

Debt Recovery Fees for Debts up to £100,000

Our separate guide details the procedures you can expect in any debt recovery action. Below are the fees that we will charge to you for each step in that process. They apply where you are seeking to recover an undisputed debt from a business.

Stage (1) – our fees for sending a formal letter claiming repayment of the debt

Debt value	Our fees
Up to £3,000	£60 plus VAT = £72
£3,001 - £5,000	£90 plus VAT = £108
£5,001 - £10,000	£120 plus VAT = £144
£10,001 - £25,000	£150 plus VAT = £180
£25,001 - £50,000	£200 plus VAT = £240
£50,001 - £100,000	£250 plus VAT = £300

If the debtor is an individual/sole trader, an additional charge of £80 plus VAT = £96 will apply.

Extra charges will apply if you require:-

- Credit searches, traces or asset reports, to see if the debtor is worth pursuing. The cost of asset reports varies depending on the amount of detail sought, but they can typically cost upwards of £300 plus VAT = £360. Credit searches cost much less.
- An initial meeting for further advice either before or after the letter is sent to discuss options generally. All information we require for the letter will already be to hand in what you have sent us (i.e. the statement of account), so a meeting is not usually necessary. The fee for any such meeting (if requested) is charged as an extra, at an hourly rate of £160 - £250 plus VAT = £192 - £300 per hour.
- Advising you on the validity of any dispute or defence which may be raised by the debtor in response to the letter at this stage.

Stage (2) – Issue proceedings in the county court leading to CCJ

Our fees for issuing proceedings are:

Debt value (including interest)	Our fees	Court issue fee (payable to HMCTS – no VAT)
Up to £3,000	£120 plus VAT = £144	£25 - £105 (in bands) ¹
£3,001 - £5,000	£200 plus VAT = £240	£185
£5,001 - £10,000	£300 plus VAT = £360	£410
£10,001 - £25,000	£450 plus VAT = £540	5% of the claim including interest
£25,001 - £50,000	£550 plus VAT = £660	5% of the claim including interest
£50,001 - £100,000	£750 plus VAT = £900	5% of the claim including interest

Stage (3) – Entry of a county court judgment (CCJ)

If we can enter judgment, our charges will be £75 plus VAT = £90.

Our team

Debt recovery and disputes are handled by Aimée Redican, solicitor and Joanne Davies, partner.

Aimée qualified in 2018 and has experience of working in a large Birmingham law firm handling debt recovery matters for a number of large corporate clients, before joining Keelys in January 2020. Her hourly rate worked is £160 plus VAT = £192.

Joanne Davies qualified in 1994 and has years of experience in large Birmingham law firms and in house, before joining Keelys in 2018 and becoming Partner and Head of Litigation in 2019. She handles a vast array of cases for clients ranging from private individuals to large plcs in all aspects of litigation. Her hourly rate is £250 plus VAT = £300.

¹For the exact court fees payable see, <https://www.gov.uk/government/publications/fees-in-the-civil-and-family-courts-main-fees-ex50>