



LEGAL

Debt Recovery

England & Wales Price Transparency Notice

At Aberdein Considine and Co, our recovery levels are market-leading. Our goal is to maximise recoveries whilst minimising costs and we guarantee to put money back on your bottom line. We can help through the use of a number of automated processes and having dedicated account managers to assist with your recoveries.

We will work with your teams to fully understand the circumstances you find yourself in and you seek to recover your losses. We take time to understand your business operations and will build a bespoke recoveries process that works for you.

Debt recovery work and the costs depend on a number of key factors such as the volume of instructions, the age of the debt, the type of debt, previous collection work, the contractual relationship and whether the type of debtor.

Our fees and possible timescales

Charges will depend on the variables outlined above. However, our standard Schedule of Fees and Charges is below:

Pre-issue

Depending upon a number of variables, some of which have been set out above, our range of prices for our pre-issue services (sending letters, making telephone calls, dealing with queries, sending text messages, arranging doorstep visits etc) ranges from "no recovery, no fee" to a small charge of £50 plus VAT to cover our initial work, which will be agreed with each client.

In terms of likely timeframes it is again dependent upon the circumstances of your case. Our pre-issue packages range from as little as 3 days to as long as 4 months if the debtor is an individual who requests time to set out their position.

Issuing

Depending upon a number of variables, some of which have been set out above, our range of prices for our issuing services (drafting a claim form and drafting particulars of claim) ranges from as little as the costs that the Court will award if you are successful (if we receive a large volume of instructions from you on a monthly basis – these are known as recoverable Part 45 fixed costs). These charges currently range from only £50 plus VAT to £300 plus VAT.

At each stage and in addition to the Instruction Charge referred to above we will charge you Solicitors Costs together with any fees payable to the Court. The Solicitors Costs and Court Fee are fixed by the Court and both are incorporated into the claim made against the debtor.

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Issue of Court Proceedings for Debt Recovery

Debt, Interest and Compensation	Court Fee	Solicitors Costs
£0-£300.00	£25.00	£50.00
£300.01-£500.00	£35.00	£50.00
£500.01-£1,000.00	£60.00	£70.00
£1,000.01-£1,500.00	£70.00	£80.00
£1,500.01-£3,000.00	£105.00	£80.00
£3,000.01-£5,000.00	£185.00	£80.00
£5,000.01-£10,000.00	£410.00	£100.00
£10,000.01-£100,000.00	4.5% of the value of the claim (including interest)	£100.00

Both the court fee and solicitors costs are recoverable from the debtor.

The Court Fee shown in the above table assumes that proceedings are issued through the County Court Bulk Centre for claims up to £100,000.00.

Claims exceeding £100,000.00 are issued through a County Court office and the court fee payable will be equivalent to 5% of the value of the claim (including interest) capped at a maximum fee of £10,000.00.

The court fee and solicitors costs shown in the above table together with the Instruction Charge referred to earlier cover all routine correspondence and attendances necessary to resolve an uncontested claim without making a request for Judgment. We will not normally charge more than this unless we are required to conduct prolonged negotiations or protracted correspondence in which case we will charge you for any additional work.

If additional work is required, or if the matter becomes complex or defended, our costs will be charged by reference to an hourly rate which will be agreed with each client.

Request for Judgment

Default Judgment/Judgment on admission costs – Subject to various variables, our fees for entering Judgment in default (where no defence has been filed) ranges from charging no more than the costs that the Court will award you if you are successful (if we receive a large volume of instructions from you on a monthly basis – these are known as recoverable Part 45 fixed costs) which currently range from £22 plus VAT to £70 plus VAT depending on the type of judgment requested to £400 plus VAT (used if the matter requires a detailed, bespoke approach because the work is particularly complex and needs to be dealt with by an experienced Solicitor with specific expertise).

In terms of likely timeframes, this too dependent upon the circumstances of your case. The likely period will range from as little as 2 days to 14 days in most circumstances.

Enforcement

We also offer a range of enforcement options to suit your approach, in the event your Debtor does not pay.

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In order to give you with an indication of the general costs:

Writs of Control

Judgment Debt	Court Fee	Fixed Solicitors Costs	Total	Recoverable
£0-£600.00	£77.00	£27.25	£104.25	£79.25
£600.01 and above	£71.00	£101.75	£172.75	£121.75

If a writ of control is inappropriate or it is necessary to take additional enforcement action/remedies the following charge, fees and disbursements will apply:

	Estimated Court Fee & Disbursements	Our Charge
Charging Order	£245.00	£200.00
Third Party Debt Order	£280.00	£200.00
Attachment of Earnings	£110.00	£100.00
Order to Obtain Information	£150.00	£100.00

It is difficult to anticipate the exact timescale of any enforcement action as it turns on the facts of each case. However, we can reassure you that you will be kept up to date by the person in charge of your files and they can give you case by case updates on the case's progression.

Insolvency

If the debt is not in dispute it may be appropriate to use the provisions of the Insolvency Act as a means of recovery.

Estimated Disbursements	Our Charge	
Formal Demand	N/A	£100.00 plus instruction charge referred to at section 2
Statutory Demand	£95.00	£200.00 plus instruction charge referred to at section 2

Disbursements

Most disbursements you will incur on a matter are Court fees for issuing your claim and in relation to court hearing. The Court issue fee is ranges depending on the debt value. Court fees do not attract a charge for VAT whereas all other disbursements are likely to. We will always advise you on what disbursements are likely to be incurred before they are actually incurred.

The Team

The unsecured debt recovery team in England & Wales consists of the following key contacts:

- Thomas Lillie, Partner, qualified as a solicitor in 2009: <https://legal.acandco.com/people/profile/thomas-lillie>
- Curtis Broadhead, Legal Executive, 5+ years of experience in debt recovery
<https://legal.acandco.com/people/profile/curtis-broadhead>

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