

Pricing Information — AFG Law Dispute Prices **Information**

DEBT RECOVERY

The types of costs

Whenever we deal with a debt recovery matter, you should be aware that different types of costs may be incurred. These costs generally fall into three categories, which are as follows:

- Our fees – these are the solicitor costs which we incur in dealing with your matter.
- Disbursements – these are costs which are incurred, but which relate to third parties, such as barristers, advocates, court fees, expert fees, mediator's fees, search/tracing fees, Land Registry fees, etc (see '**Disbursements**' below).
- VAT – we charge VAT on our fees at a rate of 20%. Most disbursements also attract VAT at 20%.

Steps taken prior to commencing court action

Prior to commencing court proceedings, it is likely that a standard 'Letter Before Claim' will need to be sent to the other party.

Taking your initial instructions/reviewing documents

In order to prepare such a Letter, we will need to first take your instructions, as well as review any relevant documentation. Depending on how complex this is, such work will be charged at our below hourly rates + 20% VAT (see '**Our hourly rates**' below). This work is however likely to take between 1-2 hours' worth of time, and therefore from £200 - £600, plus VAT at 20%.

The factors which will impact our likely fee will include things such as how much documentation there is to consider, the value sought, how complex the matter is, and whether any follow-up consultation is required with you.

In addition, it may be necessary for us to carry out certain, external searches in respect of the other party (such as tracing searches, credit searches, etc). The costs of these searches will be charged in addition to any work which we carry out (see '**Disbursements**' below). Such disbursements will attract VAT at 20%, and are likely to cost in the region of £100 - £200, plus VAT at 20%.

Preparing and sending the Letter Before Claim

Following the above review, we will then prepare the appropriate Letter Before Claim.

The likely costs of preparing and sending a standard Letter Before Claim are £250£350 (+ 20% VAT).

Should a tailored Letter Before Claim be required however, this will be charged at our below hourly rates + 20% VAT (see '**Our hourly rates**' below). Such work is likely to take between 1-3 hours' worth of work, and therefore from £200 - £900, plus VAT at 20%.

The factors which will impact our likely fee will include things such as how bespoke the Letter Before Claim needs to be, the value sought, how complex the matter is, and whether any follow-up consultation is required with you in order to finalise the draft Letter.

In the event the other party pays the full, outstanding sum upon receiving the Letter, then our fee also includes the costs of forwarding this full sum onto you.

How long does the process take?

Whilst much depends on the level of engagement from the other party, matters usually take up to 3 months from receipt of instructions from you, through to receipt of payment from the other party.

Likely costs if court proceedings are necessary (and the claim is standard and undisputed)

Should the matter not be resolved after the Letter Before Claim has been sent, then it may be necessary to issue court proceedings.

The likely costs involved in issuing standard, non-disputed claims

The below table sets out our likely fees and other typical costs associated with any claim which is issued at the Civil National Business Centre (and which deals with money claims). Please note however that these costs apply only to standard, straight-forward matters which are **not** disputed by the other party, and where it is therefore possible to obtain Default Judgment at the first instance (this being a standard County Court Judgment which is granted when the other party fails to respond).

As such, the below table does not apply to any claims which involve the following:

- Where the claim requires complex, bespoke Particulars of Claim (details of claim) from the outset;
- Where the other party disputes the claim; or
- Where Default Judgment is obtained initially, but later Set Aside by the Court following an application being made by the other party.

If any of the above apply, we will discuss the likely costs of such work with you, and we will provide you with a revised estimate of what the likely costs will be. Any such further work will be undertaken for either an agreed fixed fee, or at our hourly rates + 20% VAT (see '**Our hourly rates**' below). We will also discuss what the likely disbursements will be in such a case (see '**Disbursements**' below).

With the above in mind, the likely costs for standard, undisputed claims which result in Default Judgment being obtained at the first instance are as follows:

Debt value	Court fee	Our fee (exc VAT)	VAT (20%)
Up to £5,000	£35-£205	£1200 - £2500	£240-£500
£5,001 - £10,000	£455	£1,500- £3,000	£300-£600

£10,001 - £50,000	4.5% of claim value (if issued online) 5% of claim value (if issued on paper)	£20,000- £30,000	£4,000-£6,000
£50,001 – £100,000	4.5% of claim value (if issued online)	£30,000 - £50,000	£6,000 - £10,000
	5% of claim value (if issued on paper)		

The factors which will impact our likely fee will include things such as how detailed the claim documentation needs to be, the value sought, how complex the matter is, and whether any follow-up consultation is required with you in order to finalise the draft documents.

Likewise, in terms of what disbursements are likely to be incurred, these will depend on things such as the value sought and potential complexity of the matter. Accordingly, in addition to the court fee included in the above table, other disbursements are likely to include any input which is required from a barrister to assist in drafting the claim documents, as well as whether a report from an expert is required as part of the claim. The costs could therefore range anywhere from £1,000 up to £5,000 and above, as well as attracting VAT at the rate of 20%. Please see **‘Disbursements’** below for further details.

Anyone wishing to proceed with a claim should note that:

- Claims for sums of up to £10,000 are highly likely to be allocated to the Small Claims track, meaning only nominal fixed costs are recoverable from the other party if you are successful.
- VAT is a government tax that we are required to charge and will usually be added at 20% to our fees and disbursements (except where we indicate the disbursements are outside the scope of VAT).
- The VAT element of our fee cannot be reclaimed from your debtor if you are VAT registered.
- Interest and costs may take the debt into a higher banding, with higher Court fees applicable.

- The costs quoted above are not for matters where enforcement action, such as the bailiff attending, is needed to collect your debt following Default Judgment being obtained. Should enforcement action therefore be needed, then we will advise you as to what the likely costs of this will be.

What does our fee include?

Our fee as set out in the above table includes the following:

- Taking further instructions from you and reviewing any additional documentation;
- Undertaking appropriate searches (though please note the costs of any disbursements are not included, but will be charged separately – see ‘**Disbursements**’ below);
- Preparing standard claim documents (i.e. the Claim Form and, where appropriate, standard Particulars of Claim);
- Filing these claim documents with the Court;
- Considering the Notice of Issue received from the Court, and which confirms the deadline for the other party to respond;
- Assuming no Acknowledgment of Service or Defence is received from the other party disputing the Claim, applying to the court to enter Default Judgment;
- When the Default Judgment is received, writing to the other party to request payment;
- In the event the other party pays the full, outstanding sum upon receiving the Default Judgment, then our fee also includes the costs of forwarding this full sum onto you;
- If payment is not received within 21 days, providing you with advice on next steps and likely costs.

How long does the process take?

Whilst much depends on the Court’s backlog and whether the other party decides to pay promptly, matters usually take up to 6 months from receipt of instructions from you to issue a claim, through to receipt of payment from the other party. This is on the basis that the other party pays promptly on receipt of the Default Judgment.

If enforcement action is needed, the matter will take longer to resolve.

What if the matter is disputed?

If a matter is disputed, this means the matter will likely proceed all the way to Trial. How long this process is and how much it ultimately costs varies considerably from case to case. It will however lead to increased fees being incurred in respect of the work which we carry out, as well as typically incurring particular disbursements (such as barrister's fees, further court fees, etc).

Much will also depend on which 'Track' the Court allocates the claim to, with the four tracks being the Small Claims track, Fast Track, Intermediate Track, and MultiTrack.

The likely further costs

The exact number of hours which we spend dealing with your matter depends on several factors, including the following:

- The complexity of the Defence received from the other party and their reasons for disputing the Claim.
- Whether the other party also makes a Counterclaim against you.
- Whether there are any interim hearings which the Court schedules prior to the Trial/final hearing.
- The level of disclosure that is to be provided (including the amount of supporting evidence that we need to consider, as well as the evidence which is provided by the other party).
- The amount of expert evidence (if any) which is required.
- The number of witnesses required.

- Whether you or the other party make an Application part-way through the proceedings.
- The number of days that any Trial/final hearing is listed for.
- Any conferences which are required with the barrister, or experts.
- Any settlement discussions which there are between the parties, including attending any settlement meeting with the other party/mediator.
- The conduct of the other party.
- Whether the other party is acting without legal representation.

The amount of further work required from us is therefore very difficult to estimate – particularly given some cases settle part-way through, and do not therefore proceed all the way to Trial/final hearing.

As a general guideline however, such further work could involve anywhere between 20 – 40 hours' worth of work for a Small Claim matter (and therefore from £4,000 - £12,000, plus VAT at 20%), 60-100 hours for a Fast Track matter (and therefore from £12,000 - £30,000, plus VAT at 20%), 80-140 hours for an Intermediate Track matter (and therefore from £16,000 - £42,000, plus VAT at 20%), and 95-160 hours for a Multi-Track matter (and therefore from £19,000 - £48,000, plus VAT at 20%).

Such further work is charged at our hourly rates + 20% VAT (see '**Our hourly rates**' below).

Likewise, as regards additional disbursements (i.e. barrister's costs, expert fees, mediator fees, court fees, etc), these too will depend on what Track a claim is allocated to, as well as whether the input of a barrister is required, whether the evidence of an expert is required, whether the matter is suitable for formal mediation, and so on. The costs could therefore range anywhere from £1,000 all the way up to £50,000 and above, as well as attracting VAT at the rate of 20%. Please see '**Disbursements**' below for further details.

What does our fee include?

Whilst much depends on what Track a claim is allocated to, the further fees incurred in dealing with a disputed matter typically include the following further work:

- Reviewing the Defence and, if applicable, any Counterclaim and advising you accordingly.

- Preparing any Reply to Defence and Defence to Counterclaim, and instructing any barrister as necessary as part of this.
- Preparing Directions Questionnaire and Draft Directions for the Court, as well as considering the other party's equivalent documentation.
- Preparing for any case management hearing which may be needed, and –if necessary– instructing a barrister accordingly.
- Instructing any costs draftsman which may be needed, and reviewing the other party's costs budget (when applicable).
- Dealing with disclosure, namely considering the evidence of all parties.
- Making enquiries with any expert candidates.
- Instructing any relevant expert and considering their report, as well as the report of the other party.
- Considering what questions, if any, to put to any expert instructed.
- Considering the joint report of any experts which are instructed in the proceedings.
- Attending on all relevant witnesses and preparing witness statements accordingly.
- Considering the witness statements provided by the other party.
- Preparing any schedules of loss which may be directed by the Court, and considering the counter-schedules of the other party.
- Arranging and attending any pre-trial conference with you and the barrister, as well as any pre-trial conference with any experts instructed.
- Arranging and attending any settlement meeting, including any mediation.
- Advising you in respect of settlement and conducting any relevant negotiations.
- Preparing the matter for Trial, including preparation of the Hearing Bundle, as well as instructing a barrister where necessary.
- Attending at Trial (where required) alongside any barrister instructed.

- Attending on you throughout the entire matter, and advising you accordingly.
- Advising you following the outcome of the claim, and advising in respect of any enforcement action which may be necessary.

As such, the above does not include:

- Preparing any additional Application which may be required on your behalf, as well as then attending at any such hearing – including instructing any barrister in respect of such hearing.
- Responding to any additional Application which is made by the other party, as well as then attending at any such hearing – including instructing any barrister in respect of such hearing.
- The costs of any enforcement action, such as the bailiff attending.
- Providing any advice as to appealing a decision should the Court dismiss your claim.
- Any costs which you are ordered to pay by the Court in respect of the other party's costs.

How long does the process take?

Whilst much again depends on the Court's backlog, starting from the date it becomes apparent that the other party intends to dispute the matter, the proceedings are likely to take anywhere from 6 months (for a Small Claims matter) to conclude, all the way up to 2 years.

If enforcement action is needed, the matter will take longer to resolve.

Our hourly rates:

As is stated above, some aspects of work are carried out at our hourly rates (even if the matter is not ultimately disputed by the other party).

In addition, should a matter be disputed, complex, or is otherwise unable to proceed as a standard matter/claim for whatever reason, then such work is also carried out at our hourly rates.

The below table therefore sets out what these hourly rates are:

Category of fee earner	Definition	Hourly rate
Grade A fee earners	These are solicitors and legal executives with over 8 years' experience	£288 - £300, + VAT at 20%
Grade B fee earners	These are solicitors and legal executives with between 4-8 years' experience	£247 - £260, + VAT at 20%
Grade C fee earners	These are solicitors and legal executives with less than 4 years' experience, and fee earners of equivalent experience	£196 - £215, + VAT at 20%
Grade D fee earners	These are trainee solicitors, paralegals and other fee earners	£142 - £150, + VAT at 20%

At present, the Dispute Resolution Department at AFG Law includes Patricia French (Grade A), Elizabeth McWhinnie (Grade C), Nkiru Ubah (Grade D) and Deborah Clewes (Grade D). The individuals dealing with your matter may change over time however, with other members of staff also assisting with your case at any given point, with their time being charged accordingly. Likewise, the Grade of those dealing with your matter may also increase depending on that person's level of experience.

Disbursements:

As stated above, Disbursements are costs which are incurred, but which relate to third parties, such as barristers, advocates, court fees, expert fees, mediator's fees, search/tracing fees, Land Registry fees, etc.

What disbursements are incurred in dealing your matter can vary from case-to-case (as can their price). They also depend on what Track a claim is allocated to where it is disputed.

As a general guide however, each Track is likely to involve the following disbursements:

	Court fees	Barrister/advocate fees	Expert / mediator fees / other fees
Small Claims	-Court issue fee (from £35-£205) -Court hearing fee (from £27-£346) -Court consent/settlement fee (£126)	-Barrister potentially required to draft Claim documents, as well as potential pre-trial conference (approx. £1,500-£2,000 + 20% VAT) -Advocate may be required for the Trial (approx. £250 + 20% VAT)	-Potential expert report required (approx. £1,500-£2,000 + 20% VAT)

Fast Track	-Court issue fee (from £455, up to 4.5%-5% of claim value) -Court hearing fee (£619) -Court consent/settlement fee (£126)	-Barrister potentially required to draft Claim documents, attend at a case management conference, review witness evidence, as well as potential pretrial conference (approx. £3,000-£5,000 + 20% VAT) -Barrister may also assist at any settlement meeting/mediation (approx. £1,500 + 20% VAT).	-Potential expert report required, as well as any expert responding to the parties' questions (approx. £1,500-£2,000 + 20% VAT) -Expert may also potentially be required to attend a pre-trial conference, as well as potentially attending the
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		-Barrister also required for the Trial (approx. £1,950 - £2,500 + 20% VAT).	Trial itself to give evidence (approx. £1,750 + 20% VAT). -Potential mediator's fees is a mediation is required (approx. £3,000 + 20% VAT).
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Intermediate Track	-Court issue fee (4.5%-5% of claim value) -Court hearing fee (£1,334) -Court consent/settlement fee (£126)	-Barrister potentially required to draft Claim documents, attend at a case management conference, review witness evidence, attend a Pre-Trial Review, as well as potential pre-trial conference (approx. £4,750-£6,500 + 20% VAT) -Barrister may also assist at any settlement meeting/mediation (approx. £1,500-£2,000 + 20% VAT). -Barrister also required for the Trial (approx. £5,000 + 20% VAT for first day, with each additional day being approx. £2,500 + 20% VAT).	-Potential expert report required, as well as any expert responding to the parties' questions (approx. £1,500-£2,000 + 20% VAT) -Expert may also potentially be required to attend a pre-trial conference, as well as potentially attending the Trial itself to give evidence (approx. £2,500 + 20% VAT). -Potential mediator's fees is a mediation is required (approx. £3,000 + 20% VAT).
Multi-Track	-Court issue fee (4.5%-5% of claim value) -Court hearing fee (£1,334)	-Barrister potentially required to draft Claim documents, review any costs budget, attend at a case	-Costs drafts person's fees for preparing a costs budget (approx.

	-Court consent/settlement fee (£126)	management conference, review witness evidence, attend a Pre-Trial Review, as well as potential pre-trial conference (approx. £5,500£7,250 + 20% VAT). -Barrister may also assist at any settlement meeting/mediation (approx. £1,500£2,000 + 20% VAT). -Barrister also required for the Trial (approx. £5,000£8,000 + 20% VAT for first day, with each additional day being approx. £2,500 + 20% VAT).	£1,500-£2,000 + 20% VAT) -Potential expert report required, as well as any expert responding to the parties' questions (approx. £2,500-£3,000 + 20% VAT) -Expert may also potentially be required to attend a pre-trial conference, as well as potentially attending the Trial itself to give evidence (approx. £3,500 + 20% VAT). -Potential mediator's fees is a mediation is required (approx. £3,000 + 20% VAT).
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The costs of disbursements also typically attract VAT at a rate of 20%.

Pricing Information — AFG Law Private **Client Prices Information**

Application for Grant of Probate only

You can instruct us to only apply to the Probate Registry to obtain the Grant of Probate on your behalf. We will require all the necessary details of the assets and liabilities of the estate.

Non-taxable Estates

What this includes:

- Providing you with a probate solicitor to work on your matter
- Identifying the legally appointed Executive or Administrators
- Preparing necessary paperwork for signing
- Completing the Probate application
- Obtaining the Probate

The exact cost will depend on the number of assets in the estate and whether you are claiming any allowances.

Legal Fees	£1,500.00 + VAT (£1,800.00)
Disbursements:	These are expenses that we must pay out of your behalf
Probate Court Fee:	£526.00
Extra Copies of the Grant of Probate:	£2.00

If an estate is taxable, we can provide a fixed fee once we have all the information. The exact cost will depend on the number and complexity of the assets in the estate, and whether you are claiming any tax reliefs.

These estimates are for applying for the grant only. If the instructions extend beyond this, the price will increase.

Full Administration Fees

You can instruct us to deal with the whole administration of the estate. The cost for this would include:

- Providing you with a probate solicitor to work on your matter
- Meeting with you (virtually or in person) to discuss what information we require
- Identifying the type of Probate Application which you will require
- Contacting all asset holders and liabilities to obtain date of death valuations
- Preparing the Court application, legal statement of truth and HM Revenues & Customers inheritance tax forms (if necessary)
- Submitting the inheritance tax forms to HM Revenue & Customs (if applicable)
- Making the application to the Probate Court on your behalf
- Chasing and/or liaising with the Court
- Once the Grant has been issued, preparing the closure forms/transfer forms
- Corresponding with banks/assets to release funds
- Looking to discharge any liabilities
- Selling investments and/or property (if applicable)
- Paying any pecuniary legacies
- Contacting the beneficiaries of the estate and carrying out bankruptcy searches
 - Drawing up estate accounts and dealing with the distribution of the estate.

Our fees will be calculated based on the number of hours it takes to complete the administration. The hourly rate will depend on the level of experience of the Fee Earner dealing with your matter.

Non-taxable Estates: where the total value of the assets in the estate is less than the Nil Rate Band (before the use of the Residents Nil Rate Band).

Legal Fees:	Starting from £2,500.00 + VAT (£3,000.00) - Plus 0.5% gross value of the property - Plus 1% of the value of the gross estate (minus the property) in accordance with the Law Society guidelines.
Disbursements:	These are expenses that we must pay out of your behalf
Probate Court Fee:	£526.00
Extra copies of the Grant of Probate:	£2.00
Bankruptcy-only Land Charges search (per beneficiary):	£7.80 (+ VAT)
S.27 Notice in the London Gazette and in a local newspaper	£150.00 to £300.00 depending on the local newspaper advertising costs

Factors which may cause the costs to rise above this estimate are:

- If the person making the application is doing so acting under a Power of Attorney or a Court of Protection Deputyship - If the validity of the Will is questioned.
- If the Will is complex
- If any of the beneficiaries are unknown or need to be traced
- If there is a Trust contained in the Will
- If the Residence Nil Rate Band is being claimed
- If there is a dispute between beneficiaries on the division of the assets.
- If there is inheritance tax payable and the Executors need to submit a full account to the HMRC
- If there is a claim made against the estate
- If there is more than one property
- If there are foreign assets

- If there are business assets
- If the estate consists of any shareholdings
- If corrective accounts need to be submitted to HMRC
- If there needs to be the application if 'downsizing' when applying for the Residence Nil Rate Band
- If there needs to be a claim made for either Agricultural Property Relief or Business Property Relief

We can provide you with a more accurate estimate once we have more information about the estate.

Intestate Estates

A person may pass away without leaving a Will, or a valid Will. This means that they have died intestate.

Although the processes referred to above will still apply, additional costs will be incurred. We will incur extra time in identifying and tracing the correct person to administer the estate and the beneficiaries of the estate. The additional costs are usually in the region of £2,000.00 to £4,000.00 + VAT (£2,400.00 to £4,800.00) but we can give you a more accurate quote once we know about the deceased's circumstances.

We would instruct an Enquiry Agent or Tracing Agent to provide confirmation of the people entitled to benefit. They would charge for their services as a disbursement. The costs depend on the particular situation, for example, the number of beneficiaries that need to be traced, or the complexity of the family structure. An estimate would be provided before the work was undertaken.

All estate administration work is supervised by a qualified solicitor.

This document was last reviewed in July 2026.