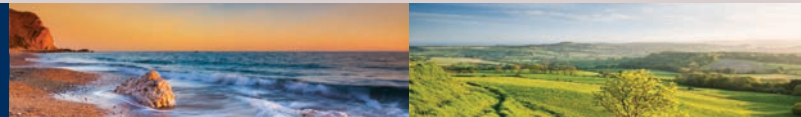


Letter Before Action
From only **£30** + VAT

Your guide
to Debt Recovery



How can we help you...?



Your guide to Debt Recovery

Bad debts damage cash flow and, if uncollected, will affect your company's profitability. Unfortunately these days most businesses will encounter some difficulties in this respect and will be faced with the onerous task of recovering outstanding money from customers or clients.

Thankfully help is at hand - the Humphries Kirk debt recovery team is experienced at helping Finance Directors and Managers to identify outstanding money problems and instigate the appropriate debt collection strategy whilst avoiding unnecessary expense.

Our role is integral to your company's everyday activities

We will respond to difficulties when they arise and give proactive, practical help and advice which meets your current needs.

By understanding your business and its goals we can help anticipate potential problems and clear the way for ongoing growth and success.

Circumstances of the debt

The first step in recovering money is to establish the circumstances of the debt. *There could be a number of reasons for the nonpayment, such as:*

- Has payment of the debt simply been overlooked by mistake?
- Has there been a breakdown in communication or a misunderstanding?
- Is there a dispute or problem that can be rectified through discussion?
- Is the debtor experiencing financial difficulties and unable to pay?
- Does the debtor simply need prompting to see that you are serious?

The opportunity to resolve a debt amicably diminishes over time and communications can often break down. It is therefore important to address debt issues as soon as possible in order to attempt to preserve the business relationship between you and your client or customer.

Investigation

Humphries Kirk's debt recovery philosophy is based on Smart Solutions - investigating the debt by obtaining further information, identifying problems and offering practical solutions where possible.

Humphries Kirk will make contact with your debtors, either by phone or by post, setting out the monies owed to you in an effort to discover why the debt remains unpaid.

We can assist in:

- Arranging a payment plan.
- Helping to address any problems between the parties.
- Communicating to you any complaints or issues your debtors may have.
- Offering impartial advice and practical solutions to achieve settlement as amicably as possible.

Humphries Kirk
Smart Solution Service

Letter Before Action

Commercial debts: £50 + VAT

Individual debts (which are under the total of £1,000 including VAT): £30 + VAT

Individual debts (which are totaling £1,000 or over including VAT): £50 + VAT

If we are required to enter into protracted negotiations on your behalf, we would discuss our fees at that stage.





Court proceedings

If all else fails then Court Proceedings may be the only course of action left open to you and our team is skilled in pursuing the debt through the Court system quickly.

Most debt recovery actions will be dealt with through the Small Claims Court. Fees in this Court are on a sliding scale depending on the size of the debt and we will advise you of these costs prior to issuing proceedings. Once the case has been decided the Court will issue judgment ordering the Defendant to pay you the total sum owing. If the Defendant fails to pay willingly, you will have to consider enforcement action to obtain payment.

The methods of enforcement are:

- Order to obtain information from the Judgment Debtor
- Bailiff or Sheriff
- Attachment of Earnings Order
- Charging Order
- Third Party Debt Order

Whatever your debt problems, Humphries Kirk can help you resolve them with a number of workable action plans. For more information contact your nearest Humphries Kirk office.

Your guide to Debt Recovery



Private Clients

A personal approach to legal advice

This is your life we're talking about - we just want to help you to make the most of it - whatever you choose to do and wherever you want to go.

And Humphries Kirk solicitors will be there, by your side, helping, guiding and reassuring you. Did we mention avoiding life's pitfalls whenever possible? That too!

We think this sort of service is no more than you deserve - and the very least you can expect when you ask us for help. *Talk to us about:*

- **Arbitration** ■ **Buying and selling your home**
- **Care Is Our Concern**
(a service for the elderly or housebound)
- **Children** ■ **Cohabitation** ■ **Consumer Law**
- **Debt Recovery** ■ **Divorce and Collaborative law**
- **Domestic Violence** ■ **Financial Advice**
- **Inheritance Tax Advice** ■ **Judicial Separation**
- **Landlord and Tenant** ■ **Lasting Powers of Attorney**
- **Litigation** ■ **Living Wills** ■ **Mediation** ■ **Personal Injury**
- **Tax and Succession** ■ **Trusts** ■ **Wills and Probate**

For more detailed advice about **Debt Recovery** and how it can affect you and your personal circumstances, please contact your nearest Humphries Kirk office.

Bournemouth

1 Southbourne Grove
Bournemouth BH6 3RD
t: **01202 421111**
f: 01202 417146
e: bournemouth@hklaw.eu

Crewkerne

17 Market Street
Crewkerne
Somerset TA18 7JU
t: **01460 279100**
f: 01460 73988
e: crewkerne@hklaw.eu

Dorchester

40 High West Street
Dorchester DT1 1UR
t: **01305 251007**
f: 01305 251045
e: dorchester@hklaw.eu

Parkstone

Trevanion House
15 Church Road
Parkstone BH14 8UF
t: **01202 715815**
f: 01202 715511
e: parkstone@hklaw.eu

Poole

3 Acorn Business Park
Ling Road, Poole
BH12 4NZ
t: **01202 725400**
f: 01202 715877
e: poole@hklaw.eu

Swanage

4 Rempstone Road
Swanage BH19 1DP
t: **01929 423301**
f: 01929 427163
e: swanage@hklaw.eu

Wareham

Glebe House
North Street
Wareham BH20 4AN
t: **01929 552141**
f: 01929 556701
e: wareham@hklaw.eu

International Associates
throughout Europe.

Faxes and Emails not to be used for service

London

(by appointment only)
Temple Chambers
Temple Avenue
London EC4Y 0HP
t: **020 73536774**
f: 020 73536774
e: london@hklaw.eu

Wimborne

(by appointment only)
22a West Borough
Town Centre
Wimborne Minster
Dorset BH21 1NF
t: **01202 849731**
e: wimborne@hklaw.eu



HK Humphries Kirk
solicitors and arbitrators

For life in all its colours