

IS YOUR BUSINESS OWED MONEY?

Biscoes Debt Recovery Procedures and Costs.

Pre Action

Before any legal proceedings take place, you will need to write a **Letter Before Action** to your debtor, who will then have a set timeframe to respond. If the debtor is an individual or sole trader, they will have **30 days** to reply, and if they are a business, they will have **14 days** to reply.

We charge a fixed fee to draft and send the **Letter Before Action** to your debtor. This includes taking initial instructions, reviewing documentation, and providing you with initial legal advice regarding the outstanding debt.

We will also discuss alternative methods of settlement with you, commonly referred to as **Alternative Dispute Resolution (ADR)**. This may involve contacting the debtor on your behalf or arranging mediation.

Fixed Fee – £275 plus 20% VAT

This fee includes:

- Reviewing initial documentation (up to 10 sheets of A4 paper).
- Providing initial legal advice and discussing the legal process.
- Drafting and sending a Letter Before Action to the debtor.

If we are successful in recovering any funds arising from the debt claim, we charge a retention fee plus 20% VAT.

Successful Retention Fees:

Claim Value	Percentage Charge
£500 - £10,000	5%
£10,001 - £50,000	3%
£50,001 and above	2%

Extras:

Instructing investigation services for data/asset information £140 plus 20% VAT

What's included:

- Drafting Claim Form and Particulars of Claim
- Sending the court papers to the Court for processing
- Monitoring claims up to the application for judgement for undisputed claims

Level of Debt	Our Fixed Fees	Court Fees**	Fees that can be recovered (value dependent)
£5001 - £10,000	£800 plus 20% VAT	Up to £455	Up to £100
£10,001 - £50,000	£1000 plus 20% VAT	5% of the claim	£100
£50,001 - £200,000	£1300 plus 20% VAT		£100
£200,001 +	For claim values over £200,001 please contact our team on 023 9266 0261		

***please note that the court fees and recoverable costs are subject to the total value of the claim and subject to change by the Court Service*

You have a Judgement - now let's look at Enforcement!

Once you have your Judgement, the goal of course is to get paid. This is called enforcement. There are various ways in which to enforce a Judgement and we will discuss with you the best options for you depending on the debtor and your situation.

We will provide a fixed fee for the various options.

Enforcement & What's included in our fees	Extras to Consider	Our Fixed Fees	Court Fees **
Applying for Judgement		£150 plus 20% VAT	
Instructing High Court Enforcement including monitoring progress and providing updates	Writ of Control will be required	£400 plus 20% VAT	£82
Warrant of Control – drafting and filing application		£400 plus 20% VAT	£96
Application for an order to attend court including instructing process server		£550 plus 20% VAT	£139
Application for attachment of Earnings		£550 plus 20% VAT	£139
Drafting and serving Stat Demand		£700 plus 20% VAT	n/a
Application for Charging order. Including drafting and filing application, obtaining office copies, witness statement, drafting and lodging application with Land Registry and correspondence with Land Registry	Land Registry Fee - £45 (subject to change)	£1500 plus 20% VAT	£139
Application for a third party debt order – Drafting and filing application to the court, instructing process server to server documentation	Counsel will need to be instructed	£1500 plus 20% VAT	£139
Petition to make someone bankrupt		£1000 plus 20% VAT	£352
Petition to wind up a company		£1000 plus 20% VAT	£352

***please note that the court fees and recoverable costs are subject to the total value of the claim and subject to change by the Court Service*

**All fees shown are correct as of August 2026 and may be subject to change. **

Additional costs to consider in enforcement

Additional Requirements	Extra Fees	Our Fixed Fees
High Court Enforcement Agents will charge a fixed fee if they are unsuccessful in enforcement	Agent's fees from £79 plus 20% VAT	
Instructions to an agent to personally serve an Order or Summons (for example an Order of Information must be personally served on the debtor)	Agent's fees from £100 to £210	£140 plus 20% VAT
Instructions for an agent to investigate debtor	Agent's fees £100 to £1500 plus 20% VAT	£140 plus 20% VAT

Disputed Debt Claims.

Pre-Action Disputed Claims

Sometimes a debtor will respond to a Letter Before Action disputing the claim you are seeking to make. You will undoubtedly need to enter into correspondence and/or negotiation to settle the dispute before court action is required. If this occurs, we will be happy to provide you with advice and offer Alternative Dispute Resolution options, which will be charged on an hourly rate basis.

Post-Action Disputed Claims

Once your claim is issued at the court, a debtor will have the opportunity to file a Defence and/or a counterclaim. If they do this, the claim will become "disputed". We will discuss the prospects of your case moving forward based on the contents of the Defence and complete any tasks in line with the procedural requirements set by the court up to the final hearing. Our fees for disputed claims will be charged at an hourly rate relevant to the appropriate lawyer required, and you will be provided with an estimate of the anticipated fees for completion of the work, dependent on complexities.

Debt Recovery Lawyers	Hourly Rate
Naomi is a Trainee Graduate Solicitor	£275 per hour plus 20% VAT
Supervising Naomi is Kevin Richardson, who is a Director, Associate Chartered Legal Executive and Head of the Dispute Resolution and Litigation department, working in the legal profession since 1988	£325 per hour plus 20% VAT

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Extra expenses to consider in post action disputed claims

Hearing Fees

The Court charges a fee to the Claimant to pay for a final hearing (if it gets that far) dependent on the value of the claim and which track the claim is allocated to.

Court Fee	Amount
Small Claims Track	
More than £3,000	£346
Fast Track Claim	£545
Multi Track Claim	£1,175

For more information or to get started, please contact Naomi Taylor of our Commercial Debt Recovery Team on 02392 660261 or email info@biscoes-law.co.uk.