

DEBT RECOVERY FEES



Our debt recovery fees apply to straightforward business-to-business debt recovery matters where the debt is undisputed, relates to an unpaid invoice, and enforcement action is not required.

If the debt is disputed at any stage and enforcement action becomes necessary, we will discuss the further work required with you and provide a separate estimate, usually based on the time spent in line with our hourly rates.

<u>Debt Value</u>	<u>Our Fee (ex VAT)</u>	<u>Court Issue Fee</u>	<u>Total Fee (incl VAT but excl Disbursements)</u>
Up to £5,000	£750	Up to £205	£1,105
£5,000.01 to £10,000	£1,000	£455	£1,655
Over £10,000	£1,500*	5% of the Value of the Claim	Determined as a % of the claim value

Please note that fees are correct as of March 2026

*for initial assessment, review of key documents, Letter Before Action and attempts to agree settlement / payment terms

For Debts up to £10,000 our fixed fee includes:

- Taking your instructions and reviewing documentation;
- Undertaking appropriate searches;
- Sending a Letter Before Action;
- Receiving payment and sending it on to you;
- If the debt is not paid, drafting and issuing a claim;
- Where no Acknowledgment of Service or Defence is received, applying for judgment in default;
- Once judgment in default is received, writing to the other side to request payment; and
- If payment is not received within 14 days, providing you with advice on next steps and likely costs.

For Debts over £10,000 our fixed fee covers the pre-action stage only, including:

- Taking your instructions and reviewing documentation;
- Initial assessment of the claim;
- Sending a Letter Before Action;
- Considering and responding to any proposals for settlement; and
- Discussing and documenting any payment plan or agreed settlement.

If settlement is not reached after that stage, or if proceedings are defended, we will contact you to discuss the next stage of the matter and provide a costs estimate based on the likely time involved.

The fees above do not include:

- VAT
- Additional Court fees
- Barristers' fees
- His Majesty's Land Registry fees
- Enforcement action
- Tracing agents' fees
- Process server fees
- Any defended Court proceedings beyond the initial stage described above
- Any applications made during proceedings
- Hearing fees, if a final hearing becomes necessary.

Please note:

- The VAT element of our fees cannot usually be recovered from your debtor.
- Interest and compensation may increase the value of the claim and may move it into a higher Court fee bracket.
- The Court issue fee is based on the amount claimed, plus any interest.
- If your claim is defended, or if enforcement action is required, the matter will become more complex and we will provide you with a separate cost estimate.

Timescales

Straightforward debt recovery matters usually take between 4 to 12 weeks from receipt of instructions to payment, depending on whether Court proceedings need to be issued and whether the debtor pays promptly. If the matter is defended or enforcement action is required, it is likely to take longer.

Fee Earners for Debt Recovery Work:

Kerry Flahive – Director

Kerry is the head of our team and has more than 18 years' experience in debt recovery and commercial litigation work. Kerry qualified as a solicitor in 2008 following achieving an earlier Meng (Hons) degree.

Owen Proctor – Solicitor

Owen qualified as a solicitor in December 2025 following completion of a Training Contract at Primas Law Ltd. Owen has worked within the commercial litigation and debt recovery sector for over 4 years.

Genevieve Isherwood – Trainee Solicitor

Genevieve completed the SQE examinations before beginning her training contract with us in January 2025 and works within our debt recovery and commercial litigation team.