

Write Off reason	Recovery activity undertaken	Checks undertaken	When is the debt submitted for w/off
Bankruptcy/DRO	<ul style="list-style-type: none"> All recovery activity ceases at the date of bankruptcy regardless of what stage in recovery we have reached. 	<ul style="list-style-type: none"> Evidence of Bankruptcy Order or Debt Relief Order (DRO) can be found at Insolvency services website www.insolvencydirect.bis.gov.uk/eiir/ For Bankruptcy - ensure that if an Insolvency Practitioner has been appointed that a proof of debt document is issued to register our claim. In instances of Bankruptcy where no Insolvency Practitioner is appointed this means that no dividend will be paid and no proof of debt is required. Once a person is declared bankrupt or made subject to a DRO no further recovery action may be taken against the debt. 	<ul style="list-style-type: none"> In respect of a DRO - immediately as there is no Insolvency Practitioner involved and no future dividend will be paid. In respect of Bankruptcy whilst we may receive some dividend in the future the debt is also submitted for write off immediately. If we subsequently receive a dividend the credit reduces the amount of the original write off and these credits are reported as part of our year end write off reconciliation file to accounts.

<p>Ceased Trading No Assets</p>	<ul style="list-style-type: none"> • All recovery activity ceases when we are satisfied that the company has ceased trading and there are no assets available. 	<ul style="list-style-type: none"> • For a limited company evidence is required from Companies House that company is no longer trading. • Check most recently submitted audited accounts to determine if the company has any assets available. • Evidence may also be requested regarding bank statements to determine no company activity. • In respect of a sole trader we will determine if the sole trader has any personal assets. • In absence of assets there is an unrealistic possibility of collection. 	<ul style="list-style-type: none"> • Once evidence received that there are either no company assets or individual assets the case will be passed for write off. • Credit searches will determine if there are any personal assets available.
<p>Deceased No Assets</p>	<ul style="list-style-type: none"> • All recovery activity ceases at the date of death regardless of what stage in recovery we have reached. 	<ul style="list-style-type: none"> • Evidence of death required. • Probate register will determine if there are any assets. In absence of this, a letter from the executor to indicate that there are no funds available to repay our debt. 	<ul style="list-style-type: none"> • Once we are satisfied that the estate has no funds to pay debt off.
<p>Gone No Trace</p>	<ul style="list-style-type: none"> • All recovery activity ceases at the date we are aware that a case is GNT. Recovery activity will recommence if located. 	<ul style="list-style-type: none"> • When a gone away case is identified we do Internal system checks. • Credit Reference search is undertaken. • If unsuccessful pend the case for 9 months when a further credit search is undertaken. If unsuccessful again, submit the case for write off. 	<ul style="list-style-type: none"> • 9 months after original gone no trace enquiries were made, if a forwarding address is still not found.

Irrecoverable CTRS	<ul style="list-style-type: none"> There is no recovery activity with this type of write off 	<ul style="list-style-type: none"> In these cases, we have agreed not to collect an amount of Council Tax reduction scheme monies which have been reclaimed but deemed as irrecoverable. 	<ul style="list-style-type: none"> Immediately once identified by benefits team
IVA/CVA	<ul style="list-style-type: none"> All recovery activity ceases at the date of bankruptcy regardless of what stage in recovery we have reached. 	<ul style="list-style-type: none"> Individual Voluntary Arrangement and Company Voluntary Arrangements - These schemes may last for up to 5 years. The debt is written off immediately. We are required to submit a proof of debt to the Insolvency Practitioner overseeing the scheme. We will receive a dividend each year pro rata to the total indebtedness of the customer. If the customer fails to maintain payments the IVA fails and the original full debt outstanding then becomes due. 	<ul style="list-style-type: none"> As soon as the IVA/CVA is registered. Annual dividends will reduce the original balance written off. If the IVA/CVA fails the debt will be written on as it then legally becomes due again.
Liquidation	<ul style="list-style-type: none"> All recovery activity ceases at the date of bankruptcy regardless of what stage in recovery we have reached. 	<ul style="list-style-type: none"> Evidence required from Companies House that company has gone into liquidation (refer to)– www.companieshouse.gov.uk If an Insolvency Practitioner has been appointed a proof of debt form is submitted. If no Insolvency Practitioner is appointed and there are no company assets available the balance will be submitted for write off. 	<ul style="list-style-type: none"> Whilst we may receive some dividend in the future the debt is submitted for write off immediately. If we subsequently receive a dividend the credit reduces the amount of the original write off and these credits are reported as part of our year end write off reconciliation file to accounts.

Outside Jurisdiction	<ul style="list-style-type: none"> • There are certain circumstances where we can commence recovery action but alternative methods of service may be required subject to the country of residence. • Within our enforcement agents contract we have an option to use a third-party specialist debt recovery team for high balance cases. 	<ul style="list-style-type: none"> • If the debtor resides in a country outside our or our agent's jurisdiction a decision must be taken to see if it is cost effective to pursue the debt. • Each case is looked at on its own merits and after a recommendation has been given by either our own legal team or a third-party partner to pursue or not. 	<ul style="list-style-type: none"> • Subject to the outcome of the items mentioned in column b
Receivership	<ul style="list-style-type: none"> • All recovery activity ceases at the date of bankruptcy regardless of what stage in recovery we have reached. 	<ul style="list-style-type: none"> • Evidence required from Companies House that company has gone into receivership (refer to www.companieshouse.gov.uk) • The Receiver is sent a proof of debt form outlining the company debt. 	<ul style="list-style-type: none"> • Whilst we may receive some dividend in the future the debt is submitted for write off immediately. If we subsequently receive a dividend the credit reduces the amount of the original write off and these credits are reported as part of our year end write off reconciliation file to accounts.
Small Balance	<ul style="list-style-type: none"> • Minimum requirement is to issue a bill. Uneconomical to issue further notices. 	<ul style="list-style-type: none"> • Balances of £5 or less where it is not economical to pursue the debt. 	<ul style="list-style-type: none"> • Immediately
Unable to collect - recovery exhausted	<ul style="list-style-type: none"> • Bill / Invoice sent. • Reminder / Final Notice sent. 	<ul style="list-style-type: none"> • All reasonable means of collection have been considered and proved unsuccessful e.g. Enforcement, Attachment, Committal, Bankruptcy, Charging Order. 	<ul style="list-style-type: none"> • Once all the steps indicated in column b have been undertaken and proved to be unsuccessful or uneconomical to collect

	<ul style="list-style-type: none">• Summons sent.• Liability Order granted at Magistrates Court for Council Tax and NNDR.• Wherever possible Attachment of Earnings for Sundry Debts and Council Tax or a Direct Earnings Attachment for Housing Benefit Overpayment will be set up.• Wherever possible an Attachment of Benefit is set up for Council Tax and Housing Benefit Overpayment.• Telephone debt chasing to make arrangements to pay.• Home visits are made to make arrangements to pay.• 14 Day Warning Letter / Letter before action sent.• County Court Judgement can be obtained for Sundry Debt cases if appropriate.		
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<p>Unable to collect - over 6 years old (Sundry Debt /Reclaimed Housing Benefit and unsummonsed Council Tax/NNDR)</p>	<ul style="list-style-type: none"> • All debts that have a limitation of 6 years should have a diary event when they are getting near to limitation. • All matters over 4 years to be looked at to see if any further Legal enforcement action could be taken. 	<ul style="list-style-type: none"> • All reasonable means of collection have been considered and proved unsuccessful e.g. County Court Judgement and associated recovery activities, Bankruptcy, Charging Order. 	<ul style="list-style-type: none"> • For Sundry Debts and Housing Benefit cases, 6 years after the issue of any notice, follow up letters or payment the debt becomes statute barred and is uncollectable. • For Council Tax and NDR a Liability Order may not be applied for 6 years from the date of issue of demand.
<p>Unable to establish liability</p>	<ul style="list-style-type: none"> • Recovery action will cease once the debt is disputed. • In instances where the supporting documentation is unclear or unavailable we may have no other alternative but to submit for write off. • Liaison with legal department before final sign off is required. 	<ul style="list-style-type: none"> • The checks we or the Sundry Debt client teams have undertaken have not been sufficient to correctly determine liability. 	<ul style="list-style-type: none"> • As soon as practicable. • In some cases of larger balances these cases must receive approval for write off from the legal team.