

Online Civil Money Claim (OCMC)

Please note We Are Group do not offer any legal or financial advice and guidance to the user or defendant.

This is a summarised version of the full training pack and is intended to be used as a handy reminder.

If you are new to delivering this service or have had an extended break away, we would **HIGHLY** recommend referring to the full training pack that includes a full breakdown of the process and screenshots of each page of the form.

You can find the link [here](#).

We recommend working on an offline document for any large passages of text. This will safeguard against losing your progress in the event you experience Internet connectivity problems, website drop outs, or other technical problems.

Please note that this is a non-proxy form-fill service so you CANNOT fill the form in on behalf of the user. If your session has been booked as remote, you can walk the user through the form, but they **MUST** complete it on their own device.

Start the process by clicking the [link](#) to access the online form or visit www.gov.uk/make-court-claim-for-money/make-claim.



It is worth noting that users may want to start a small claim against another individual or organisation online using Money Claims, or they may want to respond online to a claim. The claimant will need to pay a [court fee](#) to start a claim. The court fee is based on the amount they are claiming, which may be able to include interest.

If the user is on a low income or on income-related benefits (i.e. Universal Credit or Pension Credit), they may only have to pay a reduced court fee or no fee at all. Support them to see if they are entitled to Help With Fees and apply online. If they choose this route, they can continue to make a money claim, alongside their Help With Fees application.

Required Documents for the appointment

Below is a list of documents the user must bring to the appointment:

- Details of their claim
- Details of any evidence they have
- Details of any loss of earnings they wish to claim for such as the claim amount and evidence of cost i.e. a receipt for an item or travel expenses.
- Any receipts they have for additional expenses they wish to claim for.



How to respond to a Civil Money Claim: The Defendant

Please note, if the claim against the defendant is for debt, they should seek debt advice before they give a full response: support can be provided with this to log in and ask for an additional 14 days to facilitate the waiting time. The defendant should also check if the debt is recoverable through court action. **Most debts older than six years are not recoverable.**

Required documents for the appointment

Below is a list of documents the defendant must bring to the appointment:

- The email or letter they received telling them about the claim
- Details of any evidence they have for their side of the story
- Any details they have about the date on which things (to do with the case) took place.

If the defendant agrees to the claim being made about owing money and do not want to pay the full amount immediately, they will also need to bring:

- The balances of any bank accounts or savings accounts
- If the defendant is self-employed, they will need their annual turnover
- If they are paying money because of other court orders, the details of those court orders
- Details of any debts they are behind on, or loans and credit card balances
- Details of regular expenses, including rent/mortgage, council tax, bills, etc.

Logging in:

The defendant will need to enter the claim number and security number enclosed in the email or letter they received telling them about the claim. They will then land on the **“Claim details”** screen which confirms who made the claim against them and what the claimant has said about the case.

The defendant is then asked if they are already registered for civil or family court services. They will only have an existing account if they have already made or responded to a claim like this before, applied for or responded to an application for divorce, or applied for probate online. Most people will therefore need to create an account now. **To set up an account they will need to have access to an email account.**

Beginning your response

Once the defendant has set up an account or logged in, they will arrive at a screen like this.

The deadline by which they have to respond is confirmed on the right of the screen. First, the defendant will need to confirm their details. If they would like to use another address to receive the letters about the case, they can. This could include a correspondence address, but please note this address will be instead of their own address; it is not in addition to. During this part of the process it is also important to ensure the defendant knows that the information they have provided is automatically shared with the claimant, once they have been updated. OCMC is not a confidential service.

Next, the defendant will need to confirm if they would like more time to respond. If they select **“Yes,” an extra 14 days are automatically added to the deadline.** They can do this without providing a reason for needing the extension and will then need to choose a response from the selected options.

For a list of helpful charities and organisations that can provide useful advice, guidance, and support click here: [Partner Signposting Booklet](#).

Other links include:

Help Guide - <https://www.advicenow.org.uk/guides/how-start-civil-claim>

How to sue someone - <https://www.advicenow.org.uk/how-take-civil-claim>