



# Veale Wasbrough Vizards

Client Welcome Pack



The Bar Council



Please note that this document is a client specific document and does not include the terms and conditions for the firm. This proposal document should be used as a guidance only and a letter of engagement will need to be signed before any work is commenced.

All charges are reviewed annually on the 1 April and we will notify you of any changes to our fee structure or rates as soon as possible after that review.

# Table of Contents

Welcome to VWV	Page 5
Current County Court fees and solicitors' fixed costs	Page 6
Debt Recovery Costs Schedule	Page 8
Pre-legal collections workflow	Page 12
General debt collection flow path	Page 13
Legal recoveries workflow	Page 14
Account setup	Page 15
Full service law firm	Page 16
Management team and key contact information	Page 17



---

SERVICE PARTNER

In 2015, the Bar Council closed its Fees Collection service<sup>[1]</sup> following the introduction of Standard Contractual Terms in January 2013, the introduction of which was to avoid instructions being taken on non-contractual terms. The Bar Council now provides a panel of solicitors' firms who provide debt-recovery services and come recommended by clients.

I am delighted that Veale Wasbrough Vizards has chosen to work with the Bar Council on its independent panel of solicitors' firms. Veale Wasbrough Vizards has demonstrated an understanding of the demands of the Bar and the delicacy required when seeking to recover fees from the professional client, in particular the sensitivities around preserving long term commercial relationships.

A handwritten signature in black ink, appearing to read 'Paul Mosson', with a horizontal line underneath.

**Paul Mosson**

Director of Services

The General Council of the Bar

<sup>[1]</sup> If the unpaid fees are for Legal Aid funded work, the Bar Council may under some circumstances still be able to assist.

# Welcome to VWV

**Thank you for choosing us as your Debt Recovery partner. This pack has been designed to provide you with a 'partnership' guide to our infrastructure and highlight just some of the additional benefits VWV can offer you.**

We are a full service commercial law firm and leading sector specialists, acting for public and private sector clients nationally. We operate from our offices in London, Watford, Bristol and Birmingham.

We also:

- Generate an annual turnover of approximately £32 million, the firm has a total staff of over 350. This includes 53 partners based in London, Bristol, Birmingham and Watford and over 200 lawyers.
- Are recognised nationally for our strong litigation practice and debt recovery, as well as for our established commitment to teamwork, approachability, value for money and training. Our combination of expertise, genuine teamwork and client commitment sets us apart, and that's why we're confident that we can deliver the best and most effective legal solutions to help you succeed.
- Provide you with a partner-led team who are available as and when you need them to guide you in all matters in a cost effective and expert manner. We are experienced in working closely, and flexibly, with in-house teams and can support you in whichever way works best for you. We will provide you with a dedicated team of lawyers at all levels of experience and expertise, led by Award Winning Client Partner, Dee Kundi, having won the following awards for her debt recovery work;
  - Natwest Bank Venus Awards in Birmingham for Professional of the Year Award 2014
  - Best in Legal Services Award 2015 at the 3rd Annual BI Awards 2015 in association with BDO
  - Best in Debt Recovery Services 2015 – UK – by Acquisition International Legal Awards
  - Best in Litigation 2016 - UK - by Acquisition International Legal Awards
  - Debt Recovery Lawyer of the Year 2016 - UK at The 11th Annual ACQ5 Global Awards
  - Debt Recovery Team of the Year 2016 - UK at The 11th Annual ACQ5 Global Awards
  - The Rising Star Award 2016 by SAL
- Are a competitive, best-value proposition. In support of a focused commercial approach, we can assist you with managing fees by providing a transparent proposal, including competitive hourly rates, attractive blended rates and a beneficial suite of no cost value added services.

If you have any questions about this document, please do contact me on:



**Dee Kundi**

Partner

0121 227 3720 / 07468 698935

[dkundi@vww.co.uk](mailto:dkundi@vww.co.uk)



## County Court fees and Solicitors' fixed costs

### Key:

Recoverable fees/costs = Green

Non recoverable fees/costs = Red

### County Court fees

Court fees on commencement of action	
Debt values	County Court fees
£ 0.00 - £ 300.00	£ 35.00
£ 300.01 - £ 500.00	£ 50.00
£ 500.01 - £ 1,000.00	£ 70.00
£ 1,000.01 - £ 1,500.00	£ 80.00
£ 1,500.01 - £ 3,000.00	£ 115.00
£ 3,000.01 - £ 5,000.00	£ 205.00
£ 5000.01 - £ 10,000.00	£ 455.00
£ 10,000.01 - £ 100,000.00	5% of the value of the Claim
£ 100,000.01 - £ 200,000.00	5% of the value of the Claim
£200,000.01 +	£ 10,000.00

Warrant/writ of control fees	
	County Court
Warrant	£ 110.00
Reissue of Warrant	£ 33.00
Issuing Writ of Control	£ 66.00

Miscellaneous fixed fees	
Directions questionnaire – any debt value	£ 00.00
Hearing fees	
£ 0.00 - £ 300.00	£ 25.00
£ 300.01 - £ 500.00	£ 55.00
£ 500.01 - £ 1,000.00	£ 80.00
£ 1,000.01 - £ 1,500.00	£ 115.00
£ 1,500.01 - £ 3,000.00	£ 170.00
£ 3,000.00 +	£ 335.00
Fast Track Claim	£ 545.00
Multi Track Claim	£ 1,090.00

On Notice Application	£ 255.00
On Notice Application to set Judgment aside	£ 255.00
Application by Consent	£ 100.00
Application to vary Judgment	£ 50.00
Request for copy documents	£ 10.00 per copy
Application for a certificate of satisfaction of a judgment debt	£ 15.00

Enforcement fees	
Third party debt Order (Garnishee)	£ 110.00
Charging Order Application	£ 110.00
Attachment of Earnings Application	£ 110.00
Order for Information	£ 55.00

Insolvency fees	
Bankruptcy Petition	£ 280.00
Winding Up Petition	£ 280.00

Official receiver's deposit	
Bankruptcy Petition	£ 990.00
Winding Up Petition	£ 1,600.00

Other Official Receiver ("OR") fees	
OR's case administration fee (on creditor's bankruptcy petition)	£2,775
OR's case administration fee (on winding up petition)	£5,000
OR's general fee	£6,000
OR's trustee in bankruptcy/liquidator fee	15% of assets realised
OR's fee for setting up income payments agreement or order be (deducted from the deposit on reimbursement)	£150
OR's fee for returning deposit	£50

Solicitors' fixed costs plus the court fees are added to the claim and are therefore typically payable by the debtor in the event of a successful claim.

## County Court costs (Part 45 of the Civil Procedure Rules)

Fixed costs on commencement of action			
Debt values	Where the claim form is served by the Court or by any other method other than personal service by the claimant.	Where the claim form is served personally by the claimant and there is only one Defendant.	Where there is more than one Defendant, for each additional Defendant personally served at separate addresses.
£ 25.00 - £ 500.00	£ 50.00	£ 60.00	£15.00
£ 500.00 - £1,000.00	£ 70.00	£ 80.00	£15.00
£1,000.00 - £5,000.00	£ 80.00	£ 90.00	£15.00
£5,000.00 +	£100.00	£110.00	£15.00

Fixed Costs on Entry of Judgment		
	£25.00 - £5,000.00	£5,000.00 +
Where Judgment in default of an acknowledgment of service is entered.	£22.00	£30.00
Where Judgment in default of a Defence is entered.	£25.00	£35.00
Where Judgment is entered (Judgment on admission) or Judgment on admission on part of claim and claimant accepts the Defendant's proposal as to the manner of payment.	£40.00	£55.00
Where Judgment is entered (Judgment on admission) or Judgment on admission on part of claim and court decides the date or times of payment.	£55.00	£70.00
Where Summary Judgment is given or the Court strikes out a Defence, in either case, on application by a party.	£175.00	£210.00
Where Judgment is given on a claim for delivery of goods under a regulated agreement.	£ 60.00	£85.00

Warrant of control costs	
£0.00 - £25.00	Nil
£25.00 +	£2.25
Cost on issuing Writ of Control	£51.75

Miscellaneous fixed costs	
For service by a party of any document other than the claim form required to be served personally including preparing and copying a certificate of service for each individual served.	£15.00
Where service by an alternative method is permitted by an order	£53.25
Where a document is served out of jurisdiction	
(a) Scotland, Northern Ireland, Isle of Man or the Channel Islands	£68.25
(b) in any other place	£77.00
Third Party Debt Order where the amount recovered is less than £150	50% of the amount recovered
Third Party Debt Order where the amount recovered is £150 or more	£98.50
Charging Order	£110.00



## Debt recovery costs schedule

### 1. Work prior to issuing court proceedings

We work on a 'no-collection / no-fee' basis. If we are successful at this stage, our charges are;

- **10%** of the total monies recovered for debts of £10,000 or under, if recovery is made prior to court proceedings.
- **8%** of the total monies recovered for debts of over £10,000, if recovery is made prior to court proceedings.
- Letter Before Action (LBA) -Our charges for this service are **£10** plus VAT.

**Oversea Debtors** : We work in partnership with a reputable award-winning international debt recovery agency. Together, we have a market reach across all continents, providing debt recovery services to over 640 clients in 123 countries, across the UK, Europe, the Middle East, the Far East and the Americas.

We work on a 'no-collection / no-fee' basis. If we are successful at this stage, our charges are;

Scotland, Northern Ireland, Isle of Man	<b>15%</b>	of the total monies recovered
Europe	<b>18%</b>	of the total monies recovered
ROW	<b>25%</b>	of the total monies recovered

### 2. Tracing

If we are required to trace debtors on your behalf, we instruct specialist tracing agents.

The charges are as follows:

Tracing Service	Summary	Charge
Data Enhancement Gateway	With this service we would send names and address info to the agents and they will populate the latest live and consented landline phone numbers, mobile numbers and email addresses that match the individuals and address. This service will be ideal for the clients who do not have contact information such as mobile numbers for the debtors. If the agents can provide this information it increases the possibility of recovery.	<b>£5</b>
Basic individual trace (Bulk Searches Only)	This service is where the agent will perform a search on data provided, and will be able to provide both new and previous addresses in the name of the subject. This search will also incorporate a 'trace score' validating the result. This service is at a low cost and has a fast turnaround. This service is primarily used for bulk searches.	<b>£10</b>

For a company check report	This service focuses on commercial accounts and is used for batch trace requests for both limited and non-limited companies. This is a sophisticated product that provides up-to-date contact information for businesses and/or key individuals within the business.	£25
For a successful living as stated report	Agents will confirm new addresses by using desktop routines and searching various databases to confirm residency.	£35
For a full trace report	This service is where agents perform a full desktop investigation, accompanied by a report confirming all information discovered within the tracing process.	£45
For an employment report	This service confirms an employment trace whereby agents will perform a desktop trace to confirm the employment of the subject.	£45
Pre-sue report	Asset trace report confirming what assets the subject has.	£75
Process Serving	Personal Service	£90

### 3. Work in relation to undefended court proceedings

If we commence proceedings and they remain undefended (and are not in some other way 'complex') to judgment, we will only charge the solicitors fixed costs plus VAT and disbursements. The current solicitors' fixed costs are as follows:

Scale of claim	Charge
Claims of £25 to £500	£50
Claims of £500.01 to £1,000	£70
Claims of £1,000.01 to £5,000	£80
Claims over £5,000	£100

On entering judgment we will again only charge solicitors' fixed costs:

Judgment	Scale of claim	
	Claims of £25 to £5,000	Claims over £5,000
Default	£22 - £25	£30-£35
Admission	£55	£70
Part Admission	£40	£55
Re-determine		£30

#### 4. Enforcement of Judgments

We will advise you on what we consider to be the most suitable enforcement procedure in the circumstances, taking into account all circumstances including the size of the debt. Typical enforcement procedures include the following;

Writ/Instruction to High Court Enforcement Officers	£75
Orders to obtain Information	£60
Application for Attachment of Earnings Order	£80
Application for Charging Order	£150
Application for Third Party Debt Order	£150
Re-issue the above	£50
Orders for Sale	£750

We charge the solicitors' fixed costs (please refer to Page 7) as well as the above fixed fees in relation to enforcement of judgments.

#### 5. Work in relation to defended court proceedings / complex

If we commence proceedings for you on a matter that is or becomes disputed, defended or has other factors that we agree with you make it 'complex' then we shall charge our blended hourly rate of £150 per hour.

Examples of cases that we typically regard as complex will include:

- Defended / Disputed cases
- Counter claims
- Cases against insolvent debtors

- Cases against debtors in HM Forces
- Cases against overseas debtors
- Enforcing guarantees and other security
- High Value Debt

Any non-standard instructions (including but not limited to, dealing with applications to set aside, applications to court, consent orders, Tomlin orders, removal of charging orders, high value debt, general or ad hoc advice) will be charged at a blended rate of £150 per hour.

## 6. Land Registry Searches

If and when Land Registry searches are required to confirm the ownership of property we shall charge a fixed fee of **£15** per search.

## 7. Insolvency action

We have a great deal of experience in taking Insolvency action proceedings against commercial and individual debtors and will provide you with expert advice in relation to the merits of commencing Insolvency action on a case by case basis.

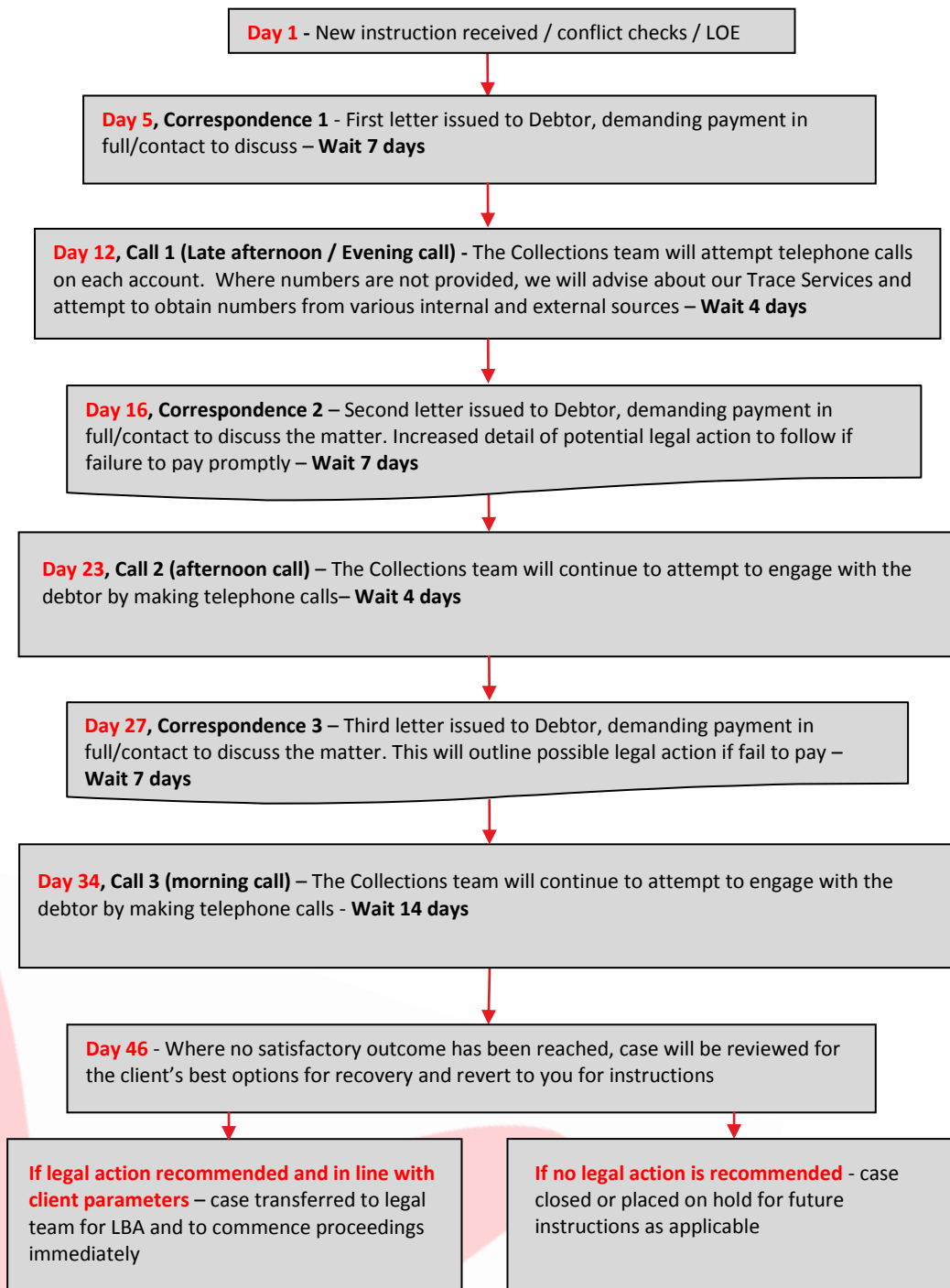
If the debt is undisputed, commencing insolvency proceedings by serving a statutory demand on the debtor can be a very effective method of debt recovery. Our charges for this service are as follows:

Drafting and arranging for service of a Statutory Demand	<b>£150</b>
Each attempt at personal service of the Statutory Demand	<b>£90</b>
Bankruptcy	<b>£750</b>
Winding Up Petition	<b>£750</b>

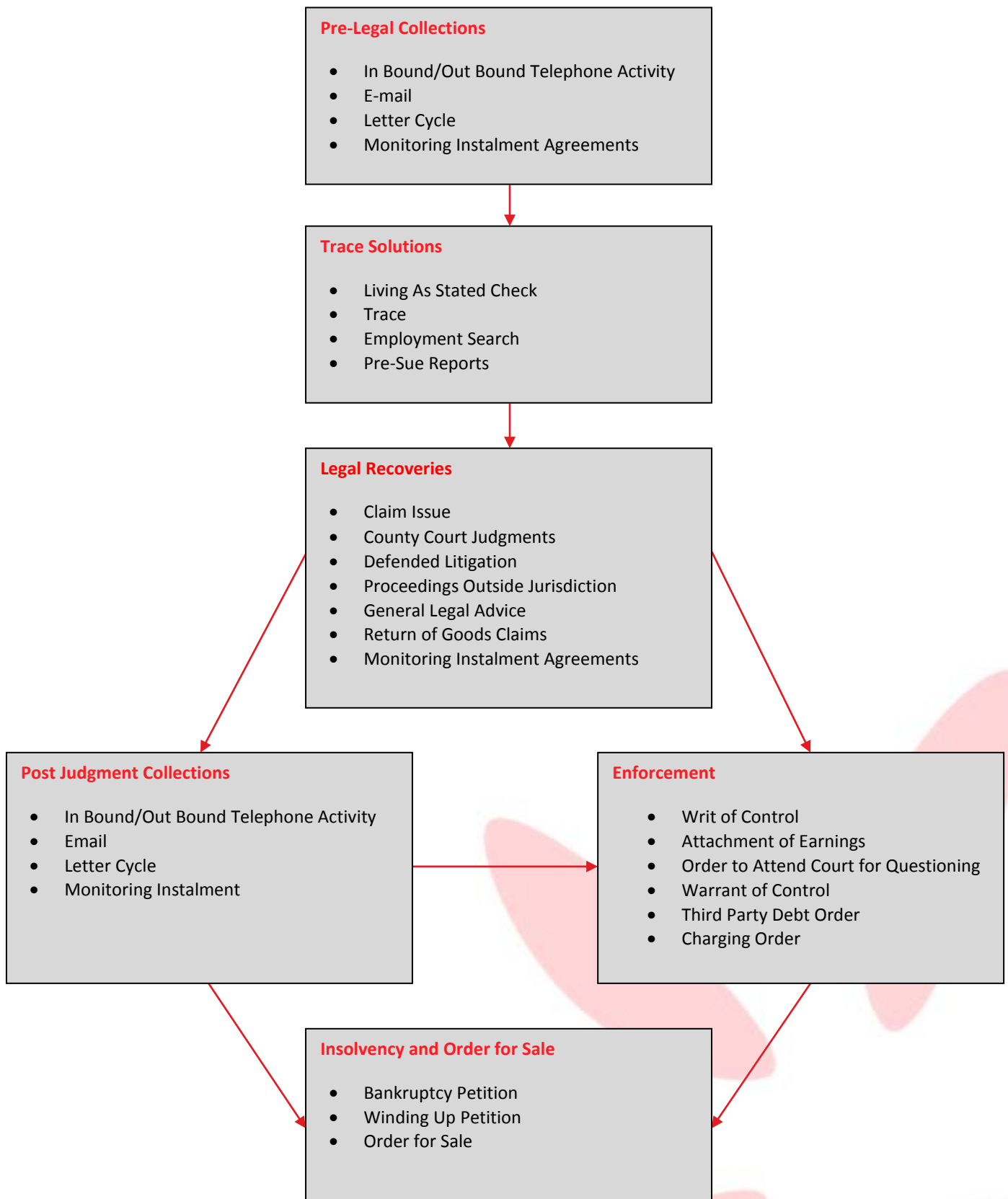
## 8. VAT

We will add VAT to all the above, where applicable, at the appropriate rate.

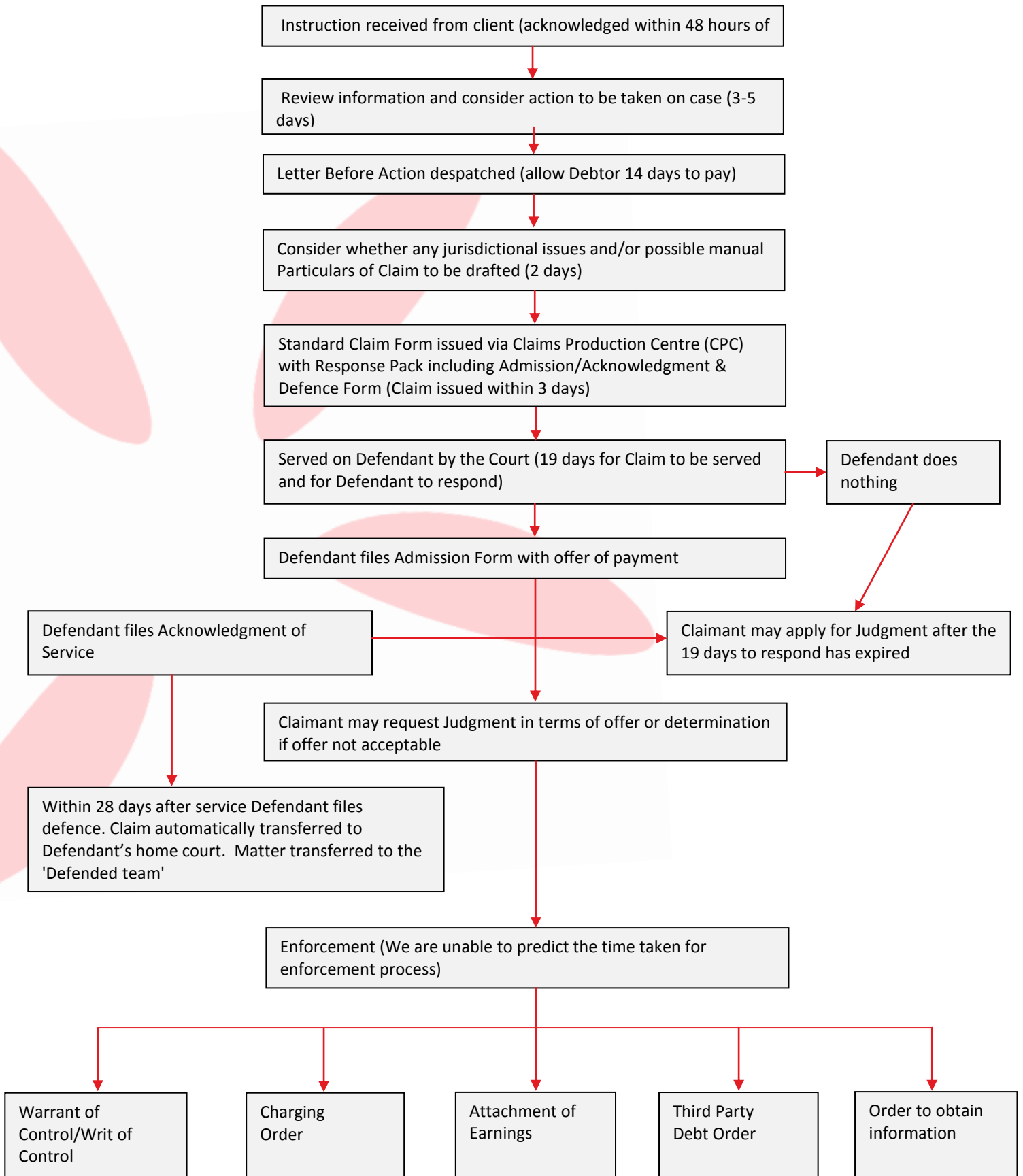
## General pre-legal collections workflow



## General debt collection flow path



## Legal recoveries process overview



## Account setup

### Preferred method of contact

- E-mail
- Letter
- Telephone
- Portal

### Report type and frequency

- Payment report
- Individual case progress report
- Write off report
- Weekly / Monthly / Quarterly

### Letters

- Acknowledgement of new instructions
- Number of letters required

### Trace

- Mandate
- Authority needed
- Does client want informing of new address

### Payment

- Minimum monthly instalment
- Full and final settlements / minimum %
- Does client want informing of agreements
- Does client want informing of broken agreements

### Legal

- Mandate
- Authority required
- Acknowledgement of action commencing
- Pre issue report required
- Post issue report required
- Pre Judgment report required
- Post Judgment report required
- Enforcement report required

### Supporting information/documentation

- Information available from client upon request
- All information supplied from outset



## Full service law firm

For our clients, we have national recognition for our sector focused approach, which means that we focus our skill, energy and expertise in understanding our clients in the sectors that they operate in.

- Education
- Charities
- Energy & utilities
- Family-owned businesses
- Healthcare
- Private wealth
- Public sector
- Recruitment
- Startup & early stage companies
- Technology

### Core legal services for business

- Aerospace and Defence
- Arbitration & mediation
- Commercial
- Construction & engineering
- Corporate
- Dispute resolution & litigation
- Employment law
- Immigration
- Insolvency & restructuring
- International
- Intellectual property
- Real estate & commercial property

### Core services for you

- Buying & selling a house
- Family law & divorce
- Inheritance tax planning
- Inheritance & Will disputes
- Personal immigration
- Personal injury claims
- Probate & estate administration
- Professional negligence
- Powers of Attorney & Living Wills
- Trustees & trust management
- Wills



## Management team and key contact information

VWV has built a team with a wide range of managerial and operational talent together with an experienced core of litigation, collections, trace, finance and administrative staff. Each member of the senior management team has substantial direct industry experience and they have between them collected or litigated for a wide variety of UK creditors, as follows:



**Dee Kundi**  
Partner  
0121 227 3720  
[dkundi@vww.co.uk](mailto:dkundi@vww.co.uk)



**Ed Husband**  
Partner  
0117 314 5233  
[ehusband@vww.co.uk](mailto:ehusband@vww.co.uk)



**Kellie Thatcher**  
Chartered Legal Executive  
0117 314 5462  
[kthatcher@vww.co.uk](mailto:kthatcher@vww.co.uk)

In the event that a Debtor contacts you directly and you wish to direct them to the VWV team, please provide the following general office telephone number 0117 925 2020.