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Stick-It-2™

Debt Collection Companies

Complaint Guide

The Full Monty Pack

Understand the System

Make Them Prove It

Settle or Write It Off

Handle Court Papers

Go to the Ombudsman

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Information, not legal advice

This guide explains the law and the rules in general terms, as they stood on 30 October 2026. It is not legal advice and cannot take account of your own circumstances.

Before you act, especially if you have court papers or a deadline, speak to a free debt adviser or an appropriately qualified solicitor. Please read Important information at the end of this guide.

Start here

If a letter from a debt collection company has frightened you, stop and breathe.

These letters are written to worry you. The facts are calmer.

A debt collector cannot come into your home, take your things or have you arrested, and you cannot go to prison for credit card debt.

Don’t panic. Get organised. Get even.

This guide shows you how to deal with a debt collection company or debt buyer that is chasing a credit card or similar debt: how to make it prove the debt, how to make it follow the rules, and how to complain when it does not.

This is The Full Monty Pack, the complete guide. It covers every stage: checking the debt, stopping the pressure, agreeing a way out, court papers, complaints and the Financial Ombudsman Service, your credit file and your data. It includes everything in the other two packs, plus letters and worksheets T01 to T17, all 17 of them, each as an editable Word document with a matching copy ready to print.

It is written for credit card and store card debts in England and Wales. Most of it also applies to other unsecured borrowing covered by the Consumer Credit Act 1974, such as personal loans, catalogue accounts and overdrafts.

How it actually works

- A debt collector or debt buyer is a business regulated by the **Financial Conduct Authority (FCA)**, and it must follow the FCA's rules in the Consumer Credit sourcebook (CONC). It has no power to enter your home or take anything from you.
- Only a **court** can order you to pay. The creditor must first issue a claim, you get the chance to respond, and only then can there be a County Court Judgment (CCJ).
- Even after a CCJ, the creditor has to go back to the court before anything can be enforced. For a credit card debt, enforcement stays in the **County Court**.
- The letters that matter most come from the **court**. A collector's 'final demand' is not a court paper. A County Court claim form is, and it has a 14-day deadline.
- Ignoring the debt will not make it go away. But you have rights at every stage, and a firm that breaks the rules can be made to put things right.