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For the claimant

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ISLE OF MAN
COURTS OF JUSTICE

Registered judgments, what does this mean? **HCG19**
Defendant guidance in the Small Claims Procedure

Registered judgments, what does this mean?

www.courts.im

This leaflet provides information on the Judgments Register (*note that judgments are also usually recorded on the Register of Judgments, Orders and Fines in England and Wales, maintained by Registry Trust Ltd*).

What happens when the court orders me to pay an amount of money?

If the court has ordered you to pay an amount of money (called 'having a judgment entered against you'), details of the judgment will usually be entered on the Judgments Register and the Register of Judgments, Orders and Fines in England and Wales.

Organisations such as banks, building societies and credit companies may use the information on the Register when someone applies for credit such as a loan or overdraft. It helps them decide whether or not that person would be able to pay off the credit.

How can I find out if a judgment is registered against me?

If you are not sure whether any judgments have been registered against you, you can search the Judgments Register at the Court Office/public counter and/or Trust Online (www.trustonline.org.uk) for the Register of Judgments, Orders and Fines in England and Wales.

What is the effect of registration?

If you have a judgment entered against you, you may find it difficult to get credit although this may not be the only reason.

If you would like to know more about credit and credit problems contact:-

The Isle of Man Office of Fair Trading
Government Buildings
Lord Street
Douglas
Isle of Man
IM1 1LE
Telephone: +44 (0) 1624 **686500**
Email Address: iomfairtrading@gov.im

Where can I find out more?

If you need to know more about anything, the court will be able to help you. Always have the court claim number and any documents and information about the claim with you when you speak to the court.

Remember:

- **pay the claimant or his or her representative, not the court;**
- **enclose your name, address and any reference;**
- **record all the payments you have made and keep proof of them;**
- **send your payment in good time; and**
- **courts staff are not advocates; they cannot give you legal advice.**