Debt claims up to £100,000 (Cases brought in the UK and do not involve any out of jurisdiction applications)

This firm is regulated by the Solicitors Regulation Authority and as such we are required to provide the following information pursuant to the SRA Transparency Rules.

Please note that as each matter is fact specific, the following information is only an indication of our likely fees in a matter. Our total overall fees are therefore impossible to quote at the beginning of a matter and accordingly none of this information, whether in whole or part, should be treated as offering any binding or fixed fee.

Bringing or defending a claim for money

Unfortunately, it is difficult to provide an average cost of a Debt Claim, as no two cases are the same. Much of the costs depend solely upon the complexity of the case, the size of the debt, the stage at which we are instructed, whether or not the claim is defended and the level of claims handler.

All work completed will be charged at the hourly rate of the fee earner instructed in the claim. These range from £145 plus VAT per hour to £360 plus VAT per hour.

If the case is straightforward, and we are simply instructed to prepare a Letter before Action and unless agreed otherwise, you can expect the fees to be within the region of £500 to £1,050 plus VAT at 20%.

If we are required to issue Court Proceedings, and unless agreed otherwise, you can expect this to cost within the region of £550 to £2,500 plus VAT at 20%, depending upon the complexity of the case.

At the point where the claim becomes defended, the case will inevitably become more complex. At this stage, you can expect the costs to range from anywhere between £5,000 to £40,000 plus VAT at 20%, with the average case costing approximately £10,000 plus VAT at 20%, and sometimes more depending on the complexity.

As mentioned, the range of our fees depends on the amount of time we spend on the matter having reference to the hourly rates above. Please note that we do not charge a percentage of the value of the claim.

You will note that our fees do not include VAT. VAT must therefore be paid in addition to our fees.

The calculation of our charges is principally based on the time spent by the person dealing with the matter and this may include seeing you and others; time spent travelling; obtaining evidence; perusing and considering papers; researching the law; preparing correspondence and documents and making and receiving telephone calls; letters despatched on your behalf and received are charged at 6 minutes per page; telephone calls made and received are charged in 6 minute units; preparing or considering documents and non-routine letters are charged on the basis of time actually spent.

We do not offer fixed fees for Debt work unless we are confident that we can ascertain precisely how much time we need to spend to assist you.

The exact total fee will depend on the specific facts of the matter. For example, the stage at which we are instructed, the number of documents we need to review, the stage at which the matter is settled, the number of defendants, whether or not any interim applications are made and the response from your opponent. If there are multiple defendants, a possible defence to the claim, a counter claim, no

written contract and/or the debt has arisen outside of any statutory rights our fees may, but not always, be at the higher end. If the debt is undisputed our fees may be at the lower end.

Depending on the specific facts and circumstances of each matter, we can handle as much or as little of the process for you as you would wish.

No 'disbursements' (payments to third parties) are included in the fee range quoted above. The amount of the disbursements listed below are subject to change at any time depending on factors outside of our control and no warranty is given as the accuracy of any such amounts.

The likely disbursements may be:

- The Court Fees (dependant on the amount claimed)
- Bankruptcy search charge of £6 per person
- Private Detective Fee (£135 - £10,000)
- Postal costs (depending on the service used)
- Value Added Tax (VAT) (amount dependent on the circumstances)
- Counsel/Barrister Fee (dependant on seniority and amount of time spent)
- Travel Expenses (dependant on distance and mode of transport)

'Disbursements' are costs related to your matter that are payable to third parties such as those listed above. Depending on your instructions, we may handle the payment of the disbursements from money you have placed on your client account. We will advise you of as many disbursements as possible prior to incurring them.

<u>What services are included?</u>

As stated above, depending on the specific facts and circumstances of each matter, we can handle as much or as little of the process for you as you would wish.

The services included in the fee range above are as follows:

- Ascertaining the likely chances of success
- Drafting and sending pre-action letters
- Submitting a claim to Court
- Making interim applications
- Instructing Counsel
- Representation at Court
- Mediating
- Debt recovery

<u>Potential additional costs and services not included</u>

- Dealing with Bailiffs and Sheriffs
- Collecting and distributing recovered monies
- Land Registry fees

<u>How long will the process take?</u>

Each matter is different depending on the specific facts, circumstances, the stage of the claim that we are instructed and whether the matter is settled prior to a Hearing. For a claim against an individual the process is slightly longer due to the pre-action protocol and typically may take between 6 and 18

months. For commercial debt the process can be between 5 and 36 months depending on the complexity and defence. These time frames do not include time taken to recover any money which could be considerably longer dependant on the circumstances and facts of the claim.

Experience and qualifications of the individuals carrying out the work

Your matter will be handled by a suitably qualified member of the team, and all work is supervised by a senior solicitor. Whilst your matter will be assigned to an individual, it will be handled in general by the litigation team. The litigation team responsible for all Debt Recovery matters is made up as follows:

Deborah Hargreaves

Deborah is the Chief Executive Officer, Solicitor, and Head of Dispute Resolution at Edmondson Hall. Deborah has been qualified as a solicitor since 2004.

Deborah is also recognised as a Senior Litigator by the Association of Personal Injury Lawyers. Deborah supervises all of the work carried out by the litigation team. (Click here to view Deborah's profile)

Justin Wadham

Justin is a Consulting Solicitor at Edmondson Hall and qualified in 1979. Justin joined Edmondson Hall as a part of the litigation team in 2006. (Click here to view Justin's profile)

Eleanor Fairey

Eleanor is a Solicitor who qualified in August 2026, having joined Edmondson Hall as a Trainee Solicitor in 2024. (Click here to view Eleanor's profile)

Isla Cockerton

Isla is an Apprentice Solicitor who joined Edmondson Hall in 2025.