

Your case report

Prepared Tuesday, 27 October 2026

This report is a guide, not an instruction. It is one way you could approach your case, based on the papers and information you gave us. You decide whether to follow it. Check every date against your court papers.

Where you stand

A*** Debt Recovery Ltd is claiming £2,400 from you for an old credit card debt it bought from the original lender. You say you made your last payment more than six years before the claim was issued. If that is right, the claim is likely to be out of time and you can defend it.

Your next deadline

Thursday, 12 November 2026: File your defence (N9B), or an acknowledgment of service (N9) to get 28 days (CPR 15.4)

The court form you need now

N9B - Defence and counterclaim (specified amount)

Your defence to a claim for a fixed amount of money.

Other forms your case may need

N9 - Acknowledgment of service (response pack)

Get 28 days instead of 14 to file your defence When: Only if you need more time

Where to send your forms

County Court Business Centre

Post or email your defence to the court named on your claim form, quoting the claim number.

Send a copy to: A*** Debt Recovery Ltd - the address on the claim form

Find the court's address, email and opening hours on the official Court and Tribunal Finder:

<https://courtribunalfinder.service.gov.uk/search/>

- Put the claim number on every page.
- Keep a copy of everything you send.

Why this strategy can work

Under the Limitation Act 1980 s.5 a claim on a simple contract must be brought within six years. A credit card debt runs from the date of default or the last payment or acknowledgment in writing (s.29). If the last payment was more than six years before the claim was issued, the claim is statute-barred and the court should dismiss it if you raise limitation in your defence.

Suggested steps

1. Find your last payment date. Look at old bank statements or ask the original lender for a statement of account.

Limitation runs from the last payment or written acknowledgment.

2. File N9B. Deny the claim and say it is statute-barred under the Limitation Act 1980 s.5.

Limitation is a defence the court only considers if you raise it.

3. Ask the claimant for the deed of assignment and the default notice.

They must prove they own the debt and that it was properly terminated.

4. Send a copy of your defence to the claimant and keep proof.

So the claimant cannot say it was not received.

All deadlines

- Thursday, 12 November 2026: Acknowledgment of service (N9) if you need more time (CPR 10.3)
- Thursday, 26 November 2026: Defence if you file an acknowledgment of service (CPR 15.4)

Inconsistencies found

- The particulars of claim give a default date that differs from the date on the notice of assignment.

Your strong points

- Your last payment appears to be more than six years before the claim.
- The claimant is a debt buyer and may not have the original paperwork.

Weak points to deal with

- Any later payment or signed acknowledgment would restart the six years.
- You need evidence of the last payment date.

What could go wrong

- If you do not respond, judgment may be entered against you by default.

Other options you could choose

- Admit part of the claim and offer instalments (N9A), if you accept you owe some of it.

Law relied on

- Limitation Act 1980 s.5 [verified] <https://www.legislation.gov.uk/ukpga/1980/58/section/5>
- Limitation Act 1980 s.29 [verified] <https://www.legislation.gov.uk/ukpga/1980/58/section/29>
- CPR 15.4 [verified] <https://www.justice.gov.uk/courts/procedure-rules/civil/rules/part15>

Check or add before filing

- Your last payment date and how you paid.

Before you file

Read every answer in your court form and correct anything that is wrong. Sign and date the statement of truth yourself. Send the form to the court and the other side before your deadline, and keep a copy.

My Case is a trading name of Enjoy Life Element 5 Ltd (company no. 15710056). We are not solicitors. This report is legal information, not legal advice.