



## News Release

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### TOUGH TIMES FOR SCOTTISH BUSINESSES AS COMMERCIAL DECREES RISE

Decrees for bad debts against businesses in Scotland rose sharply in Q3 2008 according to statistics published today (November 7 2008) by Registry Trust, the non-profit company which collects and distributes judgment information in the public interest throughout the British Isles.

Commercial decrees in Scotland rose by 48.6 per cent year-on-year, reaching a total of 1,473. The cause is likely to be the increase in the allowable upper limit of small claims and summary causes, introduced by the Scottish Courts Administration on January 14 2008. Small claims rose from an upper limit of £750 to £3,000 and summary causes rose from an upper limit of £1,500 to £5,000.

These statistics cover small claims and summary causes only.

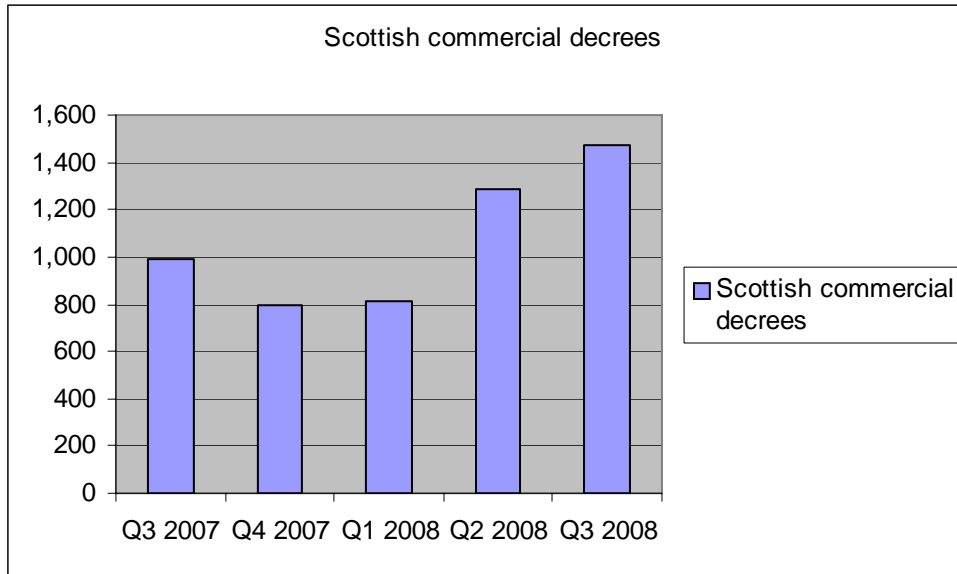
Commercial judgments in England and Wales fell slightly, by 1.2 per cent year-on-year.

Issuing the quarterly statistics, Malcolm Hurlston, the chairman of Registry Trust said:

“Information about decrees will be a key factor in whether a business has access to credit and at what rates. But consumers can also benefit from checking the register...it is good to know whether the business you are dealing with can pay its debts.”

**Table 1: Scottish commercial decrees**

	Q3 2007	Q4 2007	Q1 2008	Q2 2008	Q3 2008
Scottish commercial decrees	991	798	814	1,287	1,473



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**Notes for editors:**

Registry Trust is a non-profit company established in 1986 which maintains public records of judgment and decree information from most jurisdictions in the British Isles and Ireland. These records are an important factor in avoiding debt and in supporting responsible lending decisions, which in turn underpin a modern and stable economy.

Anyone may search any name and address in Scotland, N Ireland, Ireland, England and Wales, Isle of Man or Jersey either via Registry Trust's website [www.trustonline.org.uk](http://www.trustonline.org.uk) or by post to Registry Trust Ltd, 173-175 Cleveland Street, London W1T 6QR.