



Commercial debt recovery

An unpaid invoice is a claim waiting to be made.

Most debts are recovered shortly after we issue a formal letter before action — and when one isn't, we take it the rest of the way.

ai-law.co.uk

+44 (0)151 294 4722

info@ai-law.co.uk



In many cases, matters resolve without litigation once formal legal recovery begins.

Our solicitors draft the letter before action from your facts — on our letterhead, to the pre-action rules, setting out the debt, the interest and the consequences — and most debts are recovered shortly after it is sent.

If the letter doesn't work, we advise honestly on the next step: a County Court claim, a statutory demand and winding-up petition where the debtor is a company that can pay but won't, or — sometimes — stopping, where the debtor can't pay and good money would follow bad.

Who it is for

Businesses owed money by other businesses

Debts of any size — capped percentages from £25,000, hourly rates otherwise

And if you are the one being chased, we defend debt claims too

What you can add to a business debt

8% over base rate

Statutory interest above the Bank of England base rate, from the day after the due date, under the Late Payment of Commercial Debts (Interest) Act 1998 — unless your contract sets a substantial remedy of its own.

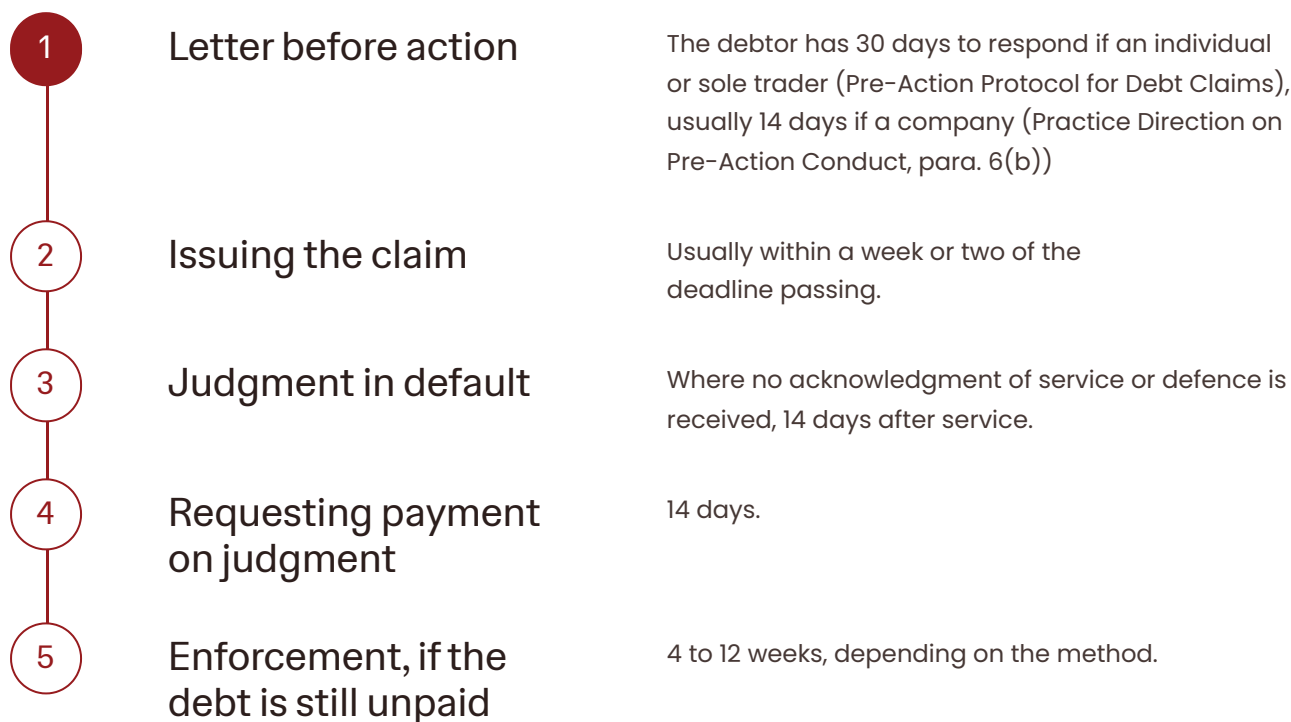
£40, £70 or £100

Fixed compensation per invoice, depending on its size, plus reasonable recovery costs above that.

Six years

To recover most contract debts, from the date the debt became due (Limitation Act 1980, s.5). Before it expires, a signed written acknowledgment or a part-payment restarts it.

From letter to payment.



Simple cases typically take 20–24 weeks; more complex matters can be considerably longer. These are the stages of an undefended claim; a defended claim is quoted once the defence is seen.

The letter before action is not a formality: skipping it risks costs penalties — and forfeits the step most likely to get you paid.

What we cover

Letters before action

Demands drafted to the pre-action rules, setting out the debt, interest, costs and a deadline.

County Court claims

Issuing, default judgment and defended claims — on the small claims, fast, intermediate or multi-track.

Statutory demands & winding up

For undisputed company debts of more than £750: the pressure of insolvency, used carefully.

Enforcement

High Court enforcement officers, charging orders, attachment of earnings and third-party debt orders.

Statutory interest & compensation

8% over base rate and £40–£100 fixed compensation per invoice on business-to-business debts.

Defending a debt claim

If you're the one being chased — disputing liability, set-off and counterclaims.

Capped percentages for significant debts.

For business debts of £25,000 and above, a tiered percentage of the debt — initial advice on prospects is free, and fees paid up front are credited back to you on recovery. Below £25,000, our hourly rates, with each stage quoted before we start.

Business debts below £25,000 — hourly rates, quoted by stage

Debts below £25,000

£145 to £350

Depending on the nature of the case and seniority of the person acting; we quote what each stage will cost before we start.

an hour, plus VAT

Range of costs, debts up to £100,000

£500 to over £100,000

On a purely indicative basis, depending on the nature of any dispute and the instructions we receive.

indicative

We do not provide a service according to price; we price according to the services provided, which depend on the circumstances and cannot be assessed until we have a basic understanding of the issues. Factors that affect the overall cost include inconvenient historical evidence, action taken before we were involved, documents inconsistent with the allegations made, and obstructive behaviour by the other side or its representatives.

Business debts of £25,000 and above — capped percentage

Debt	Before court	Litigation
£25,000 – £49,999	8%	15%
£50,000 – £149,999	7%	12.5%
£150,000 and above	5%	10%

Fees payable up front are quoted to you, always capped at the percentage.

If there is no recovery or you stop, the greater of £400 plus VAT and what you have paid up front.

Fees paid up front are credited on recovery. Initial advice is free of charge.

Court fees carry no VAT: up to £455 to issue a claim of up to £10,000 (lower bands apply to smaller claims; the same online or on paper), and 5% of a claim between £10,000.01 and £200,000 — the claim including its interest. Figures exclude VAT at 20% unless stated. Where a percentage does not apply, hourly rates range from £145 to £350 plus VAT, depending on the nature of the case and seniority of the person acting.

The full table, with enforcement disbursements and what is included: ai-law.co.uk/pricing

Relationships that last.

“ Having previously used multiple solicitors across various matters, once we approached Ai Law we quickly established that they were experts in most areas of law. We subsequently gave the firm all of our business exclusively, and we haven't looked back.

Ai Law client

Ai Law are a professional service provider that really knows what they are doing. They are an asset to our business.

Ai Law client

These guys are constantly delivering their services. Donna is always on the top of all things and her team is very efficient. I have used their services before and again, they have not disappointed. I am certain I will use these guys again.

Lukasz, ReviewSolicitors, January 2026

Recognition



Legal Team of the Year 2025 (joint winner)

Sunday Express Construction and Property Awards — in Property and Construction

Royal Television Society Awards North West

Sponsor, 2024 and 2025

Rated 4.9 out of 5 from 111 reviews on ReviewSolicitors

reviewsolicitors.co.uk, October 2026

Talk to us

Tell us who owes you, how much and since when — initial advice is free of charge. We respond quickly to enquiries and quote requests.

Telephone

+44 (0)151 294 4722

Office

8 Water Street
Liverpool
L2 8TD

Email

info@ai-law.co.uk

Online

ai-law.co.uk/debt-recovery

Ask Ai Guy*, any time. Describe your situation in plain English. Ai Guy, our AI assistant, gives general information about the law of England and Wales and points you to the right solicitor. ai-law.co.uk/ask