

DEBT COLLECTION COSTS AND FEES**ENGLAND & WALES**

This document outlines the costs and fees involved at each stage of the debt collection process. Please be aware that invoices are issued to you at the end of the month for all work carried out in that month. Our terms are 7 days.

Stage One

To begin the debt collection process where the debtor is a limited company or a firm (partnership) we can send either a Letter Before Action to the debtor, which requests payment from the debtor within seven days or alternatively a Late Payment Demand, which not only claims your basic debt but also claims interest, compensation and your reasonable debt collection costs under the Late Payment of Commercial Debts (Interest) Act 1998, provided both parties were acting in the course of business.

- Letter Before Action only £3.00 (+ VAT)
- Standard LBA Late Payment Demand only £3.00 (+ VAT) LPD

Suing individuals.

To begin the debt collection process where the debtor is an individual the new Pre-action Protocol for Debt Claims is applicable from 1 October 2017. It will only affect you when your debtor is an individual. Our charge is £10 plus VAT and is applicable to letters containing up to 16 printed sheets of A4 paper and postage. When the letter contains between 17 and 50 printed sheets the actual additional postage will be charged in addition to the £10 plus VAT. 50 printed sheets is the maximum we will include in a pre-action protocol letter.

Please note that if the debt is paid at this stage you will not be charged any of the costs or fees listed below.

Stage Two**Court Actions in England and Wales**

All claims under £100,000 are issued through the County Court Business Centre. VAT is charged on costs, not fees and is not recoverable from the Debtor, but can be reclaimed by you if VAT registered (unless exceptionally you operate under the VAT Flat Rate Scheme).

Claim Value	Costs (+VAT)	Court Fees	*Total (+ VAT on Costs)	Standard LBA Debtor Pays	Standard LBA Non-Recoverable Costs	LPD Debtor Pays
£25 to £200	£70	£25	£95	£75	£20	All
£200 to £300	£80	£25	£105	£75	£30	All
£300 to £500	£90	£35	£125	£85	£40	All
£500 to £600	£110	£60	£170	£130	£40	All
£600 to £1,000	£140	£60	£200	£130	£70	All
£1,000 to £1,500	£150	£70	£220	£150	£70	All
£1,500 to £3,000	£150	£105	£255	£185	£70	All
£3,000 to £5,000	£150	£185	£335	£265	£70	All

£5,000 to £10,000	£170	£410	£580	£510	£70	All
£10,000 to £15,000	£170	4.5% *	4.5% * + £170	4.5% * + £100	£70	All
£15,000 to £50,000	£175	4.5% *	4.5% * + £175	4.5% * + £100	£75	All
£50,000 to £100,000	£180	4.5% *	4.5% * + £180	4.5% * + £100	£80	All

* of the claim value.

The Total column is the amount you pay regardless of whether the debt has been paid at this stage. The Debtor Pays column is the amount the Debtor pays when an action is successful, this may be after our invoice. The Court calculate the fee on the total of the debt plus interest, which may put the Court fees and costs into the higher band. You will not recover the sum in the Non-Recoverable column for a standard LBA. There are very exceptional circumstances where we are able to cancel the court action on the day of processing. Where we are able to do so, a cancellation charge of no more than the equivalent non-recoverable costs element will apply, otherwise the total costs and fees will be payable.

Stage 3

Judgment & Enforcement in England and Wales

Action	Judgment Amount	Judgment Costs (+ VAT)	Enforcement Costs (+ VAT)	Enforcement Fees	*Total (+ VAT on Costs)	Standard LBA Debtor Pays	Standard LBA/LPD Non-Recoverable Costs
Bailiff	£25 to £125	£32	£2.25	£77	£111.25	£101.25	£10
Bailiff	£125 to £600	£37	£2.25	£77	£116.25	£101.25	£15
HCEO	£600 to £5,000	£42	£51.75	£66	£159.75	£139.75	£20
HCEO	Over £5,000	£55	£51.75	£66	£172.75	£147.75	£25

The court calculates the Enforcement Fee on the Judgment total, which may put the fee into the higher band (if the enforcement is NOT issued through the Northampton County Court Business Centre the court fee is increased by £33). If the debtor files an Acknowledgement of Service the costs increase by £3 for debts up to £5,000 and by £5 on debts over £5,000. The HCEO will collect their charges from the debtor direct. However, in the event of the HCEO being unsuccessful there will be an abortive fee, which is generally £75 plus VAT. We will automatically instruct the Enforcement Officer (HCEO) in every case over £600.00. Stage 3 costs are based on default proceedings where the High Court Enforcement Officer (HCEO) or Bailiff is instructed. Judgment Costs are calculated on the total of the balance of the debt plus the fixed costs and fees on issue plus interest.

Matters referred to our litigation department may be charged at £100.00 to £180.00 plus VAT per hour.

SCOTLAND & NORTHERN IRELAND (UNDISPUTED COMMERCIAL DEBTS)

This document outlines the costs and fees involved at each stage of the debt collection process. Please be aware that invoices are issued to you at the end of the month for all work carried out in that month. Our terms are 7 days.

Stage One

To begin the debt collection process where the debtor is a limited company or a firm (partnership) we can send either a Letter Before Action to the debtor, which requests payment from the debtor within seven days or alternatively a Late Payment Demand, which not only claims your basic debt but also claims interest, compensation and your reasonable debt collection costs under the Late Payment of Commercial Debts (Interest) Act 1998, provided both parties were acting in the course of business.

- Letter Before Action only £3.00 (+ VAT)
- Standard LBA Late Payment Demand only £3.00 (+ VAT) LPD

Suing individuals.

To begin the debt collection process where the debtor is an individual the new Pre-action Protocol for Debt Claims is applicable from 1 October 2017. It will only affect you when your debtor is an individual. Our charge is £10 plus VAT and is applicable to letters containing up to 16 printed sheets of A4 paper and postage. When the letter contains between 17 and 50 printed sheets the actual additional postage will be charged in addition to the £10 plus VAT. 50 printed sheets is the maximum we will include in a pre-action protocol letter.

Please note that if the debt is paid at this stage you will not be charged any of the costs or fees listed below.

Stage Two

Court Actions in Scotland, Northern Ireland

For these regions, Court Actions are issued through the County Court Money Claims Centre. VAT is charged on costs, not fees and is not recoverable from the Debtor, but can be reclaimed by you if VAT registered (unless exceptionally you operate under the VAT Flat Rate Scheme).

Claim Value	Costs (+VAT)	Court Fees	*Total (+ VAT on Costs)	Standard LBA Debtor Pays	Standard LBA Non-Recoverable Costs	LPD Debtor Pays
£25 to £200	£70	£35	£105	£85	£20	All
£200 to £300	£80	£35	£115	£85	£30	All
£300 to £500	£90	£50	£140	£100	£40	All
£500 to £600	£110	£70	£180	£140	£40	All
£600 to £1,000	£140	£70	£210	£140	£70	All
£1,000 to £1,500	£150	£80	£230	£160	£70	All
£1,500 to £3,000	£150	£115	£265	£195	£70	All
£3,000 to £5,000	£150	£205	£355	£285	£70	All
£5,000 to £10,000	£170	£455	£625	£555	£70	All
£10,000 to £15,000	£170	5% *	5% * + £170	5% * + £100	£70	All
£15,000 to £50,000	£175	5% *	5% * + £175	5% * + £100	£75	All
£50,000 to £100,000	£180	5% *	5% * + £180	5% * + £100	£80	All

* of the claim value.

The Total column is the amount you pay regardless of whether the debt has been paid at this stage. The Debtor Pays column is the amount the Debtor pays when an action is successful, this may be after our invoice has been issued. The Court calculate the fee on the total of the debt plus interest, which may put the Court fees and costs into the higher band. You will not recover the sum in the Non-Recoverable column for a standard LBA. There are very exceptional circumstances where we are able to cancel the court action on the day of processing. Where we are able to do so, a cancellation charge of no more than the equivalent non-recoverable costs element will apply, otherwise the total costs and fees will be payable.

Judgment & Enforcement in SCOTLAND only

Application for Judgment:	THL Costs (+ VAT)	Disbursements	Court Fees
Debt amount £25 to £125 without Acknowledgment of service	£32		£100
Debt amount £25 to £125 with Acknowledgment of service	£35		£100
Debt amount £125 to £600 without Acknowledgment of service	£37		£100
Debt amount £125 to £600 with Acknowledgment of service	£40		£100
Debt amount £600 to £5,000 without Acknowledgement of service	£42		£100
Debt amount £600 to £5,000 with Acknowledgement of service	£45		£100
Debt amount over £5,000 without Acknowledgment of service	£55		£100
Debt amount over £5,000 with Acknowledgment of service	£60		£100
Affidavit fee no exhibit		£12(+ VAT)	
Affidavit fee with exhibit		£13(+ VAT)	

Scottish Messenger-at-Arms (Sheriff's Officer) Fees

Fees are dependent on the defendant's location (add 30% for remote rural areas) and the method of enforcement selected. The enforcement procedure in Scotland is significantly different from that in England and Wales. They proceed to each stage separately and render a fee note after completion of each step. Sheriff's fees may be recoverable from the defendant provided the Sheriff is successful. Fees quoted below are exclusive of VAT.

The feeing structure for Messenger-at-Arms is strictly regulated by the procedural laws issued by the Court of Sessions in Edinburgh. Scottish Officers of Court are not allowed to negotiate any kind of discount or deals with clients, therefore, regardless of which firm is instructed the fee will be exactly the same.

Service of Notice:	Scottish Messenger-at-Arms (Sheriff's Officer) Fee
Charge for payment	£101.15to£131.50

Attachment of Goods (if no payment following charge):	Scottish Messenger-at-Arms (Sheriff's Officer) Fee
This is the process of attaching the debtor's goods. The goods are inventoried and valued. Ultimately they will be exposed for sale by auction if the debt remains unpaid. The fees for attachment are based on the value of the goods attached.	
Service of notice of entry if necessary	£11.20
Arranging and executing attachment where appraisal value is:	
£690 or under	£98.05
Over £690 and up to £2,773	£152.00
Over £2,773 and up to £27,922	10% of appraised value
Over £27,922 and up to £139,601	10% up to £27,922; 5% thereafter
Over £139,601	10% up to £27,922; 5% up to £139,601; 1% thereafter
Reporting attachment	£9.30

Attachment of motor vehicle, heavy plant or machinery:	Scottish Messenger-at-Arms (Sheriff's Officer) Fee
Arranging and executing attachment where appraisal value is:	
£690 or under	£98.05
Over £690 and up to £3,067	£152.00
Over £3,067 and up to £139,601	5% of appraised value
Over £139,601	5% up to £139,601; 1% thereafter
Reporting attachment	£9.30
Unsuccessful Attachment	£83.80

Auction:

The process of realizing the value of attached articles is held at a public auction. At the conclusion the Officer is required to submit a report to the Court. This is audited after which the Officer will disperse the funds. Fees for auction will differ depending on the nature of the goods to be disposed of and the Auctioneers used. Indicative costs should be requested on a case by case basis.

Other Enforcement Procedures:	Scottish Messenger-at-Arms (Sheriff's Officer) Fee
Earnings arrestment (charge for payment must be served first)	£65.49
Bank arrestment on one named bank	£101.15 to £131.50
All five main banks	£262.15
3 rd party arrestment	£101.15 to £131.50

Inhibition (charge over property or land):	Scottish Messenger-at-Arms (Sheriff's Officer) Fee
Property search	£30
Inhibition	£101.15 to £131.50
Additional defendant (at same address)	£32.55

Registering execution of inhibition	£18.60
Fee to register of Scotland	£15

Judgment & Enforcement in NORTHERN IRELAND only

Enforcement in Northern Ireland is significantly different to England & Wales. The Enforcement of Judgment Office take full control of the enforcement process (once you have decided to proceed with enforcement). The EJO decide what steps to take and advise accordingly. Please note that this can be a long, slow process and can be quite costly.

Application for Judgment:	THL Costs (+ VAT)	Disbursements	Court Fees
Debt amount £25 to £125 without Acknowledgment of service	£32		£100
Debt amount £25 to £125 with Acknowledgment of service	£35		£100
Debt amount £125 to £600 without Acknowledgment of service	£37		£100
Debt amount £125 to £600 with Acknowledgment of service	£40		£100
Debt amount £600 to £5,000 without Acknowledgement of service	£42		£100
Debt amount £600 to £5,000 with Acknowledgement of service	£45		£100
Debt amount over £5,000 without Acknowledgment of service	£55		£100
Debt amount over £5,000 with Acknowledgment of service	£60		£100
Affidavit fee		£12(+ VAT)	

Application to register the Judgment:	THL Costs (+ VAT)	Disbursements	Court Fees
To make an application	£100		£100
Registration Fee	£39		

Application for Enforcement:	THL Costs (+ VAT)	Disbursements	Court Fees
Form 1		£24	
Enforcement of Judgments Office (EJO) search	£10	£10	
Bankruptcy search	£10	£24	
Form 3	£12		Variable *
Form 6 (debts over £3,000) - Application for questioning			£177

* Fee is calculated based upon the amount of Judgment debt. We will inform you at this stage the value of the Court Fee.

Potential additional charges:	THL Costs (+ VAT)	Disbursements	Court Fees
Conditional order process server fee (per defendant)		From £100	
Debtor's travelling expenses (per defendant)		£15	
Registration of order charging land with land registry in Northern Ireland		Variable *	

* Solicitor agent's fees (+ VAT). We will inform you at this stage.
Matters referred to our litigation department may be charged at £100 to £180 plus VAT per hour.

EUROPEAN PAYMENT ORDER
(UNDISPUTED COMMERCIAL DEBTS IN THE REPUBLIC OF IRELAND)

This document outlines the costs and fees involved at each stage of the debt collection process. Please be aware that invoices are issued to you at the end of the month for all work carried out in that month. Our terms are 7 days.

Stage One

To begin the debt collection process we can send either a Letter Before Action to the debtor, which requests payment from the debtor within seven days or alternatively a Late Payment Demand, which not only claims your basic debt but also claims interest, compensation and your reasonable debt collection costs under the EU Directive.

- Letter Before Action only £3.00 (+ VAT)
- Standard LBA Late Payment Demand only £3.00 (+ VAT) LPD

Please note that if the debt is paid at this stage you will not be charged any of the costs or fees listed below.

Stage Two

Issue of the European Order for Payment (Claim)

VAT is charged on costs, not fees and is not recoverable from the Debtor, but can be reclaimed by you if VAT registered (unless exceptionally you operate under the VAT Flat Rate Scheme).

Claim Value	Costs (+VAT)	Court Fees	*Total (+ VAT on Costs)	Standard LBA Debtor Pays	Standard LBA Non-Recoverable Costs	LPD Debtor Pays
£25 to £200	£200	£35	£235	£85	£150	All
£200 to £300	£200	£35	£235	£85	£150	All
£300 to £500	£200	£50	£250	£100	£150	All
£500 to £600	£200	£70	£270	£140	£130	All
£600 to £1,000	£200	£70	£270	£140	£130	All
£1,000 to £1,500	£250	£80	£330	£160	£170	All
£1,500 to £3,000	£250	£115	£365	£195	£170	All
£3,000 to £5,000	£250	£205	£455	£285	£170	All
£5,000 to £10,000	£300	£455	£755	£555	£200	All
£10,000 to £15,000	£300	5% *	5% * + £300	5% * + £100	£200	All
£15,000 to £50,000	£350	5% *	5% * + £350	5% * + £100	£250	All
£50,000 to £100,000	£350	5% *	5% * + £350	5% * + £100	£250	All

* of the claim value.

The Total column is the amount you pay regardless of whether the debt has been paid at this stage. The Debtor Pays column is the amount the Debtor pays when an action is successful, this may be after our invoice. The Court calculate the fee on the total of the debt plus interest, which may put the Court fees and costs into the higher band. You will not recover the sum in the Non-Recoverable column for a standard LBA. There are very exceptional circumstances where we are able to cancel the court action on the day of processing. Where we are able to do so, a cancellation charge of no

more than the equivalent non-recoverable costs element will apply, otherwise the total costs and fees will be payable.

Stage Three

Declaration of Enforceability (similar to Judgment). Whilst the Sheriff will endeavour to collect the lodgement fee and accrued interest our costs involved in applying for the Declaration of Enforceability and obtaining the sealed Praecipe/Fifa are non-recoverable.

Action	Enforcement Amount	Application for Declaration of Enforceability (+ VAT)	Praecipe and Fifa (Instruction to Sheriff) (+ VAT)	Sheriff Lodgement fee in Euro's
Sheriff	£25 to £125	£32	£100.00	€19.00
Sheriff	£125 to £600	£37	£100.00	€19.00
Sheriff	£600 to £5,000	£42	£100.00	€19.00
Sheriff	Over £5,000	£55	£100.00	€19.00

Any euro cheque payments we receive will attract a charge of £10.50 plus VAT for each cheque banked on your behalf. This sum will be added to your end of month bill and is non-recoverable. Please note the Sheriff will collect in Euro's even when proceedings are in Sterling. In such circumstances we would suggest you obtain the best possible exchange rate when banking euro cheques to be offset against a sterling debt, to reduce any shortfall that may arise due to a fluctuation in the exchange rate and/or any bank charges applied to you. Upon receiving confirmation that the full amount has been recovered by the Sheriff (sterling/euro), our file and that of the Sheriffs will be closed and no further action taken.

Enforcement in the Republic of Ireland can be an extremely long and slow process. Should the Sheriff be unsuccessful we will seek your instructions to transfer the case to a firm of solicitors in the Republic of Ireland for you to consider alternative methods of enforcement.

In the event of a dispute "notice of opposition", the matter will proceed as a defended case through the English Courts. We will seek your instructions to take over conduct to deal with the dispute or transfer to a more general firm of solicitors.

Matters referred to our litigation department may be charged at £100 to £180 plus VAT per hour.