

Parking Ticket CCJs – little known facts about how to remove them

Parking tickets are one of life's biggest annoyances. You lose track of time, rush back to your car and you see that bright yellow plastic wrapper on your windscreen.

Usually, we begrudgingly pay off these fines and that's the last we hear about it, however in some instances parking tickets can turn into something much bigger.



Photo by [Caspar Rae](#) on [Unsplash](#)

Let's face it, we're all busy, and that ticket that we meant to pay in good time ended up being forgotten about. What happens next is the company who monitors the car park and

issues tickets will write to you. That reminder is a way to ensure that your fine is paid.

You may be thinking; how does the parking company know where I live? They get your details from the DVLA database, and that's where things can start to go wrong. Let's say you've moved house, and forgotten to update your details with the DVLA. It's an easy thing to do because people tend to focus on changing their address with their banks, utility providers, and other financial products. As important as it is to keep the DVLA updated with any new address, a lot of people forget.

If the parking company sends a letter to an old address, then they won't get a response from you. More often than not they'll then start the process of a County Court Judgement to get back the money they believe is due for the parking ticket. If that letter goes to an old address then you can't pay off the fine, and the court will issue a CCJ against you.

These [parking ticket CCJs](#) aren't just an annoyance, they can have a serious impact on your financial well-being. Companies like banks, credit card companies and insurance companies will credit check you, and when they see a CCJ on your file it will have an immediate impact on how they view you. This can range from getting worse rates on a loan, to being declined for a mortgage. Insurers can choose to not insure you at all, or increase your rates significantly.

Recently a couple who were about to buy a new home found themselves unable to get a mortgage, as they had a CCJ due to a parking ticket. The worst part was they had no idea that the parking ticket had been issued. They had found a buyer for their home, found a new home, applied for a mortgage and then the bank ran a credit check on them. All of this because they had sold a car the previous year, the new owner had received a parking fine and the parking company issued the ticket to their old address.

This is not an isolated example – there are lots of horror stories around CCJs and parking tickets. Having a CCJ can impact you in many ways:

- Car Loans: If a car loan provider finds a CCJ on your credit record they could increase your rates, or deny you credit completely.
- Car Insurance: Having a CCJ on your file is not a good look for car insurers. They may decide to decline your coverage completely or offer you an increased monthly cost.

It is extremely difficult to have a CCJ removed as the matter has passed to the court. The parking company can no longer have any input on the CCJ, so that means applying to the court and – as you can imagine – this is a complex process. It is also not a quick process, taking many months, assuming that all the paperwork is completed correctly, and it's sent to the right people.

There is an alternative. There are specialists who can look at your case and then complete the process for you. It's relatively inexpensive, especially when compared to the financial impact of the CCJ.

CCJ removal experts have seen every type of parking ticket situation. They understand what needs to happen, when, and the nuances of how the court system works. Ultimately they are there to take away the stress from the situation, and the aim is to gain a positive outcome by having the parking ticket CCJ removed from your file. These parking ticket CCJ removal experts offer a free case assessment.

The process for engaging an expert is:

1. Set up a free intro call with a CCJ removal expert. There are no upfront costs

2. They'll want to get as much information from you as possible. The more information on the parking ticket you can share, the easier it is for them to review your case.
3. They will review all of the facts, and then give you feedback on your case. If they believe that nothing can be done, they will be up-front about that. If they think that they could be successful in removing the parking ticket CCJ then they will explain how that would work.
4. They'll discuss their costs with you – these will be fixed, so you'll have an understanding of exactly what the price will be.
5. The final step is to confirm that you want them to go ahead with the work. This process begins with the completion of an [n224 form](#) which will then be sent on to the court. The experts will make sure you're updated throughout the removal process, and are always there to answer any questions you have.