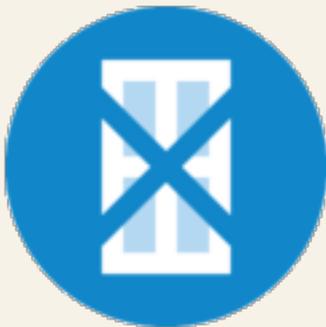


# WHAT DO I DO IF BAILIFFS COME KNOCKING?

A bailiff turning up at your door can be a frightening ordeal - but don't worry! We are here to help.

If the bailiffs turn up at your door:



- Do NOT let them in

Bailiffs have no right to enter your home unless they have a court order giving them express permission.



- Do NOT let them push you around

Bailiffs are known for using intimidation tactics. If you stay calm, stand your ground and don't give them any information, there's not a lot they can do.



- Do NOT negotiate with them before seeking advice

Bailiffs will use any and all information you give against you. Make sure you Call Us so we can advise you on how to proceed.



## WHAT IS A BAILIFF?

When you are struggling to pay your debts, some creditors will send bailiffs to collect outstanding payments. While 'bailiff' is the more commonly used term, they are also called enforcement officers or debt enforcement officers. If you receive a letter from a bailiff or threatening bailiff action, they will most likely be referred to as enforcement officers.

A bailiff has the legal authority to collect certain forms of debt, and they will encourage you to pay by either:

- **Attempting to persuade you to pay what you owe. This can involve bailiffs using intimidation tactics in some cases.**
- **By seizing your possessions and selling them to cover your debts.**

Bailiffs can work for the local county court or private debt enforcement firms. You should receive a warning from your creditors threatening bailiff action as an attempt to persuade you to pay, but this isn't guaranteed. However, once the bailiffs are after you, they should give you 7 days notice before visiting your house.

If you have been threatened with bailiff action or have been warned that the bailiffs are just around the corner, please request a callback for free bailiff advice as soon as possible so we can help you out of your situation.

# WHAT IS THE DIFFERENCE BETWEEN BAILIFFS AND DEBT COLLECTORS?

Debt collectors are not bailiffs and do not have the same legal powers. They are not allowed to take your belongings in order to cover debts.

If someone attempts to recover debts from you but you have not been served with an 'enforcement notice' they are not a bailiff and should not be pretending to be one.

If an officer turns up at your door without giving you advanced warning, they are probably not a certified bailiff. If they are, they are acting outside of their powers and you can complain by contacting the Citizens Advice consumer helpline.

Bailiffs have been certified and have mandatory training, as well as authorisation from a special court that allows them to collect debts. Impersonating a bailiff can be a criminal offence, so if you are in doubt as to whether or not you are faced with a legitimate bailiff, ask to see full identification and call up the firm they are associated with.

Bailiffs can be used to collect:

- **Council tax**
- **High court judgements**
- **County court judgements**
- **Parking penalties**
- **Child support**
- **Income tax,**
- **National insurance**
- **VAT**
- **Business rent**
- **Magistrates' court fines**

# WHAT SHOULD I DO IF I KNOW THE BAILIFFS ARE ON THEIR WAY?

As soon as you receive a letter threatening bailiff action you should explore all options available to you. Bailiff action can be distressing, as well as disruptive to your home and work life. It is best to come to an agreement that suits both you, your creditors and the bailiffs.

We do not recommend you negotiate with the bailiffs directly. Bailiffs are only concerned about recovering your debts, as that is how they make their money - they are not concerned about whether you can still meet your basic costs of living.

Your best bet is to contact a specialist debt advisor who can help you negotiate a repayment plan that allows you to satisfy your creditors while making sure you have enough money to pay your bills and keep food on the table.

There are several debt solutions designed to allow UK residents to take back control of their financial situation. Here are some of the best available:

# HOW CAN I FIND OUT MORE ABOUT BAILIFFS?

For free help and advice on stopping bailiffs or taking control of your financial situation, call **0203 811 0585** to speak to our Debt Advisory team. **The advice is completely free.**

Alternatively, go to [www.uk-debt-relief.co.uk/request-a-callback.html](http://www.uk-debt-relief.co.uk/request-a-callback.html) and enter your details to receive a free callback.