

Debt recovery fees for debts up to £100,000

Our separate guide details the procedures you can expect in any debt recovery action. Below are the fees that we will charge to you for each step in that process. They apply where you are seeking to recover an undisputed debt from a business.

Stage (1) – our fees for taking instructions and obtaining and considering documents and invoices, claiming repayment of the debt and complying with the Civil Procedure Rules on pre-action conduct.

Debt value	Our fees plus VAT @ 20%
Up to £5,000	£120 plus VAT (£24.00) total (£144)
£5,001 - £10,000	£140 plus VAT (£28.00) total (£168)
£10,001 - £25,000	£200 plus VAT (£40.00) total (£240)
£25,001 - £50,000	£260 plus VAT (£52.00) total (£312)
£50,001 to £100,000	£325 plus VAT (£65.00) total (£390)
More than £100,000	By arrangement

If the debtor is an individual/sole trader, an additional charge of £100 plus VAT (£20) total (£120) will apply.

Extra charges will apply if you require:-

- detailed interest analysis as part of your claim including calculations based on varying rates of interest;
- credit searches, traces or asset reports, to see if the debtor is worth pursuing. The cost of asset reports varies depending on the amount of detail sought, but they can typically cost upwards of £300 plus VAT (£60) total (£360). Credit searches cost much less;
- an initial meeting or further advice either before or after the letter is sent to discuss options generally. All information we require for the letter will already be to hand in what you have sent us (i.e. the statement of account), so a meeting is not usually necessary. The fee for any such meeting (if requested) is charged as an extra, at an hourly rate of between £230 – £375 plus VAT per hour;
- advising you on the validity of any dispute or defence which may be raised by the debtor in response to the letter at this stage; and
- advice, preparation and service of a Statutory Demand.

We also conduct bulk Debt Collection work with fees agreed on a case by case basis.



For further advice or to make an appointment call our qualified lawyers on **01543 420 000** and ask for our Debt Recovery Team

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Stage (2) – Issue proceedings in the county court leading to a CCJ

Our fees for issuing proceedings are:

Debt value (including interest)	Our fees plus VAT @ 20%	Court issue fee (payable to HMCTS - no VAT)
Up to £5,000	£285 plus VAT (£57) total (£342)	£35 - £205 (in bands)
£5,001 - £10,000	£440 plus VAT (£88) total (£528)	£455
£10,001 - £25,000	£695 plus VAT (£139) total (£834)	5% of the claim including interest
£25,001 to £50,000	£875 plus VAT (£175) total (£1,050)	5% of the claim including interest
£50,001 to £75,000	£1000 plus VAT (£200) total (£1,200)	5% of the claim including interest
£75,001 to £100,000	£1,300 plus VAT (£260) total (£1,560)	5% of the claim including interest
More than £100,000 but no more than £200,000	By arrangement	5% of the claim including interest
More than £200,000	By arrangement	£10,000

*For the exact court fees payable, see www.gov.uk/government/publications/fees-in-the-civil-and-family-courts-main-fees-ex50

Stage (3) – Entry of a county court judgment (the CCJ)

If we can enter judgment in default of an acknowledgment of service or a defence our charges will be £100 plus VAT (£20) total (£120).

Our team

Debt recovery and disputes are headed by Patrick Farrington, assisted by Ellysse Bassan.

Patrick Farrington is a Partner with over 35 years' experience in a broad range of matters, but particularly focusing on dispute resolution and company and commercial work. Patrick is an authorized High Court Enforcement Officer, making him one of only a handful of people in England and Wales to be both a practicing solicitor and HCEO. His hourly rate is £350 plus VAT (£70) total (£420 per hour).

Ellysse Bassan completed her formal training at Keelys and is now an admitted solicitor having also gained previous legal experience before joining Keelys. She has worked exclusively in the Dispute Resolution department at Keelys, assisting both Patrick Farrington and Joanne Davies. Elly has dealt with a considerable number of debt recovery matters and possession proceedings in relation to commercial and residential matters. Her hourly rate is £230 plus VAT (£46) total (£276 per hour).

The litigation department is headed by Joanne Davies who qualified in 1994 and has years of experience firstly in large Birmingham law firms and in house, before joining Keelys in 2018. She became Partner and Head of Litigation in 2019. She has handled a vast array of cases for clients ranging from private individuals to large PLCs in all aspects of litigation. Her hourly rate is £375 plus VAT (£75) total (£450 per hour).



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