



DEBT RECOVERY PRICING INFORMATION

The fee scale outlined below is calculated based on issuing a straightforward individual claim for an unpaid invoice which is not disputed and not subject to enforcement action.

We will provide you with an accurate estimate once we understand the scope of your claim. Please contact us if you have a portfolio of claims.

Debt value	Court Fee (Disbursement)	Our Fee (incl. VAT at 20%)
Up to £5,000	Up to £185	£95 - £300
£5,001 - £10,000	£410	£150 - £380
£10,001 - £100,000	5% value of the claim	£750
£100,000 +	5% value of the claim	£1000

Please note:

- The VAT element of our fee cannot be reclaimed from the debtor.
- The costs estimated above are not for matters where enforcement action is needed to collect your debt.
- These costs do not apply to disputed or defended claims.
- Our estimate assumes the debtor is correctly identified and their whereabouts known.

If the other party disputes your claim at any point, we will discuss the further work which will be required and provide you with revised advice about costs if necessary.

Our Fees include:

- Taking instructions and reviewing documents
- Undertaking appropriate searches
- Sending a letter before action
- Receiving payment on your behalf and sending it on to you
- Drafting and issuing claim if debt not paid

- Applying to the court to enter judgment in default if no Acknowledgement of Service or Defence is received.
- Requesting payment when judgment in default is received.
- Advising on next steps if payment not received within a reasonable time frame (usually 14 days)

Matters usually take 2 – 6 weeks from receipt of instructions from you to receipt of payment from the other side, depending on whether it is necessary to issue a claim. This is on the basis that the other side pays promptly on receipt of Judgement in default. If enforcement action is needed, the matter will take longer to resolve.

THE SILVERBACK DEBT RECOVERY TEAM

Our specialist team of experts will guide you through each step of the debt recovery process and are always on hand to offer advice on the most cost-effective course of action.

- Sara Souyave – Solicitor
- Emma McGowan – Chartered Legal Executive
- Marina Akram – Solicitor
- Zahida Shah – Solicitor
- Zoe Sant – Chartered Legal Executive
- Julie Hind - Chartered Legal Executive
- Shaun Lowry – Solicitor
- Brian Averill – Solicitor

Their individual profiles can be found on our website.

Work is undertaken either by:

- the individual qualified Solicitor or Chartered Legal Executive
- a team of paralegals supervised by a qualified Solicitor or Chartered Legal Executive