
DEBT RECOVERY SERVICE REGISTRATION PACK



Kingsbridge House South Seventh Street Milton Keynes MK9 2PZ
DX 31421 MILTON KEYNES

james.harvey@neves-solicitors.co.uk

01908 304560 (tel)

01908 304565 (fax)

Registration Pack Index

No.	Document	Instructions
1.	Neves Service	<i>Please retain for information</i>
2.	Client Information Sheet	<i>Please return this fully completed</i>
3.	Terms of Business	<i>Please sign and return 1 copy to us</i>
4.	Fixed Fee Calculator	<i>Please retain for information</i>
5.	Identity Requirements (Individuals)	<i>Please supply the original documents as per this list</i>
6.	Identity Requirements (Companies)	<i>Please supply the original documents as per this list</i>
7.	New Matter Instruction Form	<i>Please complete this and email to us on every new transaction.</i>
8.	Card Payments Authority	<i>Please complete, sign and return this.</i>
9.	Bank Details	<i>Please retain for information</i>
10.	Neves – other services	<i>Please retain for information</i>

Our Service

Emails	We aim to reply to all emails within 1 working day. Please use the email address james.harvey@neves-solicitors.co.uk . Email contact is our preferred method of correspondence.
Telephone Calls	We aim to return all calls within 1 working day, please try to avoid multiple telephone calls in 1 day. If no-one is available when you ring, please leave a voicemail message.
Opening Hours	We are open 9am – 5.15pm Monday to Friday. Lunchtime is 1pm – 2pm. Please avoid telephoning/visiting the offices at lunchtime.
Letters & Faxes	We aim to reply to all letters within 3 working days.
Personal Callers	Please try not to visit the office without an appointment or without telephoning first. Please expect to wait if you do arrive unannounced.
Urgent Matters	We endeavour to meet your timescales on urgent matters. Please ensure that you supply us with details of all deadlines and other information at the outset of the matter to help us help you to achieve your required (and/or preferred) dates.
Interactive Tracking (COMING SOON)	All clients can view all their current and past transactions through our website www.neves-solicitors.co.uk simply log in to “online services” using your email address as your user name and your chosen password. You will then be able to access upto date information on your transaction including key stage milestones and casenotes. This system is updated everytime something happens on your file and will provide you with detailed information as to the status of your file. We would suggest that all clients utilise this useful tool for day to day management and progression on their matters.

Client Information Sheet

Business Name			
Business Type	Limited Company	PLC	Partnership
	Company No.		Sole Trader
Correspondence Address			
Contact Name			
Position			
Do you have authority to instruct us on behalf of the business?			
Contact numbers (include home, business, mobile and fax)			
Email Address			
Type of business	Sale of Goods	Supply of Services	Sale of Goods and Supply of Services
	Other (please explain):		
Profession of business			
How did you hear about us?			

Client Copy – for you to keep



This letter explains the basis on which we will carry out all the work necessary in your instructions.

People responsible for your work

James Harvey will carry out most of the work in this matter. He is an assistant Solicitor specialising in Debt Collection and contentious work. The partner who is ultimately responsible for the work is Peter Kelly.

If you need to telephone, please ask to speak to James Harvey.

We will try to avoid changing the people who handle your work but if this cannot be avoided, we will inform you who will be handling the matter.

Charges and expenses

Our legal fees are set out in the relevant fee sheet. The fixed fees are for undefended straightforward debt claims. We will inform you if any unforeseen extra work becomes necessary – for example, due to unexpected difficulties or if your requirements or the circumstances change significantly during the matter. If the matter is in dispute or a defence is filed subsequent work will be charged at an hourly rate of £140 plus VAT. If we cannot reach agreement with you on an amended charge, we will do no further work and charge you on an hourly basis for work to date.

No cash payments will be accepted at any time. Nor should any attempt be made to make a cash payment direct into our client account.

Bills

We will normally send you a bill for our charges and disbursements following payment by the debtor in pre action matters or after Judgment or enforcement of the Judgment. In the event that you have not paid at the outset of the matter payment of the bill and all disbursements in cleared funds is due within 7 days of its submission and interest will be charged on it at 3% per annum on a daily basis from the date when payment is due.

If you have any query about the bill, you should contact James Harvey straight away.

Identity Requirements

As a result of Anti Money Laundering Legislation we will only be able to proceed with your matter subject to verification of your identity and address, which must be established by two separate documents. A list of acceptable documents is attached. Please send the original documents which will be returned to you via recorded delivery. If you do not provide original documents you must provide certified copy documents. The documents can be certified by a Lawyer, Notary or Accountant. A fee may be payable.

You do not need to supply such documents if we have acted for you in any matter within the last two years and on the previous occasion you provided such documents.

Storage of papers and deeds

After completion of the transaction, we are entitled to keep all your papers and documents while money is owing to us. We will keep our file of papers (except for any of your papers which you ask to be returned to you) for no more than 6 years and on the understanding that we have your authority to destroy the file 6 years after sending you our final bill. We will not destroy documents you ask us to deposit in safe custody.

We do not normally make a charge for retrieving stored papers or deeds in response to continuing or new instructions to act for you. However, we reserve the right to make a charge based on the time we spend on reading papers, writing letters or other work necessary to comply with the instructions.

Termination

You may terminate your instructions to us in writing at any time. For example, you may decide you cannot give us clear or proper instructions on how to proceed, or you may lose confidence in our work.

We are entitled to keep all your papers and documents while money is owing to us.

We will decide to stop acting for you only with good reason and on giving you reasonable notice.

If you or we decide that we will stop acting for you, you will pay our charges on an hourly basis together with any outstanding expenses.

Raising queries or concerns with us

We are confident that we will give you a high quality service in all respects. However, if you have any queries or concerns about our work for you, please take them up first with James Harvey or his supervising partner who is Peter Kelly.

All firms of solicitors are obliged to attempt to resolve problems that clients may have with the service provided. It is therefore important that you immediately raise your concerns with us. We value you and would not wish to think you have any reason to be unhappy with us.

Miscellaneous

In accordance with Law Society Practice Note dated 10th October 2008 and entitled "Banking Crisis Practice Note" please note that this firm does not accept any liability for monies held on your behalf in our client account and which may be lost due to the failure of the financial institution holding those monies. The maximum compensation limit per financial institution still applies to your monies whilst they are held by us on your behalf and in our client account. We confirm that our client accounts are currently held at Barclays Bank plc and Cater Allen Private Bank.

Conclusion

Your continuing instructions will amount to your acceptance of these terms of business, but please sign and date the enclosed copy of this letter and return it to us immediately.

This is an important document which we would urge you to keep in a safe place for future reference.

Name _____

Signed _____

Dated _____

Neves Copy – please sign, date and return to us



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Name _____

Signed _____

Dated _____

Debt Recovery Service (from Jan 2010)

01908 304560

At Neves solicitors we recognise that recovery of your debts in a cost effective and timely manner is essential to the success of your business. We offer a **low cost fixed fee debt recovery service** retaining a personal touch that you will not receive using bulk recovery companies.

Costs and Fees - Prior to Court Proceedings

- ✓ Initial telephone and email instructions - **free of charge**
- ✓ Company/Individual Insolvency Search - **£5.00** plus VAT
- ✓ Letter before action - **£5.00** plus VAT
- ✓ Late Payment Demand - **£15.00** plus VAT (business to business debts – to include interest and compensation)
- ✓ Receiving payment and issuing monies to you – **free of charge**
- ✓ Additional contact with debtor - **£5.00** plus VAT per communication (including telephone calls, emails and letters)

If your debtor fails to make any payment after receipt of our letter then you will not incur any of the above charges provided that you instruct us to commence Court Proceedings.

Costs and Fees – Court Proceedings

Our fees for claims up to £100,000 are as set out in the table below. For debts over £100,000 please contact us for further details.

Costs to Issue

Amount of Debt	Neves Fees (exc. VAT) (£)	Court Fees (£)	Costs Recoverable from Defendant (£)	Unrecoverable Costs* (exc. VAT) (£)
25–300	65.00	25.00	75.00	15.00
300.01-500	80.00	35.00	85.00	30.00
500.01-1,000	115.00	60.00	130.00	45.00
1,000.01–1,500	140.00	70.00	150.00	60.00
1,500.01-3,000	155.00	80.00	160.00	75.00
3,000.01-5,000	170.00	100.00	180.00	90.00
5,000 .01–15,000	205.00	210.00	310.00	105.00
15,000.01-25,000	220.00	340.00	440.00	120.00
25,000.01-50,000	235.00	340.00	440.00	135.00
50,000.01-99,999.99	250.00	595.00	695.00	150.00

*Unrecoverable costs are the costs which cannot form part of the claim against the Debtor

Costs and Fees – Court Proceedings (cont'd)

Once the Defendant has been served with the claim form they will have 14 days in which to respond. If no defence is filed the Defendant will take 1 of 4 actions and **our low cost fixed fees** in relation to these actions are detailed in the table below. If a defence is filed then we charge at our normal competitive rate.

Costs for obtaining judgment (non defended actions)

Actions of Defendant	Debt (£)	Neves Fees (exc. VAT) (£)	Costs recoverable from Defendant (£)	Unrecoverable Costs* (exc. VAT) (£)
Defendant fails to respond to claim form	25-5000	32.00	22.00	10.00
	5000+	50.00	30.00	20.00
Defendant acknowledges claim but makes no defence	25-5000	35.00	25.00	10.00
	5000+	55.00	35.00	20.00
Defendant admits claim and you accept their payment proposal	25-5000	50.00	40.00	10.00
	5000+	75.00	55.00	20.00
Defendant admits claim and court decides payment terms	25-5000	65.00	55.00	10.00
	5000+	90.00	70.00	20.00

Upon Judgment we will contact the Defendant **free of charge** to attempt to obtain payment. If payment is not forthcoming it will be necessary to enforce the Judgment. Our fees for this service are listed below.

Costs for execution by bailiff or enforcement officer

Debt (£)	Neves Fees (exc. VAT) (£)	Court Fees (£)	Costs recoverable from Defendant (£)	Unrecoverable Costs* (exc. VAT) (£)
25-125	12.25	100.00	102.25	10.00
125-600	14.75	100.00	102.25	10.00
600-5,000	61.75	50.00	101.75	10.00
5,000+	71.75	50.00	101.75	20.00

It may not always be appropriate to enforce the Judgment in this way. We can assist in enforcing Judgment with an Attachment of Earnings Order, a Third Party Debt Order or a Charging Order (as appropriate to the Debtor's circumstances).

Please contact us should you have any queries regarding our **Debt Recovery Service**.

*Unrecoverable costs are the costs which cannot form part of the claim against the Debtor

Identity Requirements (Individuals)

Please note that under the terms of the new Money Laundering Regulations we are required to see suitable evidence of identification. We must see two separate forms of identification 1 which confirms your identity and 1 which confirms your current address. Please see the lists below as to what constitutes suitable evidence: -

Identity

- Current Passport
- Current full UK driving licence (if photocard then both parts)
- Police/ Prison service/ Armed Forces identity card
- Home Office Residence permit
- Cheque guarantee card, credit or debit card with photo (if no photo then an original account statement no more than 3 months old will also be required)
- Benefit book
- National Insurance card with P60 or a payslip which is no more than 3 months old and shows NI number/ name
- HM Customs & Excise card

Address

- Full UK/EU driving licence (if photocard then both parts)
- Vehicle registration document
- TV licence renewal document
- Utility bill (no more than 3 months old)
- Bank, building society, post office account statement (no more than 3 months old)
- Mortgage statement for current year
- Benefit book
- Certificate of House Insurance for current year
- Council Tax bill/ payment book for current year
- Tenancy agreement

The same document may not be used for both. You must supply us with the original documents and we will make copies and return the original documents to you. Certified copies of documents (certified by another solicitor) are acceptable if you are unable to supply the originals. Please note that a change of name must be supported with documentary evidence such as a marriage certificate.

If you have any difficulties please call James Harvey on 01908 304560 or email me on james.harvey@neves-solicitors.co.uk.



Identity Requirements (Companies)

Please note that under the terms of the new Money Laundering Regulations we are required to see suitable evidence of identification. Please see the lists below as to what we require: -

Identity

- Memorandum &
- Articles of Association &
- Certificate of Incorporation

Address

- Utility bill (no more than 3 months old) or
- Bank, building society, post office account statement (no more than 3 months old)

The same document may not be used for both. You must supply us with the original documents and we will make copies and return the original documents to you. Certified copies of documents (certified by another solicitor) are acceptable if you are unable to supply the originals. Please note that a change of name must be supported with documentary evidence such as a marriage certificate.

In addition to Identification documents for the Company, we also need to see personal Identification documents for the major shareholders (20% shareholding or more) and Company Directors. Please supply a list of shareholders and directors and include the percentage shareholdings held by the shareholders. Please refer to the enclosed Identity Requirements (Individuals) sheet for details of the identity requirements for Individuals.

If you have any difficulties please call James Harvey on 01908 304560 or email me on james.harvey@neves-solicitors.co.uk.

New Matter Instruction Form

Business Name:		
Business Contact Name:		
Name of Debtor (full name including Co. Number if applicable)		
Address of Debtor		
Amount Owed		
Invoice Number (s)		
Date Payment due		
Brief terms of Agreement (e.g sale of x,)		
Written or Oral		
Date		
What is provision for interest (if any)?		
Action Required	Letter Before Action	Late Payment Demand
Additional Information e.g If you have heard from debtor with any payment/ reason for non payment		

Card Payments Authority

Date:	
Fee-earner number:	JH
Matter reference:	
Name of Client:	
Name of Cardholder:	
Card number:	
Type of Card:	
Issue number: <i>(if Switch card)</i>	
Expiry date:	
Valid from date:	
Amount:	
Security number: <i>(shown on the signature strip on the reverse of the card)</i>	
Post code of Cardholder:	
House number of Cardholder:	

I hereby authorise the firm of Neves to take a payment from my debit/credit card as above.

Further I authorise Neves to retain my card details on file to utilise for future transactions. I understand that no further payments will be taken without further authority from me.

Signed:	Dated:
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Bank Details

NEVES Client Account

Barclays Bank plc

28 George Street Luton

Sort Code: 20 53 30

Account No: 33197662

Ref: JH/Client Surname

Please call/email us and when you transfer monies
so we can notify our accounts dept and ensure correct allocation of funds

Business clients – Other Services

At Neves Solicitors we offer our business clients specialist advice in respect of all commercial aspects of business: -

- ✓ James Harvey, a solicitor who deals with dispute resolution work. James, in addition to running our debt recovery service, can offer advice and assistance on property/tenancy disputes (once they reach a litigious stage); possession proceedings; contractual disputes and other civil litigation matters including disputes with companies and partnership disputes.
james.harvey@neves-solicitors.co.uk
- ✓ Peter Kelly, a solicitor and a partner in the firm of Neves. Peter specialises in Employment Law and can advise you on employment contracts, employee policies, workplace privacy and restrictive covenants. If the employer/employee relationship breaks down Peter can advise you on the merits of a claim made by or against you and can also conduct claims in the Employment Tribunal and the Civil Courts.
peter.kelly@neves-solicitors.co.uk
- ✓ Simeon Clipstone, a solicitor and a partner in the firm of Neves. Simeon specialises in Commercial Property work and can assist you in the sale and purchase of business premises, lease renewals, rent reviews, dilapidations and surrendering and terminating leases. Simeon can also advise on the many obligations normally taken on by a tenant of business premises.
simeon.clipstone@neves-solicitors.co.uk
- ✓ Stewart Matthews, a solicitor who deals with company and commercial work. Stewart offers advice on all company related matters from incorporation and formation through to dissolution including the drafting of directors and employee service contracts and shareholders agreements. Stewart can also assist you in other business matters including asset sales and purchases, preparing partnership agreements and drafting terms of business and bespoke commercial agreements.
stewart.matthews@neves-solicitors.co.uk
- ✓ Mary McEvoy, a solicitor and partner in the firm of Neves. Mary is a practising Notary Public. A Notary Public is an officer of the law appointed by the Court of Faculties to draw up or authenticate documents for use anywhere in the world and to administer oaths and declarations for use in proceedings in both England and Wales and abroad. Almost all commercial transactions in a foreign jurisdiction will require documentation which has been notarised.
mary.mcevoy@neves-solicitors.co.uk