



Debt Direct Charges and Costs

Pre-Action

These fees apply before the issue of court proceedings.

Instruction Fee: £35.00 + VAT
This covers opening a file and sending our Letter Before Action.

Recovery Charge: First £500.00: 10% of amount recovered
 Balance over £500.00: 5% of amount recovered
This covers a maximum of 2 further letters and 1 telephone phone call to the Debtor and our collection and accounting to you of payments received.

Court Proceedings

Should Pre-Action steps fail to result in payment of all or part of the debt due to you and you instruct us to issue a Claim the following fee structure will apply:

Pre-Judgment

Amount claimed	Our fee *	Court fee	If debtor pays in full you pay **	If debtor does not pay in full you pay ***
£	£	£	£	£
Up to £300	65	30	15	95
300.01 - 500	80	45	30	125
500.01 - 1,000	100	65	30	165
1,000.01 - 1,500	115	75	35	190
1,500.01 - 3,000	130	85	50	215
3,000.01 - 5,000	145	108	65	253
5,000.01 - 15,000	165	225	65	390
15,000.01 - 50,000	165	360	65	525
50,000.01 - 100,000	165	630	65	795
100,000.0 - 150,000	165	810	65	975
150,000.01 - 200,000	165	990	65	1155
200,000.01 - 250,000	165	1170	65	1335
250,000.01 - 300,000	165	1350	65	1515
300,000 - unlimited	165	1530	65	1695

* *These fees apply assuming payment is made without Judgment being entered against your debtor.*

** *The Court Fee and a proportion of our fee will be recoverable. The amounts are fixed and limited so that even if your Debtor pays in full a small balance will be payable by you as per this column. This Fee is payable in addition to the Pre Action Instruction Fee.*

*** *If your Debtor does not pay or pays only part of the amount due, you will be liable to pay the full Court Fee and Our Fee as set out in this column (or any balance outstanding once any payment by your Debtor is taken into account).*

NB *Interest is added to the initial debt pursuant to Section 69 of the County Court Act 1984 at the rate of 8% per annum, or alternatively, the interest rate set out in your Terms of Business with your Debtor.*

Judgment Fees

If it becomes necessary to enter Judgment against your Debtor then the following fee structure will apply in addition to our pre-Judgment Fee and the Court fee.

Amount claimed	Our fee	Court fee	If debtor pays in full you pay *	If debtor does not pay in full you pay **
£	£	£	£	£
Up to £500	55	Nil	Nil - 33	55
500.01 - 2,000	90	Nil	35-68	90
2,000.01 - 3,000	100	Nil	45-78	100
3,000.01 - 5,000	110	Nil	55-88	110
5,000.01 - unlimited	130	Nil	60-100	130

* The amount you might recover depends on whether Judgment is obtained:

- * In Default of Acknowledgement of Service
- * In Default of a Defence
- * On Admission and accepting proposals
- * On Admission and Court fixing amount

** If your Debtor does not pay or pays only part of the amount due you will be liable to pay the full Court Fee and Our Fee as set out in this column (or any balance outstanding once any payment by your Debtor is taken into account).

Post Judgment/Enforcement Fees

If payment in full is not received following Judgment being entered against your Debtor and you instruct us to issue Enforcement Proceedings the following fee structure will apply. These fees are in addition to our pre-Judgment and Judgment Fee and the Court Fee.

Method of Enforcement	Our fee	Court fee	If fees recovered from debtor you pay *
	£	£	£
Warrant of Execution (County Court)	50	100	47.75
Writ of execution (High Court)	75 (£60 if abortive)	50	23.25
Order to attend Court for Questioning	75	50	75
Attachment of Earnings	75	100	66.50
Third Party Debt Order (attendance at final hearing, if necessary, will be charged at an hourly rate of £130 +VAT)	225	100	126.50
Charging Order (attendance at final hearing, if necessary, will be charged at an hourly rate of £130 + VAT)	325	155.60 including office copies and land registry fee	215
Statutory Demand (£100+VAT approx for personal service)	130	Nil	130

* If your Debtor does not pay or pays only part of the amount due you will be liable to pay the full Court fee and Our Fee as set out in this column (or any balance outstanding once any payment by your Debtor is taken into account).

Enquiry Agents

Should you wish to instruct us to locate the current address details for your Debtor, we have a panel of Enquiry Agents who will attempt to trace your Debtor in the UK and abroad. The following fee structure will apply

	Agent's fee (excluding VAT)	Our fee
	£	£
Positive Trace	25-55	40
Negative Trace	Nil	40

Defended Cases

If your Debtor files a Defence to your Claim or if your Debtor applies to set aside Judgment, you may ask for the Claim to be transferred to our Dispute Resolution Department, who will issue you with a Letter of Engagement setting out our Terms & Conditions of Business for dealing with the defended Claim, which will include time being charged at an hourly rate.

Please Note

- * *There is no VAT payable on Court Fees but VAT is payable on our fees and other disbursements.*
- * *Some Claims cannot, by reason of their complexity, be processed or continue to be processed by Debt Direct. In such cases, with your agreement, we will refer the case to our Dispute Resolution Department, who will advise you separately of the charges that will apply if you wish to continue to instruct us in the matter.*
- * *You are liable for all of our fees whether or not recovery is made, but if recovery is made you will receive a contribution to these fees from the Debtor as set out in the individual fee tables.*
- * *Two separate fee arrangements apply: one relating to claims processed without the need to issue proceedings and the second when proceedings are issued. If, therefore, only part of a debt is recovered prior to proceedings being issued and we receive instructions to issue proceedings to recover the balance, then you will be deemed to have entered into a new fee agreement with us as per the rates set out above under the heading "Court Proceedings".*