DMH Stallard

Commercial Debt Recovery

Helping you weather the financial storm

Protect your cash flow and recover outstanding debts efficiently

Why us

We deliver exceptional results - for every £1 our clients spend with us, we typically collect £50 of unpaid debts for them.

We are a top-tier, full-service law firm, recognised by Legal 500 and Chambers & Partners, delivering commercial debt recovery services to businesses across all sectors. From single unpaid invoices to large-scale portfolio recovery, we handle every stage with the same exacting standards that define our full-service legal practice.

Affordable, in-house legal recovery

Many clients assume that, as a Legal 500 Tier 1 ranked law firm for Debt Recovery, we must be expensive. We're not. In reality, clients are often surprised at how competitively priced our services are, particularly when compared with debt collection agencies, which are often seen as the main or only solution for commercial recovery work.

Our fees are comparable to debt collection agencies, but with one fundamental difference: everything is handled in-house. We are a 'one-stop-shop' for your commercial debt recovery needs. There is no outsourcing – unlike collection agencies who cannot bring or defend cases in court, we manage all aspects of the recovery process from pre-action through to litigation and enforcement. This ensures continuity and strategic consistency as well as cost efficiency and certainty.

We deliver exceptional results: For every £1 you spend, we typically collect £50!

> "Friendly and approachable while still remaining professional."
>
> Legal 500, 2026

Proactive support to keep you ahead of risk and exposure to debt

Our department is led by a senior credit professional with over a decade of experience heading credit control departments in large organisations and our dedicated team has decades of experience in this sector. This gives us a clear understanding of the challenges businesses face with late payments and enables us to provide actionable insights and strategies to stay ahead of risk and reduce exposure to debt.

We recognise that debt recovery is an increasing challenge, particularly in 2026. **That is why we offer free ledger health checks together with process and policy advice, helping you adopt a proactive approach to credit management.** Fewer persistent non-payers mean fewer accounts requiring legal action, which is great for your business.

> "Particularly pleased with the fact we have a very high recovery success rate."
>
> Legal 500, 2025

How we can help

We are affordable, effective, and unique

- **Credit control and credit management advice.**
- **Information gathering to confirm the identity, location and financial status of debtors.**
- **Letters before action and, where appropriate, a letter-only service.**
- **Issuing claims in the County Court or High Court.**
- **Obtaining judgments, often by default.**
- **Enforcing judgments using a range of available methods.**
- **Where appropriate, utilising statutory demands, winding-up petitions, bankruptcy petitions and other bankruptcy/insolvency processes.**

A law firm that puts your business first. While there may be cheaper options, few can match our combination of proven success, in-house legal expertise, proactive support and tailored advice at no extra cost.

Our track record

£3.4m recovered in 12 months

We recovered £3.4 million for an international property development company, representing over 80% of the total debt across 533 accounts within just 12 months, all at a highly competitive cost to the client.

90% an exceptional recovery rate achieved

We achieve recovery rates exceeding 90% for a market-leading manufacturer in the print industry, consistently outperforming sector benchmarks.

Debt Recovery for Leading Accountancy Practice

We serve as the sole provider of debt recovery services to one of the UK's leading accountancy practices, recovering unpaid professional fees, employee loans, and salary overpayments.

International Debt Recovery and Enforcement

We manage large-scale, cross-border debt recovery for a global leader in dental implantology, effecting service and enforcing judgments across multiple international jurisdictions.

Invoice & Client Debt Recovery

We support an international credit management company and worldwide supplier of confidential credit control solutions, recovering both the organisation's own unpaid invoices and pursuing debts on behalf of their clients.

DMH Stallard LLP (Debt Recovery pricing)

Tailored solutions and pricing structures to suit your needs

We offer flexible pricing options, including fixed-fee and contingent structures, tailored to each client based on volume, value, and age.

For larger portfolios, we develop bespoke approaches to maximise recovery, and we are happy to discuss a range of pricing structures.

We will work with you to find a structured pricing solution that works for you.

Fixed fee pricing

All fixed fees include taking instructions, receiving payment, remitting funds to the client, and advising on next steps if payment is not received. VAT is payable in addition where indicated. Court fee and disbursements are payable separately unless otherwise stated.

Pre-action

Letter before action: price varies and is based on volume.

Issuing Court proceedings (costs recovered in full before Judgment)

Debt Value	Our Costs	Court Fee	Client Recovers
Under £300	£50 + VAT (£60)	£35	£50 + court fee
£301 – £500	£50 + VAT (£60)	£50	£50 + court fee
£501 – £1,000	£70 + VAT (£84)	£70	£70 + court fee
£1,001 – £1,500	£100 + VAT (£120)	£80	£80 + court fee
£1,501 – £3,000	£100 + VAT (£120)	£115	£80 + court fee
£3,001 – £5,000	£150 + VAT (£180)	£205	£80 + court fee
£5,001 – £10,000	£200 + VAT (£240)	£455	£100 + court fee
£10,001 – £100,000	£300 + VAT (£360)	5% of claim value	£100 + court fee
£100,001 – £200,000	£400 + VAT (£480)	5% of claim value	£100 + court fee
£200,001+	£500 + VAT (£600)	£10,000	£100 + court fee

Additional time in undisputed matters is charged at **£235 + VAT (£282) per hour**.

Judgment in default (payment made voluntarily after Judgment)

Debt Value	Our Costs	Court Fee	Client Recovers
Under £5,000	£50 + VAT (£60)	£0	£22
£5,001+	£75 + VAT (£90)	£0	£30

Enforcement (after Judgment)

Warrant of Control

Debt Value	Our Costs	Court Fee	Client Recovers
Under £600	£50 + VAT (£60)	£94	£94
£601+	£100 + VAT (£120)	£82	£133.75

Abortive HCEO fee (if unsuccessful): **£75 + VAT (£90)** per address visited.

Other enforcement methods

Enforcement Method	Our Costs	Court Fee
Charging Order (up to final order)	£800 + VAT (£960)	£139
Attachment of Earnings	£350 + VAT (£420)	£135
Third Party Debt Order (to first hearing)	£600 + VAT (£720)	£139
Application to Obtain Information	£400 + VAT (£480)	£69

Additional time in undisputed matters is charged at **£235 + VAT (£282) per hour.**

Contingency pricing

As an alternative to fixed fees, we can act pre-action (i.e up to the point that proceedings are issued) on a contingent basis. Our contingent fees are calculated as a fixed percentage, which we agree with you at the outset, of the amount recovered. Our contingent fee structure operates on a fixed-percentage, 'no-win, no-fee' basis and is calculated solely on the amount recovered. This approach alleviates budgetary concerns and maintains control over financial expenditure, as fees are only payable once the debt has been successfully collected on your behalf.

Over 80% of matters are successfully resolved at the pre- action stage. In the unlikely event that court proceedings are required, fees will apply as outlined above.

The standard percentage is typically **10–15%** depending on the age of the debt and the nature of the debtor(s), meaning that our clients retain the vast majority of sums recovered.

All prices correct as at March 2026

Percentage rates are flexible and may be adjusted based on:

- The value of the debt(s)
- The volume of matters instructed
- The complexity of the debt
- The anticipated recovery profile

Any agreed percentage-based pricing will be confirmed in writing before work commences.

> "All legal collection departments offer pretty much the same services, this team, however, is extremely good at communicating, keeping all relevant parties involved, and providing various collection options."
>
> Legal 500, 2025

Contact us

To find out more about our Commercial Debt Recovery team and how we can help you, please get in touch or scan the QR code.

Call us on 03333 231 580

e-mail us enquiries@dmhstallard.com