

COVID-19: FAQs on Debt Recovery matters

The Coronavirus / COVID-19 pandemic has created uncertainty around debt recovery. This update provides answers to the questions most commonly asked of our Debt Recovery team just now.

Please note, due to the pace at which the impact of the present Coronavirus / COVID-19 pandemic is evolving, this article can only seek to offer insights as at the date of publication.

My company is owed money – can you issue a solicitor’s seven-day demand letter for us?

Yes, but letters issued by post may not reach their intended recipient at this time. Please therefore provide us with the debtor’s e-mail address to enable us to issue letters via email and well as or instead of by post at this time.

My company is owed money – can you raise court proceedings to recover the debt?

Yes. Following some an initial delay, debt recovery actions may now be raised and (in most instances) progressed to a conclusion. Court procedure may be different from pre-pandemic times, with more remote hearings and certain decisions made following written submissions.

My company has an existing court action – what happens to it now?

Court hearings were initially postponed or rescheduled unless considered ‘urgent’. The courts have now moved beyond that stage, with most debt recovery actions able to proceed in the usual way.

We already have a decree/ judgment in our favour – can it be enforced just now?

Initially lockdown brought with it an effective ‘pause’ on enforcement activity. That has since changed, with most forms of enforcement now available. If you have a decree/ judgment to enforce, please contact a member of our debt recovery team to discuss the options available to you.

We are receiving instalment payments – can we expect that to continue?

Parties to payment arrangements will usually remain bound by them. Enforcement measures have been subject to some restrictions, but few such restrictions now remain. Despite that, some flexibility may be preferable to enforcement action.

Our Debt Recovery team are available to assist and advise you in relation to any of the matters raised in this article.

For further information and guidance, you can contact:

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