



Debt  
Recovery  
Fees Guide

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## **Debt Recovery**

Our Commercial Recoveries Team charges vary according to the amount claimed and whether the debt is contested. Our standard rates for undefended debts up to £100,000 are set out below together with details of current disbursements such as court and agents fees (for indicative purposes only as they will vary from time to time). Our charges include fixed fees for certain steps in the debt recovery process, supplemented by hourly rate fees. All cost and disbursement figures set out below are exclusive of VAT.

We shall be pleased to provide, on request, details of our charges relating to debts over £100,000.

For one-off instructions, we will charge an initial set-up fee to be agreed depending on the nature of your matter.

### **1. PRE-LITIGATION CHARGES**

Letter Before Action: £35.00<sup>1</sup>

### **2. COURT PROCEEDINGS FROM ISSUE TO JUDGMENT**

Generally, you can claim the court fee and most of our charges from the debtor. If a claim form is issued, we will charge you the current court issue fees as they are incurred, together with our charges for commencing proceedings. Our charges on issuing a claim form comprise of “*fixed solicitors costs*” set by the court (recoverable from the debtor in an undefended claim) plus a non-recoverable element.

Our charges (based on an undefended claim) and the current court issue fees are set out below.

#### **Costs of Issuing a Court Claim**

<b>Amount of your claim</b>	<b>Court fee</b>	<b>Fixed recoverable costs on issue</b>	<b>Our non-recoverable charges</b>	<b>Total</b>
Exceeds £25 but not £300	£35	£50	£110	<b>£195</b>
Exceeds £300 but not £500	£50	£50	£110	<b>£210</b>
Exceeds £500 but not £1,000	£70	£70	£110	<b>£250</b>
Exceeds £1,000 but not £1,500	£80	£80	£110	<b>£270</b>
Exceeds £1,500 but not £3,000	£115	£80	£110	<b>£305</b>
Exceeds £3,000 but not £5,000	£205	£80	£110	<b>£395</b>
Exceeds £5,000 but not £10,000	£455	£100	£110	<b>£665</b>
Exceeds £10,000 but not £100,000	5% of the value of the claim	£100	£110	

<sup>1</sup> Plus, additional time charged at hourly rates where the Pre-Action Protocol for Debt Claims applies (i.e. business to consumer/sole trader debts).

### Costs of Entering Judgment in Default or on Admission

Should the debtor fail to respond to a claim, you will be able to ask the Court to enter what is known as “*judgment in default*”. Alternatively, if the debtor files an admission in response to the claim, it is possible to request judgment based on this admission.

Our charges to enter judgment are set out below. Please note there is no court fee payable to enter judgment in default or on admission.

Amount of your claim	Fixed recoverable costs on judgment in default	Our non-recoverable charges	Total
Costs on entry of judgment in default of acknowledgement			
Exceeds £25 but not £5,000	£22	£50	<b>£72</b>
Exceeds £5,000 but not £100,000	£30	£50	<b>£80</b>
Costs on entry of judgment in default of defence			
Exceeds £25 but not £5,000	£25	£50	<b>£75</b>
Exceeds £5,000 but not £100,000	£35	£50	<b>£85</b>
Costs on entry of judgment following an admission/part admission and claimant accepts the defendant's proposal as to the manner of payment			
Exceeds £25 but not £5,000	£40	£50	<b>£90</b>
Exceeds £5,000 but not £100,000	£55	£50	<b>£105</b>
Costs on entry of judgment following an admission/part admission and the court decides the date or time of payment			
Exceeds £25 but not £5,000	£55	£60	<b>£115</b>
Exceeds £5,000 but not £100,000	£70	£70	<b>£140</b>

### 3. COURT PROCEEDINGS AFTER JUDGMENT

Once you have obtained Judgment against the debtor, we shall review the various enforcement methods and provide you with a recommendation. We offer fixed charges to commence certain types of enforcement on your behalf. Our fixed charges to begin enforcement (i.e. preparing and filing the initial application and/or request, save where stated otherwise) are set out overleaf. Other means of enforcement will incur charges pursuant to our hourly rates.

Enforcement Method	Court fee	Our fees	Approx Disbursements	
County Court Bailiff	£94	£110 <sup>2</sup>		
High Court Enforcement Officer (applicable for judgments over £600)	£80	£170 <sup>3</sup>	Abortive fee of £75.00 or alternatively fees charged by HCEO based on recovery	
Charging Order	£135	£300 <sup>4</sup>	Office Copy Entry	£7
			Land Registry Fee	£20
			Agent's fee <sup>5</sup>	£160
Attachment of Earnings	£135	£180		

#### 4. INSOLVENCY PROCEEDINGS

Where insolvency proceedings are appropriate (either before or after Court proceedings have been commenced), we may refer you to our Insolvency Team.

#### 5. ADDITIONAL WORK

We will charge you at an hourly rate for other work undertaken by us beyond the specific steps identified above. Usually, this work is undertaken by Litigation Paralegals and/or Senior Litigation Paralegals under the supervision of a senior member of staff.<sup>6</sup>

Examples of work which is charged at hourly rates includes the following:

- Pre-action investigations and reviews.
- Progressing and otherwise dealing with defended cases.
- Conducting negotiations.
- Agreeing settlements and/or instalment plans.
- General communications with the debtor.
- Reviewing the merits of a claim or application.
- Liaising with the court.
- Reviewing and resolving documentation issues (such as incorrectly drafted orders).
- Enforcement of a judgment generally, including liaising with agents and/or the court.
- Investigating and advising on the debtor's ability to pay/recovery prospects.
- Undertaking asset and property ownership searches.
- Undertaking tracing activity.

<sup>2</sup> £2.25 of which are fixed recoverable costs.

<sup>3</sup> £51.75 of which are fixed recoverable cost.

<sup>4</sup> Per property, £100 of which are fixed recoverable costs. Charging order fee is a fixed cost for the full application.

<sup>5</sup> Applicable in the event an application is disputed and listed for a hearing

<sup>6</sup> Work may be undertaken by more senior members of staff where appropriate, including complex or defended matters.

Our hourly rates are set out below:

	Hourly Rate
Partner	£430
Legal Director	£350
Senior Associate	£340
Associate and Associate (FCILEx)	£300
Solicitor and Chartered Legal Executive	£270
Senior Litigation Paralegal and Trainee Solicitor	£190
Litigation Paralegal	£170

### **Other Costs**

We can offer a variety of tracing services, ranging from internal desktop-based searches and external agents (including no trace no fee options). If tracing is required, we will advise you on an appropriate option and associated fees.

Other charges which we may incur during a claim include a Land Registry fee to obtain Office Copy Entries (which allow us to confirm if the debtor is a property owner). The Land Registry charge £7 per search/property. Further Land Registry fees may apply for corporate searches.

### **6. HOW LONG WILL THE CLAIM TAKE?**

Matters usually take 16-20 weeks from receipt of instructions to obtaining judgment in default or on admission. The length of the process will depend on a variety of factors including but not limited to court resources, the parties involved in the matter, the complexity of the claim, the response from the debtor, compliance with pre-action protocols and the debtor's ability to pay.

Should you require further information on this, we shall be pleased to advise you further.

**Please see below details for our key team members:**

Sadak Miah, Partner & Head of Commercial Recoveries Team

Sadak leads our Commercial Recoveries Team and specialises in debt recovery and litigation with a particular focus on the finance sector. As Head of the Commercial Recoveries Team, Sadak advises on all aspects of debt recovery and litigation.

A determined and business minded lawyer, Sadak joined the firm as a Trainee Solicitor in 1992 and in 2001 took on responsibility for our then small Commercial Recoveries Team of 3 paralegals. Sadak has developed the now 43 strong team to (as Chambers Directory described it) *"one of the best departments in the country"*.

Sadak has been ranked as a Legal 500 Leading Individual for the last 6 years in a row. The Legal 500 directory 2025 quotes *"Sadak Miah is an exceptional individual who takes great pleasure in cultivating relationships with the clients he works with. He makes every interaction a positive experience, and has an ability to make very complex issues simple to understand"*.



[Sadak Miah](#)

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William Blackburn, Associate (FCILEx)

William joined the firm in 2014 and qualified as a Chartered Legal Executive in 2020. William advises a wide range of clients in debt & asset recovery (regulated & non-regulated), insolvency matters, general litigation and regulatory issues.

Alongside managing a caseload encompassing mainly complex, high value and defended matters, William is responsible for the supervision of non-finance debt recovery work undertaken in the Commercial Recoveries Team.



William Blackburn

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