

# Lightfoots

SOLICITORS

**PRICING  
INFORMATION**

**Debt  
Recovery**

[www.lightfoots.co.uk](http://www.lightfoots.co.uk)



# Progressing your Claim – What's Involved

The fees set out above cover all the work in relation to the following key stages of a claim:

- Taking your instructions and reviewing documentation
- Undertaking appropriate searches
- Sending a letter before claim
- Receiving payment and sending onto you, or if the debt is not paid, drafting and issuing claim
- Where no Acknowledgment of Service or Defence is received, applying to the court to enter Judgement in default
- Where the claim is admitted taking your instruction on any offer made and applying for Judgment on your behalf as appropriate
- When Judgement in default is received, write to the other side to request payment
- If payment is not received within X days, providing you with advice on next steps and likely costs

# How long will the matter take?

- The time it takes to taking your initial instructions to receipt of payment depends largely on the other side's means and ability to pay. If they make full payment in response of our initial letter of claim or court proceedings, then it is likely to be resolved within a matter of 2-12 weeks. If the court proceedings are ignored or become contested, the debtor needs time to pay, or steps have to be taken to enforce any judgment obtained the matter will naturally take longer to resolve.
- As a general guide, depending on which court pre-action protocol applies the letter before claim will generally give your debtor 7-30 days to reply. If court proceedings are necessary, the other party will have a period of 14-28 days to respond to the claim in writing once received.
- If the claim is ignored or admitted by the other party judgment can be requested and will be granted by the court without a hearing. This is usually received within 7-28 days of request, depending on the court overseeing the claim.
- Once judgment is awarded and if payment is still not made enforcement timescales will very much depend on the enforcement route chosen.
- If the proceedings become contested this will also impact on timescales which will vary depending on the value of the claim and court overseeing the claim.

# Our Standard Legal Charges and Court Fees

To provide you with a guide of the likely costs if you instruct us to assist in you in recovering outstanding undisputed debts, the standard fees listed below cover all the work required at different stages of debt recovery. This includes sending an initial letter to the debtor, issuing court proceedings, entering a judgement and enforcing the judgement. The fees listed constitute an estimate for this work but do not form part of a binding quote.

Following a discussion of your individual circumstances and receipt of your instructions, we will provide you with a written estimate to carry out the work which may differ from the below pricing.

## Issuing a Letter Before Action

Debt amount outstanding	Our fee for letter* (Exc VAT)
£999 or less	£40
£1,000 to £9,999	£70
£10,000 or more	£100

\* These charges mirror the debt recovery costs that can be claimed under the Late Payment of Commercial Debts (Interest) Legislation.

# Our Standard Legal Charges and Court Fees

## Issuing Court Proceedings

Value of Claim	Court Fee	Our Charges (Exc VAT)	Reclaimable Amount
£25 – £200	£35	£60	£75
£201 – £300	£35	£80	£75
£301 – £500	£50	£80	£85
£501 – £1,000	£70	£100	£130
£1,001 – £1,500	£80	£100	£150
£1,501 – £3,000	£115	£100	£185
£3,001 – £5,000	£205	£100	£285
£5,001 – £9,999	£455	£150	£555
£10,000 – £50,000	5% of claim value	£200	£100 + Court Fee
£50,001 – £100,000	5% of claim value	£300	£100 + Court Fee

# Our Standard Legal Charges and Court Fees

## Entering Judgement

Type of Judgement	Court Fee	
	Claim for £25 – £5,000	Claim over £5,000
No Reply to Claim	£22	£30
Acknowledge Claim but no Defence Filed	£25	£35
On Admission of Claim	£40	£55
On Admission of Claim and Court Decides Rate / Time for Payment	£55	£70

# Our Standard Legal Charges and Court Fees

## Enforcing Judgement

Below we list the main four methods of enforcement available. Where we consider another method of enforcement to be appropriate to your case we will identify this along with the associated costs involved, seeking your approval before proceeding.

Type of Enforcement	Court Fee	Our Charges (Exc VAT)
Attachment of Earnings Order	£119	£50
Apply for Warrant of Execution (Bailiff)	£119	£60
Apply for a Writ of Fi Fa (High Court Enforcement Officer)*	£71	£60
Charging Order Application**	£119	£135

\* £90 abortive fee payable should the Officer be unsuccessful

\*\* Additional costs – Land Registry fees of £23-26 and £90-£150 plus VAT advocate fees if a hearing is required

# Our Standard Legal Charges and Court Fees

## **Monitoring Fee**

You may agree, or the court may allow, your debtor to pay the judgment debt by installments. We can provide a monitoring service should you wish us to monitor the payments and act on your behalf should a payment be missed. Our charge for this service is £10.00 per month.

## **Additional Hourly Rate**

There are no hourly rates for our standard debt collection services. All fixed fees are stated above. Additional legal services not within the standard debt collection process may incur an hourly rate depending on requirements.

## **Disputed Claims**

If the debtor disputes your claim at any point, we will discuss any further work required and provide you with revised advice about costs if necessary, which could be on a fixed fee (e.g. if a one-off letter is required) or an hourly rate if more extensive work is needed.



# Frequently Asked Questions

Please find below the answers to some frequently asked questions. Please get in touch if you have any other questions.

## **When can I instruct Lightfoots to act on my behalf?**

When you have an unpaid debt and have been unsuccessful in your attempts to obtain payment.

## **Can I claim back the costs or interest?**

Where the Late Payment of Commercial Debts (Interest) Legislation applies, or you otherwise have a contractual right to claim interest or costs on late payment or your legal costs we will look to recover this for you, in addition to the principal debt. If Court proceedings are issued the Court Rules also allow you to recover what are called “fixed costs”, and which we automatically claim on your behalf. These are detailed in the table above.

## **What advice can you provide?**

We can provide you with specialist advice to assist you in making informed decisions as to how to proceed with the recovery of your debt. If payment of the debt is disputed, the matter can be handled by our experienced Litigation Department.

## **What Happens Next?**

When you instruct us, we will write to your debtor requesting payment. If the debtor does not pay, we will advise you of the options available to you, to include the issue of court proceedings.

# Frequently Asked Questions

## **What happens when you issue court proceedings?**

This depends on whether the debtor seeks to dispute the claim. If not we can apply to the court for judgment. If the claim is defended it may be transferred to our Litigation Department.

## **What happens if I obtain judgment and the debtor still does not pay?**

There are a number of enforcement options and we use our expertise to advise you which are best for you.

## **What About Bankruptcy?**

If a company owes you £750 or more, or an individual owes you £5,000 or more then bankruptcy (or winding up if it is a company) is an option. It is an expensive option and even if you take this step you will be in no better position than the other unsecured creditors. However, as a first step, and without committing you to this expense, you can serve a formal demand for payment (a statutory demand) that gives the debtor 21 days to make payment and which can be a successful means of obtaining payment. We will advise you on this if we think it appropriate.

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