

## Organisations that can help you

There are a number of debt charities that can provide advice and support to you and these include:

**citizens  
advice**

**North Hertfordshire**

National Advice Line:  
**03444 111 444**

Open 9.00am - 4.00pm, Monday to Friday  
Letchworth 49 Station Road, Letchworth  
Garden City, SG6 3BQ

Open 9.30am - 12 noon, Monday to Friday  
Web: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**StepChange**  
Debt Charity

Telephone: 0800 1381111  
Web: [www.stepchange.org](http://www.stepchange.org)

**NATIONAL  
DEBTLINE**

Telephone: 0808 808 4000  
Web: [www.nationaldebtline.org](http://www.nationaldebtline.org)

  
**the Money  
Advice Service**

Telephone: 0300 500 5000  
Web: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)



## Charges for Enforcement Action

With effect from the 6th April 2014, in accordance with Section 4, paragraph 1 of the Taking Control of Goods Regulations, pursuant to S12 of the Tribunals, Courts and Enforcement Act 2007, the fees charged by Enforcement Agents, acting on behalf of your Local Authority in collecting outstanding Council Tax, Non Domestic Rates and Road Traffic Debt are as follows:

- Stage 1 - Compliance Fees - £75.00 for each outstanding Liability Order – This will be added to your arrears as soon as Penham Excel is instructed to collect the debt.
- Stage 2 - Enforcement Fees - £235 + 7.5% of the sum of the outstanding debt over £1500 – incurred the first time the Enforcement Agent attends your property.
- Stage 3 - Sale Fees £110 + 7.5% of the sum of the outstanding debt over £1500 – when the Enforcement Agent attends your property to remove your possessions.

Call us now, our team are waiting to assist you.

**033 000 20705**



 **penhamexcel**  
high court enforcement officers & enforcement agents

Penham Excel, Ashley House  
Siemens Road, Stafford ST17 4DT

Tel: 033 000 20705 Email: [info@penhamexcel.co.uk](mailto:info@penhamexcel.co.uk)  
[www.penhamexcel.co.uk](http://www.penhamexcel.co.uk)



## DEBT ADVICE

Don't bury your head in the sand.  
Debts will not go away.



We can help.

 **penhamexcel**  
high court enforcement officers & enforcement agents

## Who are we?

Penham Excel Ltd is a professional Enforcement Agency working on behalf of Local Authorities in the collection of Council Tax, Business Rates, Parking Fines and General debts throughout England and Wales.



Advice Sector Approved

Although we have been commissioned to collect this debt in full on behalf our client we can help you by discussing your situation, providing an affordable re-payment plan and/or working with debt charities with you.

We pride ourselves on providing an ethical, respectful and sensitive debt recovery service to our clients so please talk to us and we will hopefully be able to help you repay your debt with minimum costs.

## Multiple debts

If you have multiple debts (with Penham Excel), these cases will be related and any payments received will be allocated across all debts.

## Language difficulties

If you have language difficulties when an Enforcement Agent attends your property you can point to your language and an interpreter will be called.

### Telephone Interpreting Service Language Identification Card

Show the person the languages listed. The message underneath each language says:

EUROPE	PACIFIC ISLANDS	INDIA, PAKISTAN, SOUTHWEST ASIA
<b>Albanian</b> Shqipërisht English: "I am calling you from the office of Penham Excel Ltd. I am calling you to collect your debt." <b>Afrikaans</b> Afrikaans English: "I am calling you from the office of Penham Excel Ltd. I am calling you to collect your debt." <b>Bosnian</b> Bosnian English: "I am calling you from the office of Penham Excel Ltd. I am calling you to collect your debt." <b>Bulgarian</b> Bulgarian English: "I am calling you from the office of Penham Excel Ltd. I am calling you to collect your debt." <b>Catalan</b> Catalan English: "I am calling you from the office of Penham Excel Ltd. I am calling you to collect your debt." <b>Croatian</b> Croatian English: "I am calling you from the office of Penham Excel Ltd. I am calling you to collect your debt." <b>Czech</b> Czech English: "I am calling you from the office of Penham Excel Ltd. I am calling you to collect your debt." <b>Danish</b> Danish English: "I am calling you from the office of Penham Excel Ltd. 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### LanguageLine Solutions

Penham Excel Ltd, Ashley House, Siemens Road, Stafford, ST17 4DT.  
Tel: 033 000 20705 Email: info@penhamexcel.co.uk  
Website: www.penhamexcel.co.uk



## Frequently Asked Questions

### Are you in difficulty with paying this and other debts?

If you are finding it difficult to manage debts please do get in touch with the advice sector, they will guide and advise you on how to manage your debts with a view to clearing them and not getting into debt in the future.

### What about the Enforcement Action?

Do not ignore the communication from any collection letter / notification. Make contact and talk to the debt collection company they will help and explain the process. If you can't pay in full they will where possible set an arrangement however this will be in line with client requirements. If you can't make the required arrangement then you will be advised to seek help from the Citizens Advice or any other recognised advice organisation.

### What will happen when I visit the advice organisation?

They will talk through your debts, your current employment / income position and advise from there. You may be required to provide evidence of your circumstances by way of bills and bank statements to help clarify and advise the best route to deal with your debts.

### The future

Not only do we / the advice sector wish to clear your debt issues but we also wish to help and advise where possible on not getting into debt.

### Income maximisation

Talk to your Council, they are there to help and guide you. For example, are you on the correct benefits package or do you get the support you are entitled to. The Council will review your case and make changes where required.

## How to pay your debt



### Secure Automated Telephone Payments

Please call our Automated Payment line to pay your Debt: You will need your client Reference Number and also your Penham Excel reference number to complete your payment:  
Penham Ref:  
Client Reference:

**Call: 033 000 81623**  
Automated Payment Line



### Secure Web Payments

Please visit [www.penhamexcel.co.uk](http://www.penhamexcel.co.uk) to make your payment via our secure online payment solution.

You will need your council reference number and also your. Penham Excel reference number to complete your payment.

These will both be found on any correspondence from ourselves



### Secure Allpay Payments

When entering into an Arrangement you can opt to pay via an Allpay Swipe Card, this can be requested upon setting your arrangement with one of our support team.

To Contact our support team please call:  
**033 000 20705 (option 6)**



### Payment by Post – Cheque

If you pay by post, please make your cheque payable to "Penham Excel Ltd"

Please send your cheque to:  
**Penham Excel Ltd, Ashley House**  
**Siemens Road, Stafford. ST17 4DT**  
Please ensure to write clearly on the reverse of the cheque your High Court reference number and also your Penham Excel reference number.