

Lightfoots

SOLICITORS

PRICING
INFORMATION

Debt
Recovery

www.lightfoots.co.uk



Progressing your Claim – What's Involved

Our experienced private litigation team is made up of two Solicitors, Claire Hardy and Kate Williams, and an experienced Litigation Executive, Sheena Bradfield, with combined expertise in commercial debt recovery spanning over 30 years. See [Our People](#) for individual biographies.

Our standard legal charges set out below cover all the work in relation to the following key stages of a claim prior to enforcement:

- Taking your instructions and reviewing documentation
- Undertaking appropriate searches
- Sending a letter before claim
- Receiving payment and sending to 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 Judgment in default
- Where the claim is admitted, taking your instruction on any offer made and applying for Judgment on your behalf as appropriate
- When Judgment in default is received, write to the other side to request payment
- If payment is not received, advising on potential enforcement options and likely costs
- All of the above includes up to 30 minutes of routine correspondence. If time is in excess of that, we will charge at our hourly rate.
- Please note that if the matter becomes disputed at any point, we will provide a revised costs estimate and charge at our hourly rate.

How long will the matter take?

- The time it takes from 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 to 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 between 7 and 30 days to reply. If court proceedings are necessary, the other party will have a period of 14 to 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 to 28 days of request, depending on the processing times at 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

Standard Legal Charges Pre-Enforcement

Amount to be recovered	Up to £1,000	£1,001- £5,000	£5,001- £15,000	£15,001 - £100,000
Fee*	£390	£550	£750	5% of claim

* Excluding VAT at 20% plus court fees where necessary. Court fees will depend on the value claimed plus any interest and currently range from £35 - £455 for claims between £300 - £10,000. For claims of £10,000- £100,000 the Court fee is 5% of the value claimed plus any interest.

<https://www.gov.uk/make-court-claim-for-money/court-fees>

Enforcing Judgment

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 (Excl. VAT at 20%)
Attachment of Earnings Order	£131	£275
Apply for Warrant of Execution (Bailiff)	£143	£275
Apply for a Writ of Fi Fa (High Court Enforcement Officer)*	£78	£275
Charging Order Application**	£131	£350

*£90 abortive fee (inclusive of VAT) also payable should the Officer be unsuccessful. If successful Officer will recoup their fees (excluding VAT) from your debtor. You will, however, be required to pay the VAT element.

** Additional costs – for Land Registry fees please refer to Land Registry Practice Guidance 19 for current fees; and/or advocate fees if a court hearing is required of £100-£160 (excluding VAT at 20%).

NB: VAT is not payable on Court fees or some Land Registry fees. Depending on your VAT registration status and the value of your claim you may not be able to reclaim the VAT element of our fee.

Our Standard Legal Charges

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 £60.00 (excluding VAT at 20%) per month.

Hourly Rate

For any work falling outside of the standard legal charges above, the following rates will apply:

Claire Hardy, Solicitor: £220 (excluding VAT at 20%)

Kate Williams, Solicitor: £300 (excluding VAT at 20%)

Sheena Bradfield, Litigation Executive: £195 (excluding VAT at 20%)

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 will be charged at our hourly rate.

ID Verification Fee

Our fee for ID Verification is £12.00 - £20.00 (excluding VAT at 20%) per person/per ultimate beneficial owner.

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.

Interest, and any recoverable fixed sum for the cost of recovering a late commercial payment, may take the debt into higher bandings with a higher cost. If you are unable to take advantage of any late payment interest/contractual interest then statutory interest can be claimed when issuing a claim (court can award up to 8% per annum).

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 we will discuss how you would like to proceed and provide an estimate based on our hourly rates.

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.

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