



Debt Recovery

FIXED COSTS FOR DEBTS UP TO £3,000;

Letter

A standard letter being sent to the debtor on your behalf requesting payment within 14 days.

Our costs for this are £15.00 (+ VAT) with payment of costs on account prior to the letter being sent.

Letter Before Claim (Pre-action protocol)

The court expects this pre-action protocol to be carried out before any court action is taken. **The protocol applies to any business (including sole traders and public bodies) claiming payment of a debt from an individual (including a sole trader). This protocol does not apply to business to business debts unless the debtor is a sole trader.**

The letter before claim gives the debtor details of the debt owing and allows them 30 days to respond. Enclosed with the letter is an information sheet, reply form and a standard financial statement for the debtor to complete.

Our costs for a letter before claim are £30 (+ VAT) with payment of costs on account prior to the letter being sent.

Should it be required, we would be able to send the Letter or Letter before claim by recorded delivery, however further fees will apply for this service to cover additional postage and are available upon request.

Pre Litigation (out of court) Action:-

Telephone package

Our telephone package allows up to five telephone calls to the debtor for £50.00 + VAT with payment of costs on account prior to the first telephone call.

Communication package

Our communication package consists of DMA Law communicating with the debtor on up to five occasions via telephone, letter or email for £50 + VAT with payment of costs on account prior to the first communication method.

Address Trace

When dealing with an individual debtor you may wish to consider the options of conducting a trace, which may confirm a current address for the debtor. The cost of this is £48.00 inclusive of VAT for the agent's fee, and our costs of £10.00 + VAT admin fee for preparing and instructing the agent. Costs are to be paid on account prior to DMA Law preparing the trace instructions.

Land Registry Searches

A Land Registry search can ascertain who owns a property at a cost of £10 +VAT admin fee plus £3.00 Land Registry fee. Costs are to be paid on account prior to DMA Law preparing the search.

Court Action

Issuing Proceedings

If despite our best efforts under our out of court options, recovery is not made, we are able to issue court proceedings.

All claims under £100,000 are issued through the County Court Money Claims Centre (CCMCC). DMA Law costs and the court fee is to be paid on account prior to DMA Law preparing the court forms.

Claim Value	DMA Law Costs (+VAT)	Court Fees (Recoverable)	Total (+ VAT on costs)
Up to £300	£70	£35	£105
£300 to £500	£90	£50	£140
£500 to £1,000	£120	£70	£190
£1,000 to £1,500	£150	£80	£230
£1,500 to £3,000	£150	£115	£265

**Please note that the claim will be issued under the name of the creditor as DMA Law only prepares the claim form and are not the representative for the claim. If you would like DMA Law to act as the representative on the claim form a 33% uplift will be added to the costs.*

Non Defended Proceedings

If the debtor does not make payment and does not defend the proceedings, we will make an application for judgment on your behalf.

If a County Court Judgment (CCJ) is granted you can then look to enforce the order to recover the debt. The judgment order is on the debtor's record for six years and may affect their credit record.

The costs to apply for a judgment order are set out below and are recoverable from the debtor in successful cases.

Stage obtained	Under £3,000 Debt
Judgment in absence of Acknowledgment of Service	£22.00
Judgment in default of a defence	£25.00
Judgment on Admission and Acceptance	£40.00
Judgment on Court decision on Payment	£55.00

Enforcement

Once a judgment has been obtained, we will return to you for further instructions should you wish to proceed with enforcement action.

The costs and fees upon instruction of enforcement are set out below. Please note that costs + VAT are not recoverable, however enforcement fees are recoverable from the debtor. However please note that if enforcement is unsuccessful the warrant may be returned as abortive with an abortive fee of £75 +VAT. Costs and fees are to be paid on account prior to DMA Law preparing the matter for further action.

Action	Judgment Amount	DMA Costs (+ VAT)	Court Fees
County Court Bailiff	£25 to £600	£50	£110
High Court Enforcement Officer	£600 to £3,000	£80	£66

Other methods of enforcement are available depending on the debtor's circumstances that are set out as follows;

- Attachment of Earnings
- Third party debt order
- Order to obtain information
- Bankruptcy/winding up proceedings
- Charging order

If any of the above methods are required, additional charges and expenses will be incurred, the amount of which will depend on what type of enforcement action we consider most appropriate of each case. Further details can be provided as and when appropriate.

DEFENDED PROCEEDINGS:

In some cases a debtor may defend/dispute the claim made against them and the matter will then be referred to a Solicitor within our Litigation department. The costs for this are set out in our 'Debt from £3,000' package.

If proceedings are issued and a matter is defended then you may be liable to pay the opponent's legal costs if you were to lose the claim. In disputed matters it may be worth checking to see if any of your existing insurance policies provide you with legal costs cover which also may cover your costs as well as the opponent's costs.