
The SRA transparency rules to publish indicative costs information in relation the specific areas of practice outlined below.

For information about the full range of services we offer, please contact us.

This page is intended to provide potential business clients with information about our charges when engaging our firm to assist in recovering an undisputed debt of up to £100,000. When you instruct us, our retainer letter will provide more details on the scope of our work and what you can expect.

The debt recovery process

The information on this page is intended to be an initial guide to recovery of a straightforward undisputed debt for businesses, to and including obtaining Judgment in default against the debtor. The precise stages involved in the process may vary according to the circumstances of the case, but typically will be as follows:

Stage 1: Taking your instructions, reviewing documentation, undertaking appropriate searches, drafting a letter before action in accordance with the Practice Direction on Pre-Action Conduct and dealing with initial correspondence.

The Practice Direction is issued by the Court Service and sets out the steps the court normally expects parties to take before commencing court proceedings. Further information about the Practice Direction can be found on the [Ministry of Justice website](#).

Stage 2: Assuming the debtor does not provide a satisfactory response to the letter before action and the debt remains unpaid we will prepare, issue and serve court proceedings.

Once court proceedings are served, the debtor will have 14 days to acknowledge service of proceedings and a further 14 days to file and serve a defence disputing the debt.

If the debtor fails to acknowledge service and/or fails to file and serve a defence we can apply to the court to enter Judgment in default.

Once Judgment in default is received, we will write to the debtor to request payment of the Judgment debt.

How long the process takes is entirely dependent on the point at which the matter is resolved. Typically, if settlement is reached during Stage 1, the matter may be resolved within 4 to 8 weeks. If the matter proceeds to Stage 2 the timeframe could increase to around 3-6 months.

If the debtor disputes the debt at Stage 1, files and serves a defence at Stage 2 or fails to comply with the Judgment we can provide you with advice on next steps and the likely estimated costs and timeframe.

Costs range

The likely range of costs for obtaining default Judgment for a straightforward undisputed debt under £100,000 are:

Stage 1: £1,100 to £1,800 and disbursements.

Stage 2: £900 to £1,900 and disbursements.

We do not charge VAT.

Factors that may influence the likely costs you will incur include the volume of documentation involved, time spent advising you about the merits of your claim and lengthy correspondence.

Disbursements

Disbursements are payments which we make to third parties arising in the course of providing our services. For recovery of a straightforward undisputed debt the only likely disbursement you will incur is a court fee, which is payable at Stage 2 of the process, to issue court proceedings. The table below sets out the appropriate fee payable to the court, which is based on the amount of the debt plus the interest element of your claim.

Value of your Claim			Court Issue Fee
£0	to	£300	£35
£300	to	£500	£50
£500	to	£1,000	£70
£1,000	to	£1,500	£80
£1,500	to	£3,000	£115
£3,000	to	£5,000	£205
£5,000	to	£10,000	£455
£10,000	to	£200,000	5% of the value of the Claim
Over £200,000			£10,000

All of our solicitors have a broad range of litigation experience and can assist with debt recovery as well as other litigation work.