

Standard Debt Recovery Charges

The fees and disbursements below provide an indication of the cost of progressing your referred matters.

Wherever possible, we would look to recover some or all costs by applying interest and charges to the debt in accordance with any contractual terms that permits the recovery of costs incurred.

All fees and disbursements are subject to VAT at 20% with the exception of Court fees where no VAT applies

Pre-legal fees

Our fee

We add reasonable recovery legal costs in accordance with 5A(2A) of the Late Payment of Commercial Debts (Interest) Act 1998 to the debt, so they recoverable from the Debtor. However, if the debt and costs are not recovered, we will charge a nominal fee to cover costs.

£125.00

Further work conducted on your behalf such as collections, pre-legal activity, dispute resolution or negotiations for settlement will be charged on a time spent basis at the rates below, unless agreed otherwise.

Legal proceedings* (not including Court fees or other disbursements)

Our fee

We also add reasonable recovery legal costs in accordance with 5A(2A) of the Late Payment of Commercial Debts (Interest) Act 1998 to the debt for legal proceedings, so they recoverable from the Debtor. However, if the costs are not recovered, we will charge nominal fees of*:

Issuing a Claim to an undefended Judgment	£300.00
Writ of Control (High Court Enforcement)	£175.00
Tomlin Order / Consent Order	£350.00
Attachment of Earnings Application	£350.00
Charging Order (following judgment)	£350.00
Settlement of Charging Order	£125.00
Statutory Demand	£450.00
Winding Up Petition	£1,750.00
Bankruptcy Petition	£1,250.00

*Standard fees apply to a referred debt of up to £10,000.00. Please contact us to discuss cases over this value

Non-standard and defended cases

Rate

If a case is defended and outside the small claims track, complex or relates to an application filed by a defendant, it will be placed with our team of defended lawyers at the hourly rates below:

Partner	£315.00
Legal Director	£295.00
Senior Associate	£275.00
Associate	£255.00
Solicitor	£245.00
Legal Executive	£210.00

Paralegal	£170.00
Litigation Apprentice	£120.00

Standard Court fees and disbursements (external costs)

Court Issue (Money Claims Online)	Our fee
up to £300	£35.00
£300.01 to £500	£50.00
£500.01 to £1,00	£70.00
£1,000.01 to £1,500	£80.00
£1,500.01 to £3,000	£115.00
£3,000.01 to £5,000	£205.00
£5,000.01 to £10,000	£455.00
Over £10,000	5% of claim value
Over £100,000 (not MCOL)	5% of claim value

Applications and Insolvency disbursements (external costs)	Our fee
Application by Consent or without notice	£108.00
Application for a Charging Order	£110.00
Application on notice where no other fee is specified	£275.00
Sealing a Writ of Control (High Court Enforcement)	£66.00
HCEO Abortive fee	£75.00

Insolvency Proceedings	Our fee
Petition Court fee	£302.00
Official Receiver deposit (refundable if Order not made):	
Bankruptcy petition	£1,500.00
Winding Up petition	£2,600.00
Personal Service of statutory demand	£85.00
Petition hearing attendance (Agent)	£150.00
Searches for Bankruptcy	£10.00
Advertisement in Gazette for Winding Up petition	£85.00

All fees and disbursements are subject to VAT at 20% with the exception of Court fees where no VAT applies

Timescales

We will acknowledge your instruction within 24 hours and send out the initial letter before claim to the debtor within 48 hours, for a standard debt recovery referral.

A commercial (business) debtor will be provided with 14 days to make payment, proposals for payment or provide details of any dispute. An individual (person) debtor is provided with 30 days to enable them to seek independent advice, should it be needed.

Once legal proceedings are issued, a debtor has 21 days (7 days for service of proceedings then 14 days to respond) before we can enter judgment (CCJ). Therefore, for an undefended claim, judgment may be obtained within 6 weeks of instruction for a business or 8 weeks for an individual.

Defended legal proceedings really depend on the debtor being engaging and attempting to settle, and the Courts' capacity for track allocation and hearings. A defended small track claim (up to £10,000) could take 9-12 months to get to mediation or a trial, whereas a fast track claim (£10,000-£25,000) and multi-track claim (over £25,000) could take up to 18 months to get to trial.

Throughout a defended claim process, we will endeavour to engage with the debtor to determine whether settlement is an option. While settlement may mean you will have to be flexible in the sum you will received, that sum will be in your bank sooner and legal/Court fees may not have been incurred.

Typically for enforcement, we will instruct a High Court Enforcement Office on your behalf, for debts over £600. Once the judgment has been transferred to the High Court, a Notice of Enforcement letter is sent to the debtor (in accordance with compliance) providing them to pay or contact within 7 days. If no payment or response is received, an Officer will attend the debtor's premises within 7 days to collect payment or levy on any assets for removal and sale at auction. If it gets this far (which isn't often at all), the process could take 4-6 weeks.

If you instruct us to serve a statutory demand on a debtor, once drafted, it needs to be personally served on them or for a business, at the registered office or last known business address. This can take 7-14 days, dependant on the debtor (individual) confirming their identity and being present. A debtor will then have 18 days to set aside the demand or 21 days to pay, failing which, you may petition for bankruptcy (individual) or a winding up order (business).

The Courts will typically take around 14 days to seal the drafted petition, filed by us on your behalf, then list a petition hearing date in around 8-12 weeks. If payment or settlement is not agreed, and there is no further applications or adjournment, the order will be given at this hearing.

Our team

Jason Morris, Partner (Non-Solicitor), Head of Debt Recovery

Jason has over 20 years' debt recovery experience and specialises in assisting clients in their debt recovery service requirements to maximise recovery and minimise loss.

As head of team he ensures the training and development of the team meets the excellent service standards promoted to our Clients. His Client relationship management ensures KPI's and SLA's are adhered to and continually considers improvements to add value and provide an excellent client experience.

Jason's Client services include the prioritising of recoveries for stressed companies, on-site attendance, "day one" ledger collections and guarantor enforcement for lenders and liquidators, and business to business debt recovery and litigation. Clients include high street banks, secured and unsecured commercial lenders, accountants, insolvency practitioners, commercial entities, universities, and fee-paying schools.

Laura Tomlin, Solicitor

Laura qualified as a solicitor in 2020 and has 6 years' experience in handling debt recovery matters, dealing with our more complex and/or high value debt recovery referrals from Clients, supervising defended claims and plays a significant role with the development of our Paralegals in the team.

Laura is instructed by a variety of Clients, which include law firms, barristers, private schools, limited companies, and high net worth individuals in relation to breach of commercial contracts, personal loans, loans subject to the Consumer Credit Act and more general debt recovery matters.

Laura has experience with acting for both the Claimant and Defendant, issuing proceedings in the County and High Court and dealing with all aspects of the litigation procedure. Laura also has experience handling cross jurisdiction claims, dealing with alternative dispute resolution, and taking enforcement action.

Stephen Thorn, Debt Recovery Manager

Stephen specialises in the Debt Recovery process from initial instruction to all enforcement proceedings and has over 20 years' experience dealing with a wide range of Client's including banks, commercial lenders, debt purchasers, guarantee enforcements and business to business debts.

As a manager of the team he ensures our Clients receive a speedy but thorough service to provide the strongest possibility of a recovery, and provides all options to allow the Client to make an informed decision throughout the process. He also provides supervision to our Paralegals to maintain the quality of work and is key to their development.

Paralegals

Our Paralegals are responsible for the smooth progression of matters referred from our Clients, from the initial instruction, drafting pre-legal correspondence, issuing legal claims through to enforcement and remitting recovered funds.

Hannah McGrory

Paulina Sipelyte

Alexandra Willinger