropriate **or**
- neither agree nor dispute or have no knowledge of.

**Address where notices can be sent**

This must be either the business address of your solicitor or European Lawyer or your own residential or business address within the UK or in any other European Economic Area state.

**Statement of truth**

This must be signed by you, by your solicitor or your litigation friend, as appropriate.

Where the defendant **is a registered company or a corporation** the response must be signed by either the director, treasurer, secretary, chief executive, manager or other officer of the company **or** (in the case of a corporation) the mayor, chairman, president or town clerk.