



## England & Wales

This document outlines the costs and fees involved at each stage of the debt collection process. Please be aware that invoices are issued to you at the end of the month for all work carried out in that month. Our terms are 7 days.

### Stage One

To begin the debt collection process where the debtor is a limited company or a firm (partnership) we can send either a Letter Before Action to the debtor, which requests payment from the debtor within seven days or alternatively a Late Payment Demand, which not only claims your basic debt but also claims interest, compensation and your reasonable debt collection costs under the Late Payment of Commercial Debts (Interest) Act 1998, provided both parties were acting in the course of business.

**Letter Before Action only £3.00 (+ VAT) Standard LBA**

**Late Payment Demand only £3.00 (+ VAT) LPD**

#### Suing individuals.

To begin the debt collection process where the debtor is an individual the new Pre-action Protocol for Debt Claims is applicable from 1 October 2017. It will only affect you when your debtor is an individual. Our charge is £10 plus VAT and is applicable to letters containing up to 16 printed sheets of A4 paper and postage. When the letter contains between 17 and 50 printed sheets the actual additional postage will be charged in addition to the £10 plus VAT. 50 printed sheets is the maximum we will include in a pre-action protocol letter.

Please note that if the debt is paid at this stage you will **not** be charged any of the costs or fees listed below.

### Stage Two

#### Court Actions in England and Wales

All claims under £100,000 are issued through the County Court Business Centre. VAT is charged on costs, not fees and is not recoverable from the Debtor, but can be reclaimed by you if VAT registered (unless exceptionally you operate under the VAT Flat Rate Scheme).

Claim Value	Costs (+ VAT)	Court Fees	*Total (+ VAT on Costs)	Standard LBA Debtor Pays	Standard LBA Non-Recoverable Costs	LPD Debtor Pays
£25 to £200	£70	£25	£95	£75	£20	All
£200 to £300	£80	£25	£105	£75	£30	All
£300 to £500	£90	£35	£125	£85	£40	All
£500 to £600	£110	£60	£170	£130	£40	All
£600 to £1,000	£140	£60	£200	£130	£70	All
£1,000 to £1,500	£150	£70	£220	£150	£70	All
£1,500 to £3,000	£150	£105	£255	£185	£70	All
£3,000 to £5,000	£150	£185	£335	£265	£70	All
£5,000 to £10,000	£170	£410	£580	£510	£70	All
£10,000 to £15,000	£170	4.5% *	4.5% * + £170	4.5% * + £100	£70	All
£15,000 to £50,000	£175	4.5% *	4.5% * + £175	4.5% * + £100	£75	All
£50,000 to £100,000	£180	4.5% *	4.5% * + £180	4.5% * + £100	£80	All

\* of the claim value.

The **Total** column is the amount you pay regardless of whether the debt has been paid at this stage. The **Debtor Pays** column is the amount the Debtor pays when an action is successful, this may be after our invoice. The Court calculate the fee on the total of the debt plus interest, which may put the Court fees and costs into the higher band. You will not recover the sum in the **Non-Recoverable** column for a standard LBA. There are very exceptional circumstances where we are able to cancel the court action on the day of processing. Where we are able to do so, a cancellation charge of no more than the equivalent non-recoverable costs element will apply, otherwise the total costs and fees will be payable.

# Stage Three

## Judgment & Enforcement in England and Wales

Action	Judgment Amount	Judgment Costs (+ VAT)	Enforcement Costs (+ VAT )	Enforcement Fees	*Total (+ VAT on Costs)	Standard LBA Debtor Pays	Standard LBA/LPD Non-Recoverable Costs
Bailiff	£25 to £125	£32	£2.25	£77	£111.25	£101.25	£10
Bailiff	£125 to £600	£37	£2.25	£77	£116.25	£101.25	£15
HCEO	£600 to £5,000	£42	£51.75	£66	£159.75	£139.75	£20
HCEO	Over £5,000	£55	£51.75	£66	£172.75	£147.75	£25

The court calculate the **Enforcement Fee** on the Judgment total, which may put the fee into the higher band (if the enforcement is NOT issued through the Northampton County Court Business Centre the court fee is increased by £33). If the debtor files an Acknowledgement of Service the costs increase by £3 for debts up to £5,000 and by £5 on debts over £5,000. The HCEO will collect their charges from the debtor direct. However, in the event of the HCEO being unsuccessful there will be an abortive fee, which is generally £75 plus VAT. We will automatically instruct the Enforcement Officer (HCEO) in every case over £600.00. Stage 3 costs are based on default proceedings where the High Court Enforcement Officer (HCEO) or Bailiff is instructed. **Judgment Costs** are calculated on the total of the balance of the debt plus the fixed costs and fees on issue plus interest.

Matters referred to our litigation department may be charged at £100 to £160 plus VAT per hour.

***Did you know we issue in Scotland, Ireland and Southern Ireland? Request a Costs and Fee table or download a copy from our website.***