FOOTBALL DEBT RECOVERY REGULATIONS ('FDR') CHANGES (2025-26 SEASON)

(APPLICABLE AT STEPS 5 AND BELOW OF THE NATIONAL LEAGUE SYSTEM AND TIER 3 AND BELOW OF THE FA WOMEN'S FOOTBALL PYRAMID)

What is FDR?

FDR – Football Debt Recovery

The FDR allow participants to recover football debts owed by other participants with the support of their County Football Association. If debts remain unpaid, then the participant/s can be suspended until the debt is paid.

What's changing from the 2025/26 season?

- **Clubs can use the FDR to recover discipline-related fines paid for participants.**
- **Competitions can use the FDR for fines under Competition rules, but only after all other recovery attempts.**
- **Local authorities can no longer use the FDR.**
- **FDR timeframes will be shortened and simplified.**

FDR Process - For Clubs

Football Debt is created .

Club pays a discipline fine to a County FA on behalf of a participant.



Club serves a Formal Request on the participant within 10 days of the date on which the Football Debt was created



If Football Debt is not paid within 10 days - Club may submit a Notice of Claim to the County FA (this must be within 28 days of the Football Debt being created)



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FDR Process - For Leagues

Step 1 - Fine

League issues a fine in accordance with Competition Rules

Step 2 - Fine

Fine must be paid within 14 days.

Step 3 - Additional Fine

Where the fine is not paid - Competition will issue an additional fine. Both the original fine and additional fine must be paid within 14 days

Step 4 - Debt

Where fine remains unpaid after 14 days a Football Debt is created.
Fixtures will be withdrawn until fines are paid

Step 5 - Formal Request

League serves Formal Request within 10 days of the date on which the Football Debt was created

Step 6 - CFA Action

If Football Debt is not paid within 10 days - Competition may submit a Notice of Claim to the County FA (this must be within 28 days of the Football Debt being created

FDR Process - League Timeline

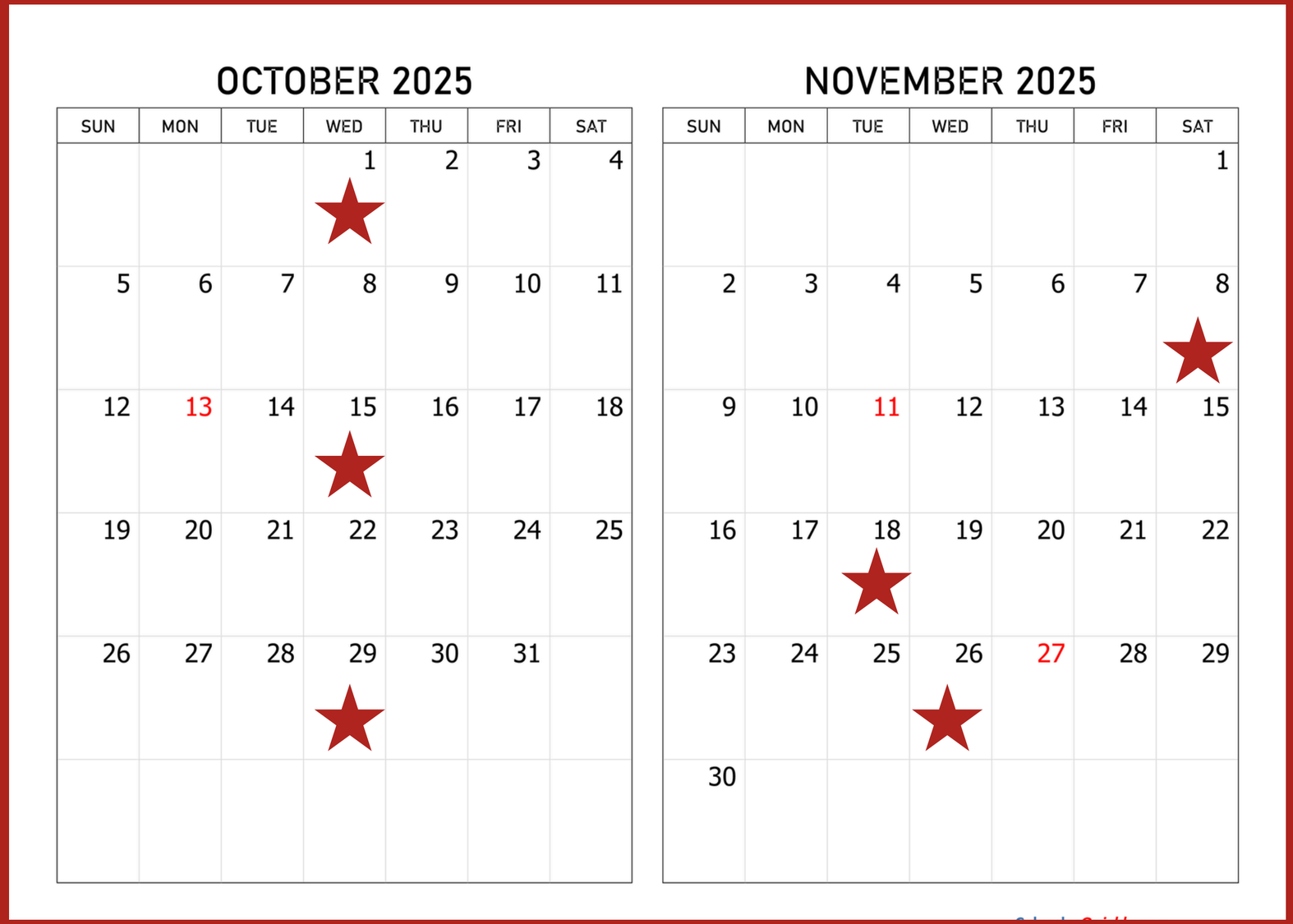
Step 1 - 1st October
Fine issued

Step 2/3 - 15th October
Fine not paid
Additional Fine Added

Step 4 - 29th October
Football Debt Created
Fixtures Withdrawn

Step 5 - 8th November
League dealine to serve formal request (within 10 days of debt being created)

Step 6
18th November - Notice of claim to CFA can be submitted
26th November - Deadline for Notice of Claim to be submitted to CFA




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