

## Appendix 2

### Glossary of terms;

**Absconded and unable to trace** – the person who owns the debt cannot be found either through bailiff checks, tracing or other means.

**Administration** – Company has gone into Administration and no means of clearing outstanding debt

**Attachment to benefits order** – a benefit overpayment can sometimes be recovered from other state benefits

**Attachment to earnings order** – where a person is employed and a liability order obtained, an employer, on request must make deductions from a persons' salary until a debt is repaid

**Bankruptcy** – where a person has been made bankrupt or is in an IVA (individual voluntary arrangement) with a Creditor

**Charging order** – where a person is an owner occupier and they are named on the deeds, a charging order can be obtained so that if the property were to be sold, it can only do so once the debt is discharged. A charging order should only be obtained when the level of debt is commensurate with value of a property

**Company ceased trading** – Company ceased trading company a number of years ago and whilst active on Companies House were trading at a loss and had no assets

**Liability Order** – liability order is obtained at Magistrates Court in order for authority to use other recovery remedies

**Liquidation** - only relates to business premises and usually means that there are no assets remaining to repay creditors

**Non-recoverable** – limited expenditure to pay outstanding debt

**Nulla Bona** – a bailiff having undertaken a visit to a property may find that there are insufficient goods to recover for sale to repay the debt.

**Recovery exhausted** – all avenues of recovery have been exhausted following on from relevant recovery notices being issued, and further investigatory tracing (external agency) being used

**Summons** – issued due to not complying with previous recovery notices

**Time barred** – beyond 6 years therefore statutory time-barred