



Debt Recovery Services

We offer a Bronze, Silver and Gold service. These three services typically relate to the value of the debt, though you are free to choose whichever service you prefer. This ensures matters are dealt with in the most cost proportionate manner possible.

Our Services at a Glance

Debts below £10,000 (not subject to a counter-claim or otherwise requiring specialist legal input)

Bronze	Silver	Gold
Typically no-win no-fee Undisputed debt Three warning letters Percentage Recovery 15% for debtors in the UK An additional £150* administration charge shall apply to any instruction on the Bronze service for a debt below £500	 Fixed fee of £450* plus disbursements So long as a debt is undisputed in our reasonable opinion we will either draft and send a template letter of claim. If we consider the debt is still undisputed after this letter we may also draft and issue proceedings and file a request for judgment in default (if appropriate) Or draft a statutory demand and arrange up to three attempts at service of it on the debtor 	 Work is conducted at our reduced hourly rate of £150* Any disputed or defended debt under £10,000 (not subject to a counter-claim or requiring specialist legal input) Any debt under £10,000 where judgment has been obtained If otherwise determined by us, at our sole discrection, to be outside the scope of the Bronze and Silver services

Debts of £10,000+ (or where a counter-claim is asserted or we consider specialist legal input is required)

Bronze	Silver	Gold
Typically no-win no-fee Undisputed debt Three warning letters Percentage Recovery 10% for debtors in the UK	Letter of claim - fixed fee depending on the value of the debt: • £10,000 - £29,999.99 - £450* • £30,000 - £49,999.99 - £600* • £50,000 - £74,999.99 - £750* • £75,000 - £99,999.99 - £900* • £100,000 or more - £1,050* Debts must be undisputed in our reasonable opinion to qualify for the Silver service	 Work conducted at our hourly rates Any disputed or defended debts of £10,000+ Any debt of £10,000+ where judgment has been obtained If we consider specialist legal input is required, the debt based upon a personal or company guarantee, or a counter-claim is asserted (any value of debt) Any matter where the debtor is outside England & Wales regardless of debt value If otherwise determined by us, at our sole discretion, to be outside the scope of the Bronze or
		Silver services



Introducing Your Team



Ed Husband Partner 0117 314 5233 ehusband@vwv.co.uk



Kellie Thatcher Solicitor 0117 314 5462 kthatcher@vwv.co.uk



Heather Eroglu Chartered Legal Executive 0117 314 5270 heroglu@vwv.co.uk