

1. Arrangements

Where an arrangement is made no further action will be taken if the agreed instalments are paid on time.

If an arrangement isn't kept then recovery action will continue from where it was before the arrangement was made.

2. Committal

Committal action cannot be taken until bailiffs have tried to collect the debt and failed.

Nulla Bona - is a legal term used which means 'no goods' - in other words bailiffs have been unable to find enough goods to remove and sell in order to cover the debt.