

## Welcome to our Debt Recovery Service

*What is Debt Recovery?* It's the recovery or payment of a sum of money owed.

Recovering monies owed to you from either companies or individuals who may have provided a shoddy service or for no good reason are simply refusing to pay can seem daunting to most people, which is why MTA Solicitors offers an easy personal debt solution in the UK, helping you to resolve these difficulties.

We offer personal debt recovery advice and if necessary take action against an individual or a company that you have a dispute with. We work quickly and efficiently as we understand that when you're owed money or in a dispute you need a fast resolution.

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## Overview of our Services

### Financial Disputes

We can offer personal debt recovery advice and if necessary take court action against any individual or a company that you have a dispute with.

Disputes may include\*

- Unpaid Bills
- Faulty Goods
- Breach of contract
- Failure to supply agreed services
- Poor or incomplete workmanship

\* This is not an exhaustive list; if you are owed money then you may have a claim.

We work quickly and efficiently, we understand the need, particularly with small businesses, to resolve the dispute and recover the debt as quickly as possible. We have an experienced department that is highly skilled in achieving the best results for our Clients.

### Personal Debt Recovery Advice

The first question is do you have a case? If you are unsure, our personal debt recovery team can help you determine whether or not you do. It may be that you have suffered at the hands of poor or incomplete workmanship, or someone has failed to deliver an agreed level of service or there has been a breach of contract or you have received faulty goods or have issued a bill that has not been paid.

We have a well-earned reputation for being swift and decisive in our actions; we recognise the need for speed and professionalism in these circumstances and aim to operate within the quickest timeframe available to us.

The second and often the most important question, is the debtor good for the money? There is no point pursuing a debt claim incurring costs only to discover at the end that the debtor has no means to pay. We can, through our tracing agents, discover an individual's financial status such as property ownership and their employment status.

If you are a commercial client you may be interested in the Commercial Debt Management services we have available or in debt recovery management in the UK. Click [here](#) for our commercial section.

## Our Fees

We try to provide a service to meet your needs - particularly in these challenging times as recovering debt can be both time consuming and costly.

We can offer you a variety of funding options to suit your needs such as a fixed fee or an hourly rate with a maximum cap, or a fixed fee calculated at a percentage of the money we recover. The factors we take into account in deciding on our funding options to offer you will include the level of the debt you would like us to recover for you, and the amount of work we take on for you.

Another factor will be how you want to use our service. For example, you may ask us to send the debtor a letter before threatening to issue proceedings, whilst other Client's will ask us to issue proceedings immediately.

In all cases we aim to recover our fees from the debtor you are in dispute with and, however the case is funded, we operate a 'no hidden-fees' policy and we will only charge you what we quote.

## Our Results and Strengths

- Able to adapt to your individual needs
- Average recovery of 35 days from date of receipt on non-defended claims
- Recovered money paid back to you via BACS.
- Judgment and enforcement processed without delay
- Complex matters handled by our specialist Technical Unit

### Aggressive litigation strategy

- Proceedings issued within 24 hours
- Judgment and enforcement without delay
- We are a recognised leader in the market place ensuring that defendants will deal with your case promptly

### Glossary of Terms

**Breach:** An act or instance of breaking a law or regulation

**Commercial:** something related to buying or selling things

**Consultation:** One who advises another, officially or professionally

**Contract:** A contract is an exchange of promises between two or more parties to do, or refrain from doing, an act, which resulting contract is enforceable in a court of law. It is a binding legal agreement. ...

**Debtor:** a person who owes a creditor; someone who has the obligation of paying a debt

**Defendant:** A person or institution against who an action is brought in a court of law; the person being sued or accused

**Dispute:** To put forward reasons for or against something

**Litigation:** a legal proceeding in a court; a judicial contest to determine and enforce legal rights