



Late payers causing you a headache?

Don't let them get away with it

At Lovetts Solicitors, we have everything you need to clamp down on late payers for less than you might think. You can send a letter before action through us, which secures payment in 86% of our cases, for as little as £1.50 plus VAT. And if your claim is defended, your additional legal expenses will be paid by the debtor following a judgment in your favour. It's also your right to claim interest and a fixed sum in late payment compensation to help ease your inconvenience. So take a closer look at what we do and ask yourself whether you could benefit.

- Letter before action**
A letter before action starts at £1.50 plus VAT for email notification and £5 plus VAT for a letter sent by both post and email.
- Late payment compensation**
Under the Late Payment of Commercial Debts (Interest) Act 1998 and subsequent regulations, you can claim interest and receive fixed-sum compensation if payment isn't received. You can claim:
 - £40 for invoices up to £1,000
 - £70 for invoices between £1,000 and £10,000
 - £100 for invoices over £10,000

Did you know?

- Every year we collect over £40m on behalf of our clients
- Letters before action secure payment in 86% of our cases
- We've collected debts from over 100 countries (shown in red, left)



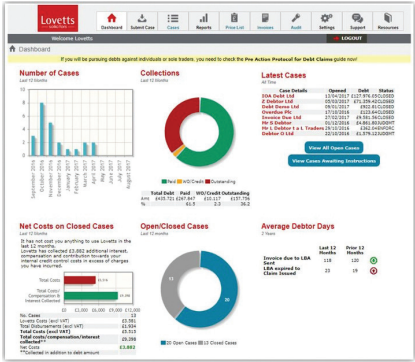
ARE YOU SUFFERING FINANCIAL DAMAGE BY NOT ASSERTING YOUR LATE PAYMENT LAW RIGHTS?
LATE PAYMENT DOESN'T ONLY AFFECT YOUR BOTTOM LINE – IT CAN ALSO PUT YOUR DAY-TO-DAY OPERATIONS AT RISK AND THREATEN YOUR SURVIVAL. IT'S IMPORTANT TO GET WHAT YOU'RE OWED WITHOUT UNNECESSARY DELAY



"For me it was important that a client could get exactly what I would want. In 2013, we had to harmonise our law with European legislation. We were able, by statute effectively, to have recovery costs included as a right. So, if a client is entitled to claim compensation and interest, they could also recover their recovery costs. And why shouldn't the debtor pay? They're the one who caused the problem."
Charles Wilson, Lovetts chairman



"As solicitors, we've found that correspondence from us is far more effective in moving a late payer to action than reminder letters from businesses that are owed or notifications from debt recovery agents. Furthermore, thanks to the efficiency of the Lovetts business model, obtaining the added impetus to pay that comes from a solicitor's involvement has never been more cost-effective."
Michael Higgins, Lovetts managing director



Case Manager

Welcome to the convenience of Lovetts

You can stay up-to-date with every stage of your claim with our unique software, Case Manager. Case Manager is designed to give you the clarity to remain in control of your claim. You can view each action in real time, which means you'll have all the information you need at your fingertips. For our regular clients, it has allowed them to see the benefits of chasing late payments. Mark Bebbington of Civil Rail Solutions says:

"Case Manager is by far the best system I've seen in my 20-odd years in credit management. I've found Lovetts to be extremely professional and efficient in what they do. And I haven't found anybody else who can offer me a letter before action at £1.50. "When I looked at it last, 83% of our debtors would pay on the late payment demand. That's brilliant. So in seven days, you've got your money."

Don't let late payers get away with it. Call Lovetts on **01483 457500** or visit **lovetts.co.uk** for more information