

How to deal with unpaid parking fines

What will happen if I haven't paid my parking fine?

There are a few types of parking fines or penalties, including Fixed Penalty Notices (FPN) and Penalty Charge Notices (PCN). The way they're enforced will depend on whether they're issued by the local council or the police.

What type of parking fine do I have?

An FPN is a fine that's issued by the police and can be for anything from minor offences to illegally parking and dangerous driving.

FPNs can lead to points being added to your driving licence along with a penalty fine, and you'll get 28 days to pay this fine, or 21 days if you live in Northern Ireland.

If you don't pay an FPN, you may need to go to court and your fine will likely increase.

You can appeal this type of fine, but you'd need to do so by going to court for a hearing.

A **Penalty Charge Notice (PCN)** is a fine that's issued by local authority traffic wardens for parking issues or other motoring offences like driving in a bike lane.

If you don't pay a PCN, the debt may be registered as a [County Court Judgment \(CCJ\)](#) and the local authority can also use bailiffs to recover the money owed, with additional fees often being added on top.

You can appeal a PCN by contacting the council who issued the fine and going for a tribunal.

There are also fines that are issued by private companies, usually for parking on private land such as supermarkets or car parks.

If you don't pay this type of fine, the private company may write to you and apply for a CCJ.

Can I challenge my fine?

If you think the fine has been issued unfairly, you could challenge it.

However, before you start the appeal process, make sure you understand why you think it's unfair as you'll need to provide evidence, like receipts or photographs.

If you appeal your fine within 14 days of the issue date and it's rejected, you'll be given additional time to pay a reduced fine.

I can't afford to pay the fine. What can I do?

When a fine is issued, there's usually a discount if you pay within the first couple of weeks. If you're still within the 28-day limit, contact the issuer, explain your situation and see if they can extend their discount payment period.

If you've had several fines at once, you can also look at setting up a payment plan or staggering payments for each one.

Remember, if you're unable to keep up with repayments, our team are here and ready to help.