

Rushford & McCarville

S O L I C I T O R S

Legal costs

There are THREE main elements to the legal costs of:

- our charges;
- expenses we must pay out of your behalf;
- costs that you may have to pay another party.

Our charges

Our hourly rate for Debt Recovery is dependent upon the Court in which the proceedings are issued, local claims are at the hourly rate of £225.00 per hour plus VAT, and rates increase in line with those set by the Courts <https://www.gov.uk/guidance/solicitors-guideline-hourly-rates>

On average, this type of works takes 20 hours to complete. This means that on average our charges will be £5,400.00.

The exact number of hours it will take depends on the circumstances of your case, such as:

- complexity of legal or factual issues;

We reserve the right to increase the hourly rates if the work done is particularly complex or urgent, or the nature of your instructions require us to work outside normal office hours. If this happens, we will notify you in advance and agree an appropriate rate.

We will review our hourly rates on a periodic basis. We will give you advance notice of any change to our hourly rates.

Our charges do not include VAT, which we will add to your bill at the prevailing rate.

Expenses

We would usually expect to incur certain expenses your behalf which we will also add to your bill. The amount of expenses can vary and will include any expert witness costs or reports, any travelling to and from Court and any Court fees.

Costs you may have to pay another party

In some types of litigation, the losing party may be ordered to pay their opponent's legal costs. This will depend on the nature and value of the dispute or your claim. We will advise you about this risk at the outset of your matter and discuss what steps can be taken to minimise it, e.g. buying insurance.

Likely timescale and key stages

Debt Recovery matters usually take within 6 to 12 months from receiving your instructions to conclusion of the matter either by payment or enforcement methods. This is on the basis that the matter is straightforward. If any complications of this or any other nature arise the matter will take a longer. We will advise you if and when this occurs.

Most matters of this nature involve the following key stages:

- Identification of valid claim;
- Pre-action correspondence;
- Issue of Proceedings;
- Insolvency
- Statutory Demand
- Bankruptcy or winding up petition

Our expertise

Our team has over 16 years of collective experience in delivering high-quality work in all matters relating to debt recovery.

For details of the members of the team who may work on your matter, please see: the profiles on our website at www.rmlip.co.uk.

Complaints

We want to give you the best possible service. However, if at any point you become unhappy or concerned about the service we have provided, please inform us immediately so that we can do our best to resolve the problem.

In the first instance it may be helpful to contact the person who is working on your case to discuss your concerns and we will do our best to resolve any issues at this stage. If you would like to make a formal complaint, then you can read our full complaints procedure here [[link to your process](#)] Making a complaint will not affect how we handle your case.

We will always attempt to resolve any complaints, but where this is not possible, complaints and redress mechanisms are provided through the Solicitors Regulation Authority and the Legal Ombudsman.

Solicitors Regulation Authority (SRA)

The SRA can help you if you are concerned about our behaviour. This could be for things like dishonesty, taking or losing your money or treating you unfairly because of your age, a disability or other characteristic.

You can raise your concerns with the [Solicitors Regulation Authority](#).

Legal Ombudsman

The Legal Ombudsman can help if we are unable to resolve your complaint ourselves. The Legal Ombudsman will look at your complaint independently and it will not affect how we handle your case.

Before accepting a complaint for investigation, the Legal Ombudsman will check that you have tried to resolve your complaint with us first. If you have, then you must take your complaint to the Legal Ombudsman:

- within six months of receiving our final response to your complaint; and
- no more than:
 - six years from the date of act/omission; or
 - three years from when you should reasonably have known there was cause for complaint.

If you would like more information about the Legal Ombudsman, please use the contact details below:

Visit: www.legalombudsman.org.uk

Call: 0300 555 0333 between 9am to 5pm.

Email: enquiries@legalombudsman.org.uk

Legal Ombudsman PO Box 6806, Wolverhampton, WV1 9WJ

The Legal Ombudsman deals with complaints by consumers and very small businesses. This means some clients may not have the right to complain to the Legal Ombudsman, eg charities or clubs with an annual income of more than £1m, trustees of trusts with asset value of more

than £1m and most businesses (unless they are defined as micro-enterprises). This does not prevent you from making a complaint directly to us.

Complaints and redress via ODR platform

If we are unable to resolve your complaint, and it relates to a contract entered into online or by other electronic means, you may also be able to submit your complaint to a certified alternative dispute resolution (ADR) provider in the UK via the EU ODR platform.

The ODR platform is an interactive website offering a single point of entry for disputes between consumers and traders relating to online contracts. The ODR platform is available to consumer clients only, ie where you have instructed us for *purposes outside your trade, business, craft or profession*.

The website address for the ODR platform is: <http://ec.europa.eu/odr>.]

Regulatory information

Rushford & McCarville LLP is authorised and regulated by the Solicitors Regulation Authority (SRA). Our SRA registration number is 623726.