How Long Can a Debt Collection Agency Chase a Debt in the UK? Under the Limitation Act 1980, most ordinary unsecured debts in England and Wales become legally unenforceable through the courts after six years from the date the debt was due or last acknowledged. This is often referred to as a debt becoming statute barred, and it is a question that comes up regularly from both creditors and debtors alike. That six year window resets in certain circumstances, most commonly if the debtor makes a payment toward the debt or acknowledges it in writing within that period, which restarts the clock. This means a debt that looks close to statute barred on paper may not actually be, depending on what contact or payment has taken place. Frontline Collections' London office reviews the timeline of every debt referred for collection to establish whether it remains legally enforceable before any formal action is taken. Debts that are close to or past the six year mark require a more careful, documented approach.

Frontline Collections - London Office (Debt Collection) | 2nd Floor, 1-5 Clerkenwell Rd, London EC1M 5PA | 0333 043 4425

In practice, establishing whether a debt has been acknowledged or partially paid within the relevant period requires reviewing whatever correspondence, payment Debt collection agency records or written communication exists between the parties. A debtor's own statement that a debt is statute barred is not always accurate, and creditors are sometimes surprised to learn that a debt they assumed was too old to pursue is, in fact, still enforceable due to a payment or written acknowledgement they had forgotten about. Conversely, some debts genuinely have become unenforceable, and a properly regulated agency will say so honestly rather than pursue a case that has no realistic legal basis, since doing otherwise would risk breaching the very regulatory standards the agency operates under. It is also worth remembering that Scotland operates under a different limitation period, generally five years rather than six under the Prescription and Limitation (Scotland) Act, so creditors with debtors based in Scotland should factor this distinction in when assessing how much time remains to pursue a particular case. For anyone holding an unpaid debt of any age, a quick professional check on its current legal status costs nothing and removes the uncertainty of guessing whether time has genuinely run out or not. A short check now can save considerable wasted effort later, in either direction, once the debt's true status is properly established. For London creditors sitting on an older unpaid invoice or personal debt, it is generally worth seeking a professional review sooner rather than later, since the options available narrow considerably as a debt approaches the statute barred threshold. Call 0333 043 4425 for a free assessment.