

Court and Insolvency Fees – a brief guide for debt advisers

This Spotlight is intended to provide a guide to the court and insolvency fees for the applications that debt advisers most frequently need to make.

There can sometimes be disagreements with court staff as to whether a court fee is payable or the amount of the fee. This guide may help resolve any such problems.

Note that the fee payable for an application depends on the type of application being made, not the form being used. For example, the N244 form is used to make a range of applications including applications to set aside judgment and applications to suspend enforcement. The fee for the former is £255 (an application on notice) and the latter is £50 (an application to suspend enforcement).

Court fees are set out in the <u>Civil Proceedings Fees Order 2008</u> subject to regular amendments. Up to date fees can most conveniently be found in <u>Form EX50</u>.

Application Type	Examples	Fee	Comments
Issuing a money		Fees	Fees are slightly less for
claim		depend on	claims issued in the County
		the amount	Court Business Centre and
		of claim.	Money Claim Online.
		Full details	
		can be	The fee is based on the

Court Fees

		found on HMCTS form EX50.	amount of claim including any interest. Fixed costs may also be claimed under <u>CPR Part 45</u> .
Starting proceedings for other remedies in the County Court	Time Order (before proceedings started by creditor).	£308	Application should be made on an <u>N1 Claim Form</u> in accordance with the Consumer Credit Act Procedure at <u>CPR PD7B</u> . The court may make a time order of its own volition in an action brought by a creditor to enforce a regulated agreement, so no fee should be payable if asking the court to exercise its powers at this stage.
Redetermination of order of payment made by court officer or judge without a hearing	Application made under <u>CPR 14.13</u> .	£nil	Application may be made by letter, though some courts will ask for an N244 or N245 to be completed. This application is part of the initial process of setting the payment order and must be made within 14 days of service of the order.
Applications to vary judgment or suspend enforcement	Applications to reduce an instalment order or for a lump sum payment order to be varied to be paid by instalments. Applications to suspend a warrant of control or stay a writ of control.	£50	Note that the court fee is not determined by whether an N244 or N245 is used. All applications of this type carry a fee of £50.

	Applications to suspend a warrant of possession.		
Applications on notice	Applications to set aside judgment.	£255	Unless another fee is specified.
Application for a certificate of satisfaction or cancellation of a judgment debt		£15	It may be possible to use this procedure to resolve a dispute as to whether a judgment has been satisfied, for example, where a judgment creditor has been incorrectly adding interest to the judgment.

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Application Type	Fee	Comments
Application for Debt Relief Order	£90	Fee can be paid through Post Office or Payzone.
		Fee can be paid by instalments, but full amount should be paid before application submitted.
Bankruptcy debtor	£130 Adjudicator Fee plus	Fee can be paid in full or by
petition	£550 Deposit (£680 total).	instalments online, or in full, in cash, at any Royal Bank of Scotland branch. Full amount should be paid before application is submitted. The Deposit should be repaid if the application is rejected.

£280	Application should be made
	on <u>Form IAA</u> .
£280	Application should be made
	on Form 20.4 for Debt Relief
	Orders and Form 20.5 in
	respect of bankruptcy.
	Some courts have agreed to waive the application fees, even where the applicant does not formally qualify for remission, so it might be worth checking court practice.

Remission

Clients on a low income or specified benefits may be entitled to full or partial remission of any court fee. The scheme is explained in <u>Form EX160A</u> and application made on <u>Form EX160</u>.

The application fee for a Debt Relief Order and the application fee and deposit for Bankruptcy are not subject to the fee remission scheme.