

commence Court proceedings (without further reference to you should that prove necessary and appropriate), which will incur further costs and interest (as detailed overleaf), which will be added to the value of the Amount Due/ Debt.

Our Client is satisfied it has sufficient evidence to support any Court proceedings brought against you.

Should you fail to make payment of the Amount Due/ Debt and fail to respond to any subsequent Court proceedings, a County Court Judgment ('CCJ') may be entered against you.

A County Court Judgment

If a CCJ is obtained in default, this will show on your credit record immediately and if payment of the CCJ is not made within 1 calendar month of the date of entry of the Judgment, the CCJ will not be removed and will be applied to your credit record for a period of 6 years.

This may affect your ability to obtain credit in the future, or result in higher rates of interest being applied to any credit you are able to obtain.

Please Contact Us

Please note any reply received after **1 October 2022** legal proceedings may have already been issued; however, we will still consider your response in due course.


Our team is ready to try to work with you to resolve this matter without the need for Court proceedings and it is important you contact us upon receipt of this letter.

Yours sincerely



Gladstones Solicitors Limited

HOW TO REQUEST A PAPER VERSION OF THE INFORMATION SHEET AND REPLY FORM

 Complete the cut-off slip below and return it to us at Gladstones Solicitors Limited, Unit B, 1st Floor, 210 Cygnet Court, Warrington, WA1 1PP.

Upon receipt of your request, we will send a paper version to the postal address to which this letter was sent, unless you provide an alternative correspondence address.

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Name:
Our Ref:
Vehicle Registration:








I request a paper version of the Information Sheet and Reply Form.

Signed: Dated:

YOU CAN MANAGE YOUR DEBT AT WWW.GLADSTONESSOLICITORS.CO.UK

- Make a payment
- Reply to the Letter Before Claim
- Make an enquiry
- Find answers to frequently asked questions

WAYS TO MAKE PAYMENT

<p>By Card</p>  <p>You can pay the Amount Due/ Debt using your debit card in one of the ways listed directly below :</p>	<p>Postal Order</p>  <p>You can pay the Amount Due/ Debt by a postal order. The postal order must be made payable to 'Gladstones Solicitors Limited' and be sent to our registered office (see below).</p>
<p>Online</p>  <p>Visit www.gladstonesolicitors.co.uk 24 hours a day, 7 days a week to make a payment online.</p>	<p>Cheque</p>  <p>You can pay the Amount Due/ Debt by cheque. The cheque must be made payable to 'Gladstones Solicitors Limited' and sent to our registered office (see below).</p>
<p>Over the Phone</p>  <p>Call us on 01565 755 088 during our office hours of Monday to Friday 8am to 5:15pm. Please have your reference number and card to hand. Our phone lines can get busy so you may wish to use an alternative method listed to make your payment.</p>	<p>Bank Transfer</p>  <p>You can pay the Amount Due/ Debt by bank transfer. You can transfer the payment directly to our designated client account using; Name: Gladstones Solicitors Limited, Sort Code: 20-24-09, Account Number: 33028712</p>
<p>Automated Payment Line</p>  <p>Call our automated payment line at any time on 0333 0230 049. Please make sure you enter your reference correctly when making payment.</p>	<p>NOTE: Please ensure if you are sending payment by postal order, cheque or bank transfer that you quote your reference on the back 104314.11379, so the payment can be allocated to your file. We are unable to accept payments on American Express.</p>

WARNING: You MUST include your reference, when making payment.

If you fail to do so, we may be unable to allocate your payment. This may result in further costs being incurred, for which you will be liable.

DISCUSS YOUR CASE

Should you wish to discuss your case with one of our case handlers, please call us on 01565 755 088 during our office hours of Monday to Friday 8am to 5:15pm. Please make sure you have your reference number to hand so we can locate your file quickly. In the event our case handler cannot resolve the matter over the telephone, they may ask you to send a note of your concerns to us by email to Enquiries@gladstonesolicitors.co.uk or by letter to our address below. Our phone lines can get busy so you may wish to send your concerns in writing using one of these methods in the first instance.

INDEPENDENT DEBT ADVICE

Organisation	Telephone	Website
Citizens Advice	03444 111 444 (England) 03444 772 020 (Wales)	www.citizensadvice.org.uk
Civil Legal Advice	0345 345 4345	www.gov.uk/civil-legal-advice
StepChange Debt Charity	0800 138 1111 (Freephone)	www.stepchange.org
National Debtline	0808 808 4000 (Freephone)	www.nationaldebtline.org
AdviceUK	0300 777 0107	www.adviceuk.org.uk
Christians Against Poverty	0800 328 0006 (Freephone)	www.capuk.org

EMOTIONAL SUPPORT

Whilst we are instructed to recover the Amount Due/ Debt on behalf of our Client, we do understand that in today's financial climate, it can leave people feeling overwhelmed. If you are feeling overwhelmed, experiencing feelings of distress or despair including those, which could lead to suicide; the Samaritans provide confidential and emotional support. Samaritans can be contacted by accessing their website - www.samaritans.org, which contains details of text and correspondence addresses; they can also be contacted by phone 116 123 and email jo@samaritans.org.

FREQUENTLY ASKED QUESTIONS

We are often asked questions in relation to the type of debt we assist our Clients in recovering. We have therefore prepared answers to the most frequently asked questions. Please visit our website at www.gladstonesolicitors.co.uk to access these.

WHO ARE GLADSTONES SOLICITORS LIMITED

Gladstones Solicitors Limited are a law firm authorised and regulated by the Solicitors Regulation Authority (559050).

PRIVACY STATEMENT

Gladstones Solicitors Limited complies with Data Protection Legislation. A copy of our privacy statement and further information can be found at www.gladstonesolicitors.co.uk.

OUR REGISTERED OFFICE

Gladstones Solicitors Limited (07535449)
Unit B, 1st Floor
210 Cygnet Court
Centre Park
Warrington
WA1 1PP