



Bermans

Letters before Action

Letter Before Action – Pre Action Protocol for Debt Claims ("PAPDC") Compliant [30 day response]

The PAPDC applies to any business (including sole traders) claiming payment of a debt from an individual. This includes consumers, sole traders and members of a partnership unless it is a Limited Liability Partnership.

The Protocol does not apply to business to business debts unless the debtor is a sole trader. It will not therefore apply to debts owed by companies and limited liability partnerships. It will apply to ordinary partnerships. The liabilities of an individual guarantor will also be covered. There has been some debate about its application to guarantors, but the general consensus is that it will apply. On that basis, until some official guidance is given or the courts rule differently, our advice would be that the appropriate Protocol letter should be sent to guarantors.

To include: receiving instructions, drafting letter to comply with PAPDC and copying any correspondence where necessary.

Bermans Fee: £35 per letter

Letter Before Action – Non PAPDC Compliant [7 day response]

To include: receiving instructions, drafting letter and copying any correspondence where necessary.

Bermans Fee: £15 per letter

Letter Before Action (ROG) – Non PAPDC Compliant [7 day response]

To include: receiving instructions, drafting letter and notice of voluntary surrender, copying any correspondence where necessary.

Bermans Fee: £25 per letter