



County Court Judgements




**Family
Finance**



What is a County Court Judgement (CCJ)?

- A CCJ stands for County Court Judgement.
- You may receive a CCJ if you owed someone money and a court rules that you had to pay it back.
- Your credit rating would be affected by a CCJ against you.



Can I get finance if I have a County Court Judgement?

- CCJs are kept on your credit file for 6 years even after you pay back what is needed.
- Having a CCJ can make it more difficult to get finance.
- Don't worry if you have a CCJ, we at Family Finance consider **all** applications.
- We consider **all financial circumstances** and offer personal end-to-end support.
- We cannot guarantee we will offer you credit but we will look at your affordability, so please make sure you give us all the information we ask for.
- We will not lend if we do not believe you can afford to repay the credit.