

LOVETTS SOLICITORS PRICE LIST

Lovetts Solicitors provides a dedicated fixed fee service across all key stages of the UK debt recovery process such as **Letter Before Action**, **Issuing Court Claims**, obtaining a **County Court Judgment (CCJ)**, **Enforcement of a CCJ**, and if necessary **Insolvency Proceedings**.

This document provides a transparent overview of the fixed cost services that the firm provides, detailing:

A THE FOUR STAGES OF DEBT RECOVERY

B DEFENDED WORK, COMMERCIAL LITIGATION & LEGAL ADVICE

C ADDITIONAL SERVICES AND OTHER JURISDICTIONS

D FURTHER INFORMATION

There are no hidden fees/subscriptions when you sign up with Lovetts. We charge based on the services we provide and the instructions you give us. For further information, please do not hesitate to contact us directly.

Bramley House, The Guildway
Old Portsmouth Road, Guildford
Surrey GU3 1LR

E: info@lovetts.co.uk
T: +44 1483 457500
W: www.lovetts.co.uk

Lovetts solicitors

A THE FOUR STAGES OF DEBT RECOVERY

Stage 1: Letter Before Action

Letter Before Action (LBA)
Low cost, fixed fee

Letter Before Action (LBA) or Late Payment Demand (LPD) - **Email only**	£1.50
Letter Before Action (LBA) or Late Payment Demand (LPD) - **Post & Email**	£5.00

- Applicable for business to business debts and/or where a Pre Action Protocol Letter (PAP) has already been sent.
- If instructions are not sent to Lovetts through the CaseManager Portal or via an LBA batch spreadsheet, the cost of your LBA or LPD will be £50 plus VAT.
- The LBA instructs the recipient to direct any queries to you. If the debtor contacts Lovetts or you instruct us to send further correspondence to the debtor, there will be a £25 plus VAT charge per item of correspondence.

Pre Action Protocol Letter (PAP)
No collection, no fee commission

PAP Letter and additional correspondence	10%

- Applicable where the debt is against an individual or sole trader and a PAP letter has not previously been sent.
- Lovetts will work the debt for a period of at least 30 days unless payment is made for the full balance. Lovetts will at its discretion choose to extend this period if negotiations are on-going.
- If you instruct Lovetts to close the case before we advise you to do so, you may be subject to a close out fee. Please see here for further information.
- Lovetts will charge 10% (plus VAT) of any sums paid towards the debt, subject to a minimum charge of £10 plus VAT. If we do not collect anything, you do not pay anything.

Lovetts solicitors

Stage 2: Issuing a Court Claim

Lovetts issue claims electronically through a centralised Court service interface, which typically ensures that claims are issued within 48 hours of being sent to the **Civil National Business Centre (CNBC)**. It also provides a discount on the usual court fees, which we pass on to our clients.

Debt Amount	Court Fee	Lovetts Fee	Total Costs	Total Recoverable From Defendant
£25 - £300	£35	£100	£135	£85
£301 - £500	£50	£100	£150	£100
£501 - £1,000	£70	£145	£215	£140
£1,001 - £1,500	£80	£160	£240	£160
£1,501 - £3,000	£115	£175	£290	£195
£3,001 - £5,000	£205	£195	£400	£285
£5,001 - £10,000	£455	£225	£680	£555
£10,001 - £25,000	5%	£295	*	**
£25,001 - £50,000	5%	£350	*	**
£50,001 - £75,000	5%	£550	*	**
£75,001 - £100,000	5%	£600	*	**

*Court Fee plus Lovetts Fee **Court Fee plus £100

- There is an additional £10.00 - £50.00 plus VAT added to our fees if instructions do not come through CaseManager.
- Service Level commitment: All instructions received by 2pm will be processed on the same working day.
- If your debt amount is greater than £100,000 we will contact you to advise on costs and the best way forward.
- If you instruct us to stop a claim after it has been issued, you will be charged our full fee.

Lovetts solicitors

Stage 3: County Court Judgment (CCJ)

Debt Amount	Lovetts Fee	Total Recoverable From Defendant
£25 - £5,000	£65	£22 - £55
Over £5,000	£80	£30 - £70

- There is an additional £5.00 plus VAT added to our fees if instructions do not come through CaseManager.
- If you prefer not to enforce the Judgment immediately and instead you would like us to write to the debtor informing them that Judgment has been entered, a charge of £25 plus VAT will be incurred per item of correspondence.

Stage 4: Enforcement of CCJ

Method of Enforcement	Disbursements	Lovetts Fee
Issuing warrant of execution to Bailiff via CNBC or other Court	£94	£75
Certificate to enforce and instruct High Court Enforcement Officer (HCEO)	£82	£195
Obtaining and Registering a Charging Order	Various	£295
Removing Charging Order	Various	£195
Third Party Debt Order/Order to Obtain Information to first hearing	Various	£225
Attachment of Earnings Order without representation	£139	£100

- We will commence Enforcement Action within 2 working days of receipt of your instructions.
- If you instruct an HCEO they will send a 10 day statutory notice by first class post to the debtor requesting payment, after which the enforcement officer will attend the debtors premises to collect the debt or seize goods up to the value of the outstanding judgment, plus their charges.
- The timetable for enforcement action through the County Court, will vary depending on the Court workload. However, we will keep you updated at least once a month of any progress with your case.

Insolvency

Across all stages of debt recovery, insolvency proceedings may be required. If a debtor does not make payment on demand and the debt is not disputed, they are technically deemed insolvent.

Insolvency Service	Lovetts Fee
Statutory Demands (Individual or Company)	£350
Draft Winding Up Petitions including Company and Court Searches	£350

Insolvency Service (Continued)	Lovetts Fee
Bankruptcy Petition	£550
Winding-up Petition or taking over an existing petition including Company and Court Searches	£550
Notice to Support Winding-up Petition	£150
Adjourned Hearings	£150

- Court/Agent fee disbursements applicable and will be quoted at time.
- When you instruct us to prepare a draft winding up petition, we will prepare the petition and send a copy to the debtor requesting payment within 7 days. If you proceed with a full winding up petition, we will take into consideration the £350 plus VAT fee you have been charged and only a further £200 plus VAT will be incurred rather than a further £550 plus VAT as set out above.

Lovetts solicitors

B DEFENDED WORK, COMMERCIAL LITIGATION & LEGAL ADVICE

Defences: Small Claims

Service	Lovetts Fee
Receiving and dealing with an Acknowledgement of Service	£25
Receiving Defence/Part Admission/Admission/States Paid	£50
Objecting to Instalment Proposal	£65
Filing Directions Questionnaire (negotiations/arranging mediation included)	£175
Reply to Defence	£250

Handling a standard defended small claims case where there is not a counterclaim

Amount	Lovetts Fee
Up to £5,000	£475
£5,001 - £7,500	£975
£7,501 - £10,000	£1250
Adjourned Hearings	£100

- If the case goes to a hearing, a Court Hearing Fee of between £27 - £346 will be payable based on value of your claim.
- Court/Agent fee disbursements applicable and will be quoted at time.
- If you receive a defence to your claim and your claim is under £10,000 it is likely to be allocated to the Small Claims Track.
- We will file a Directions Questionnaire. Included in that fee will be correspondence to negotiate a settlement and/or arranging telephone mediation.
- The timetable for getting to trial will vary depending on the Court workload. However, on average it will usually take up to 6 months to get to a hearing. We will prepare the witness statements and documents required for the hearing in accordance with the fixed fees set out above. This fee also includes preparing for a hearing and instructing an Agent or Counsel to attend as representation.

Commercial Litigation - All Other Disputed Debts

Over the years, more and more clients have told us that what they really want when it comes to litigation services is clear and transparent pricing. So we've developed a range of advisory and dispute resolution services, often with fixed fees so clients have the assurance of knowing right from the outset exactly what the cost is going to be.

Rate Per Hour	Band	Claims £0 - £25,000	Claims Over £25,000
Senior Solicitor/Legal Executive	A	£250	£275
Solicitor/Legal Executive	B	£230	£250
Junior Solicitor/Legal Executive	C	£200	£220
Trainee Solicitor/Paralegal	D	£130	£150
Secretary	-	£80	£90

Band A: Solicitors/Legal Executives with 8yrs+ post-qualification and litigation experience.
Band B: Solicitors/Legal Executives with 4yrs+ post-qualification and litigation experience.
Band C: Other Solicitors/Legal Executives and fee earners of equivalent experience.
Band D: Trainee Solicitors, Paralegals, and other fee earners.
'Legal Executive' means a Fellow of the Chartered Institute of Legal Executives.

Consultant Solicitor hourly rates may vary depending on experience but these will be quoted in a Client Care letter prior to the commencement of any work.

Legal Advice

Legal opinion on merits of one case (Case by Case)	
Amount	**Our Fee**
Up to £10,000	From £500
£10,001 - £25,000	From £1,000
£25,001 - £100,000	From £2,000
£100,001 upwards	From £2,500

Annual Legal Advice Package Unlimited advice on debts under £10,000 & disputed at the Pre-Action Stage 12 Months (Multiple Cases)	
SMEs	£1,500
Corporate Group or Large Companies (Over £20m turnover)	£3,000

- Advice will be given within 7 working days of the later of: a) the file being passed to Commercial Litigation; b) you confirming the fixed price is acceptable; c) you supplying information/documents requested or promised; or d) payment on account being made.
- We will normally reply to letters, faxes, emails and web messages within two days of your communication.
- When we are unavailable to take your telephone call and you leave a message, we will ring you back within 4 working hours of receipt of your message.
- Some costs will be recoverable under the Fixed Recoverable Costs Rules. Further details of which can be found here.

Lovetts
solicitors

C ADDITIONAL SERVICES AND OTHER JURISDICTIONS

Additional Services

Service	Court/Agents	Lovetts Fee
Correspondence (see Further Information)		From £25*
Extending writs or warrant of		£25
Telephone attendances		£25
Taking over of an existing case		£100

Lovetts solicitors

Service	Court/Agents	Lovetts Fee
Debtor Payment Processing (First payment)		£20
Debtor Payment Processing (Second or subsequent payment)		£10
Dishonoured Debtor Cheque (incl. letter to debtor)		£25
Manual entry of particulars of debt with over 15 transactions		£30
Extending writs or warrant of execution	£100	£60
Re-issuing warrant of execution	£0 - £36	£45
Each additional defendant above two		£50
Foreign currency claim UK jurisdiction		£50
Registered office search (where no companies house number is given to Lovetts)		£8
Tracing debtor (no trace, no fee – UK based)		£45
Tracing debtor (no trace, no fee – International)		£55
Search current Winding Up Petition		£20
Notification to CCBC of case closure prior to judgment		£15
Consent order (standard, e.g. instalment terms)	£123	£100
Notice of discontinuance/withdrawal		£40
Filing Certificate of Service		£35
Obtaining HM Land Registry Office Copy Entries	£3*	£15
Making an Application to Court	£123 - £313	£175

*Per item

Bramley House, The Guildway
Old Portsmouth Road, Guildford
Surrey GU3 1LR

E: info@lovetts.co.uk
T: +44 1483 457500
W: www.lovetts.co.uk

Prelegal Service Fees

- Our UK PreLegal service is charged on a 'No Collection, No Fee' basis.
- Lovetts will work the debt for a period of at least 30 days unless payment is made for the full balance. Lovetts will at its discretion choose to extend this period if negotiations are ongoing.
- If you instruct Lovetts to close the case before we advise you to do so, you may be subject to a close out fee. Please see here for further information.
- Lovetts will charge 10% (plus VAT) of any sums paid towards the debt, subject to a minimum charge of £10 plus VAT. If we do not collect anything, you do not pay anything.

International Collections

Band	Territory	Commission %
A	Europe	22%
B	US, Australia, Canada, Middle East	28%
C	Africa, New Zealand, Asia & Far East	32%
D	All Other Areas (Including Russia)	35%

- Lovetts will charge the relevant commission percentage (plus VAT) on any sums paid towards the debt.
- Lovetts will work the debt for a period of at least 60 days unless payment is made for the full balance. Lovetts will at its discretion choose to extend this period if negotiations are ongoing.
- If you instruct Lovetts to close the case before we advise you to do so, you may be subject to a close out fee. Please see here for further information.

Scotland, Northern Ireland, Europe Including Eire, and Other Jurisdictions

Instruction	Court/Agents	Lovetts Fee
Application for leave to enter judgment on English claims against Defendants resident in Scotland and Northern Ireland. Affirmation fee included.	£113	£85
Preparing the application for a certificate of judgment in Scotland	£108	£100
Registering Judgment in Scotland	£20	£35
Instructing Messenger at Arms in Scotland	Various	£100
Judgment/Enforcement in Northern Ireland	Please enquire	
Europe including Eire, and other jurisdictions	Please enquire	

Lovetts solicitors

D FURTHER INFORMATION

Letter Before Action (LBA)

When you instruct us to send a Letter Before Action, you are able to choose whether the recipient has either 7 days, 3 days or by return to make payment of your debt.

If the deadline for payment passes, we will inform you that you can issue Court Proceedings via email and/or CaseManager. If you inform us of payment in full via CaseManager, we will close your case. Informing us that payment has been made improves the statistics and reports that are available to you via CaseManager.

If we do not receive further instructions from you after 6 weeks, your case will be automatically closed. However, Should you wish to take further action please contact us as the file can be re-opened quite easily.

Issuing a Court Claim

Our best practice is to serve all UK limited companies at their current Registered Office address, not their trading address.

The Court will usually serve the claim within 5 days of issue and the debtor will have 14 days (from the date of service) to deal with the claim (e.g. pay, defend or admit).

If the debtor files an Acknowledgement of Service, the debtor will have a further 14 days (i.e. a total of 28 days from the date of service) to file a defence. We will inform you of any response to the claim within 2 working days.

Should the debtor simply ignore the claim a County Court Judgment (CCJ) can be obtained at the end of the aforementioned period and we will inform you that you can request a CCJ via email and/or CaseManager.

In the unlikely event that we are required to amend a claim (without an application) and the serve that amended claim on the defendant, a charge of at least £50 plus VAT will be incurred. If an application is required to amend the claim, the usual application fees set out in the section 'Additional Services' will apply.

Court County Judgment (CCJ)

When you request Judgment via CaseManager, you will also have the option to instruct us to Enforce the Judgment at the same time.

If a Judgment is requested via the CCBC, Judgment will usually be entered within 48 hours.

Once Judgment has been entered, we will proceed with Enforcement in accordance with your instructions. If you have not provided instructions, we will email you to ask whether you would like to Enforce the Judgment and will action your instructions within 2 working days of receipt.

Insolvency

If you proceed with a Full Winding-Up petition, this will involve preparing the Winding-Up petition and immediately filing it with the Court. We will carry out your instructions within 2 working days. We will also deal with advertisement of the petition, preparing for the hearing and instructing an agent to attend the hearing.

Correspondence Charges

A correspondence charge is incurred where either:

- We receive correspondence in writing by telephone or in writing from the debtor or third party. We will deal with that correspondence and send a copy to you with recommendations as to the next steps.
- You contact us to discuss a matter at the Pre-Action stage and we take your instructions and/or provide guidance.
- You instruct us to correspond by telephone or in writing with a debtor or third party and we carry out your instructions.

Fee Earners

Information on fee earners that will work on your case will be provided to you in a welcome email to you and you will be updated on any changes to fee earners throughout the course of your relationship with us. For full details on our fee earners, please go to https://lovetts.co.uk/debt-recovery-information/about-us/

VAT and T&Cs

Our Charges exclude VAT and disbursements such as Counsel's fees, High Court Enforcement Officer's abortive charges, Agent's fees, etc. These vary in each case. Where VAT is added to our charges, it will be added at the current VAT rate of 20%. Where the Lord Chancellor's Department varies a Court Fee we will charge you the actual amount paid out on your behalf to the court.

Occasionally we are instructed to start proceedings and are then asked to try and stop them, because e.g. the debtor has paid the debt. In such a case, if we are able to recover it from the court, we will credit you with the court fee but will charge the fixed costs - there is sometimes more work in stopping than running an action.

Lovetts reserves the right to change our price list at any time and a full list of our Terms & Conditions can be found here: https://www.lovetts.co.uk/terms-and-conditions

Data Protection & Privacy Policy

We use the information you provide primarily for the provision of legal services to you and for related purposes. Our use of that information is subject to your instructions, the Data Protection Act 2018, General Data Protection Regulation 2018 and our duty of confidentiality.

Please note that our work for you may require us to give information to third parties such as auditors, expert witnesses and other professional advisers.

We may from time to time send you information that we think might be of interest to you. If you do not wish to receive that information please unsubscribe or notify our office in writing.

For further information please read our Privacy Policy: https://www.lovetts.co.uk/privacy-policy

Legal

Lovetts Ltd is a company registered in England under number: 2996700. VAT Number: GB602454474.

A list of directors can be inspected at the registered office: Bramley House, The Guildway, Old Portsmouth Rd, Artington, Guildford, Surrey GU3 1LR.

Lovetts Ltd is a body authorised and regulated by the Solicitors Regulation Authority. The Solicitors code of conduct can be accessed at www.sra.org.uk/handbook.