

MAY 2025

# TurnerHopkins

# Legal Services Proposal

DEBT RECOVERY SERVICES

**Barristers, Solicitors**  
*& Notary Public*

PRESENTED TO:



PRESENTED BY:

**Turner Hopkins**  
**Solicitors**

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# Introduction

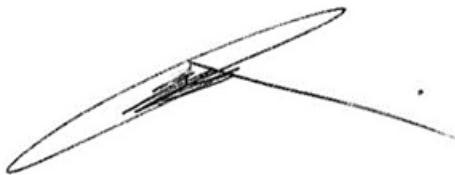
This document provides a summary of the legal recovery and enforcement services provided by Turner Hopkins Solicitors which may be of interest to Recoveriescorp for the purpose of recovering contingent debts on behalf of clients of Recoveriescorp .

Turner Hopkins' experience is such that we are able to provide a complete service from default through to obtaining judgment and enforcement. We pride ourselves on our impeccable standard of service and client relations.

We sincerely hope the attached is of interest to Recoveriescorp. We look forward to receiving your response to our proposal and providing legal services to you.

May 2025.

## Turner Hopkins Solicitors



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**M J Robinson**  
**Partner, Turner Hopkins**

**TurnerHopkins**

# About Turner Hopkins

Established in 1923, Turner Hopkins is a highly regarded medium-sized legal practice based in Takapuna, Auckland.

We provide practical legal services to a diverse range of New Zealand and international clients. When it comes to legal expertise, we seek to employ and retain the very best professionals and support staff.

The firm consists of 7 Partners/Principals, approximately 15 Solicitors and around 20 support staff, including Legal Executives, Secretarial and Accounts Personnel.

Turner Hopkins has a dedicated and highly specialised civil litigation, debt recovery and disputes resolutions team headed by Michael Robinson, Partner.

Details of our civil litigation and debt recovery team that would be responsible for Recoveriescorp's files, are provided on the following pages.

## YOUR TEAM



### **Michael Robinson**

#### **Partner**

Michael Robinson has been a Partner at Turner Hopkins since 2000, and specialises in litigation and dispute resolution. Michael is the Relationship Manager for Turner Hopkins' high volume debt recovery division, representing large commercial entities engaged in the finance and debt recovery industry.



### **Catherine Pendleton**

#### **Principal**

Catherine Pendleton joined Turner Hopkins in 2017. She is a Senior Litigation Lawyer who has worked internationally and within the private, public and not-for-profit sectors.



### **Anna Rippon**

#### **Debt Recovery**

Anna Rippon coordinates our Debt Recovery Team, working with clients to recover the funds they are owed. Anna's positive outlook on everything she does in life, is reflected in the services she provides to our clients.

## YOUR TEAM



### **Luis Paulo Santana de Mattos**

#### **Solicitor**

Luis Paulo Santana de Mattos is a Solicitor with Turner Hopkins in the Recoveries Team and specialises in debt recovery, settlements and negotiations.



### **Annezka Joubert**

#### **Solicitor**

Annezka works in our litigation team as a solicitor, and alongside Catherine Pendleton and Michael Robinson. Annezka enjoys working with clients to understand their goals, and then being able to establish pragmatic, sensible solutions.



### **Eva Imrie**

#### **Litigation Assistant**

Eva completed her LLB & BSci at Otago University last year, although she spent her final semester on an exchange in Budapest, Hungary. Eva provides invaluable support to the debt recovery team.

# Why Turner Hopkins

For a number of years, Turner Hopkins has specialised in the area of high-volume District Court debt recovery proceedings with specific expertise in managing debt collection through civil litigation. We have a proven track record in this respect.

Over the past 20 years, Turner Hopkins has become one of New Zealand's largest and most efficient providers of District Court legal recovery and enforcement proceedings. At some stages, we have over 3,000 open/active recovery files!

As a mid-sized boutique, non-CBD firm with considerably reduced overheads, we are able to offer a highly competitive pricing structure for the benefit of our clients.

Our expertise and experience have resulted in us establishing close and productive working relationships with all District Court registries throughout New Zealand as well as obtaining a nationwide network of agents available for service of proceedings and attendances at hearings in all Courts and Tribunals nationwide and at the most competitive available cost.

We have significant experience representing a range of corporate bodies (both public and private), recovery agencies, insurers and a host of small to medium sized businesses located in both New Zealand and overseas.

## LEGAL SERVICES PROPOSAL

Turner Hopkins is proud to be the principal supplier of legal recovery services to several of New Zealand's largest debt collection agencies as well as utilities, large retail corporations and finance industry organizations.

We take particular pride in managing our relationships with clients on a personal and one-to-one basis. Over time, we have established some core principles, which underpin our long lasting relationships, as follows:

- Clear understanding of each party's expectations – such as service levels and obligations;
- Single points of contact and a dedicated relationship partner;
- Regular relationship meetings;
- Regular provision of management information and performance data;
- Providing specialist in-house training to our clients' staff (seminars, demystifying the legal process and enforcement options can be conducted upon request);
- Specially designed software and our online database system provides reliable and cost-effective file management and reporting ability providing return on investment and recovery rates; and
- Turner Hopkins has many years' experience in supplying precisely the type of legal recovery services we believe are being sought by Recoveriescorp. We appreciate the need to design and tailor specific processes especially to meet the particular requirements of Recoveriescorp.

# Services Offered

Turner Hopkins is happy to offer the following services that it perceives may be required by Recoveriescorp.

These services can include (but are not limited to) the following:

- Legal demand letters prior to commencing proceedings, if required;
- Debtor tracing;
- Preparation and filing of Notice of Proceeding, Statement of Claim and List of Documents;
- Arranging for service;
- Substituted service (if required);
- Preparation and filing of Affidavit of service;
- Obtaining judgment;
- Obtaining and registering charging orders (along with two yearly renewal as required);
- Discharge of charging order on settlement;
- Preparation and filing of enforcement orders, including Financial Assessments, Attachment Orders and Warrant to Seize Property;
- Bankruptcy Proceedings;
- Proceedings against corporate entities including issue of Statutory Demand and Liquidation Proceedings;
- Ad hoc opinion work and other legal advice as sought;
- Establishment of a specialised ClaimTracker / online database and reporting system designed to meet Recoveriescorp's file tracking and workflow analysis and compliant with security requirements;
- Provision of a dedicated relationship manager available to take part in regular meetings and consultations with Recoveriescorp.
- Training for Recoveriescorp's staff as required.

# PROPOSAL & COST - FEE STRUCTURE

We pride ourselves on our ability to approach legal costs and fee arrangements in an innovative manner ensuring that our clients receive the very best value for money and return on their investment. Our level of experience and technology based processes mean that we are able to offer legal services at the most competitive available rates.

Our relationship with third party suppliers including skip tracing experts, process service agents and legal agents throughout New Zealand means that we are able to pass on the competitive rates obtained by us to Recoveriescorp. Our fee proposal to Recoveriescorp consists of the following:

## **1. Ad hoc brief opinions and enquiries**

We will be happy to respond to general and urgent enquiries and provide brief opinions concerning recovery and related proceedings from Recoveriescorp. We would ordinarily provide these services involving standard and simple enquiries and questions for no fee and with a view to enhancing the overall and long term relationship between Turner Hopkins and Recoveriescorp.

## **2. Standard Form Claims**

Depending on the nature of the services required and volumes involved, Turner Hopkins is committed to ensuring that it will be able to offer Recoveriescorp legal recovery services at the very lowest possible rates. Our costing proposal prepared for Recoveriescorp (in confidence) is attached (**Schedule 1**).

As you will see, we have ensured that our costs are kept to the recoverable rates as approved by the appropriate High Court or District Court rules. Accordingly, in the case of a successful outcome, all legal costs and disbursements (other than GST and Turner Hopkins' 6.9% disbursement charge) will be fully recoverable from the Defendant/Debtor and therefore the costs of the legal action will be recovered by the Creditor.

### **3. Instruction Template**

We would propose that a Excel spreadsheet be populated by Recoveriescorp for the purpose of providing to us the details necessary to commence work on each instruction. Annexed as **Schedule 2** to this proposal is our standard form Excel spreadsheet containing the various fields of information that would be required in order to commence high volume recovery proceedings.

### **4. Letters of Demand**

Our recommendation is that in each case where a letter of demand is issued the default position will be that legal recovery proceedings be commenced without further instructions being required should the letter of demand be unsuccessful and payment of the debt not made within the specified timeframe. This will result in the most efficient progress on each claim.

The fee structure proposed is based on this "default" arrangement being identified as "Option A".

In the event that Recoveriescorp elects the alternative arrangement whereby it would be seeking to instruct us separately on a case-by-case basis in matters where letters of demand have been issued and payment has not been received we would propose "Option B" in the attached fee schedule.

## **5. Defended Proceedings**

In the case of defended proceedings, Turner Hopkins would conscientiously ensure that the legal basis of the defence and practical considerations were referred to Recoveriescorp and clear instructions were obtained before incurring any cost.

Turner Hopkins would then provide legal services based on time and attendances involved (at a reduced rate referred to below) but only upon express agreement from Recoveriescorp and always upon provision of an estimate as to costs likely to be incurred for each stage of the proceedings.

The legal costs for services provided in the case of defended hearings will be reduced for Recoveriescorp and are listed on the following page.

**LEGAL SERVICES PROPOSAL**

<b>Professional</b>	<b>Standard rate per hour</b>	<b>Reduced rate for Recoveriescorp</b>
Partners/Principals	\$645-\$700	\$495
Senior Associates/Senior Solicitors	\$560	\$395
Solicitors	\$345	\$295
Legal Executives	\$360	\$250
Legal Assistant/Administrator	\$275	\$195

Turner Hopkins renders accounts for legal services on a monthly basis and our terms of trade are payment within 14 days of invoice. All legal fees charged by Turner Hopkins are subject to the firm’s standard 6.9% office service fees and GST (if applicable).

# ClaimTracker

## Available in the event of sufficient instruction volumes

Turner Hopkins has developed and established a unique and highly effective online reporting database system for the benefit of clients providing instructions. The online database ClaimTracker service for Recoveriescorp will be designed in order to specifically address the needs and requirements of financial institutions / clients such as Recoveriescorp. Essential aspects of the ClaimTracker database are as follows:

- a)** Designated staff of Recoveriescorp will be able to have secure online access to up-to-date information on each file operated by Turner Hopkins for Recoveriescorp. Files are updated on a daily / real-time basis as development occurs (e.g: issue of proceedings, service, judgment entered etc).
  
- b)** The database will contain not only details of each stage of the procedure but also the costs that have been incurred and are recoverable by the customer as well as the full amount payable by the customer at any point in time.

One advantage of this system is that Recoveriescorp's staff can access the database while dealing with a customer and ascertain the full amount currently due (including recoverable costs and disbursements).

This aspect significantly reduces the prospect of negotiations being entered into with a customer without appreciating the full amount that is legally due and recoverable at that specific point in the proceedings.

## LEGAL SERVICES PROPOSAL

**c)** In addition, the ClaimTracker database offered to Recoveriescorp will allow access to an up-to-date analysis as to the costs incurred on all files, recoveries received as well as legal fees and disbursements paid and recoverable. As such the commercial viability of the proceedings and return on investment can be ascertained at any point in time.

**d)** The ClaimTracker database has been prepared and will be supplied to Recoveriescorp at the sole cost of Turner Hopkins. All copyright and intellectual property attached to the ClaimTracker database service provided will remain the property of Turner Hopkins.

### **Legal Recovery Process**

To assist you we also attach our flow diagrams outlining the various steps and stages applicable in the case of recoveries action against debtors (both individuals and corporate), as well as defendant proceedings and enforcement action.

Please refer to **page 21** of this proposal.

# Debt Recovery Fee Schedule

## Schedule One

LEGAL FEES AND DISBURSEMENTS  
 PREPARED FOR RECOVERIESCORP  
 COURT AND LEGAL FEES EFFECTIVE AS AT 25 JULY 2024

	DISTRICT COURT	A	B	C
	LEGAL PROCEDURE CIVIL PROCEEDING	DISBURSEMENTS FROM 01/07/2024 (RECOVERABLE AND GST INCLUSIVE UNLESS STATED OTHERWISE)	PROPOSED LEGAL FEES (SUBJECT TO GST)	DISTRICT COURT SCALE 1A LEGAL FEES (RECOVERABLE & SUBJECT TO GST)
1	Issue of Legal Letter of Demand	N/A	Option A (Default Arrangement) - \$7.50  Option B - \$65.00	N/A
2	Preparation of Notice of Proceeding & Statement of Claim	Filing Fee: \$260	\$952.50	\$952.50
3	Service:	\$184.00 in Auckland metropolitan area. \$253.00 in other metropolitan areas \$1.50 per kilometre charged for service in remote/rural areas  Reasonable service fees incurred are recoverable upon obtaining judgment	N/A	N/A
4	Affidavit of Service	No Court filing fee	Nil for standard services up to 45 minutes, time and attendance thereafter	N/A
5	Substituted Service Application	Filing fee \$390.00	\$317.50	\$317.50
6	Entry of Judgment	Filing fee \$117.00	\$254.00	\$254.00
7	Charging Order	Filing Fee \$325.00  Collectible on discharge  Land Information NZ guaranteed search plus post registration search \$102.00	\$764.00	\$764.00 Collectible on discharge
8	Discharge or Charging Order	No Court filing fee	\$250.00	N/A

All legal fees subject to GST and Turner Hopkins' standard 6.9% disbursement charge

# Debt Recovery Fee Schedule TurnerHopkins

## Schedule One - Continued

	DISTRICT COURT	A	B	C
	LEGAL PROCEDURE CIVIL PROCEEDING	DISBURSEMENTS FROM 01/07/2024 (RECOVERABLE AND GST INCLUSIVE UNLESS STATED OTHERWISE)	PROPOSED LEGAL FEES (RECOVERABLE & SUBJECT TO GST))	DISTRICT COURT SCALE 1A LEGAL FEES (RECOVERABLE & SUBJECT TO GST)
9a	Financial Statement Preparation of Application	Filing fee \$84.00	\$191.00	\$191.00
9b	Financial Assessment of Means Application (on papers)	Filing fee \$103.00	\$191.00	\$191.00
9c	Financial Assessment Hearing Application (Court hearing)	Filing fee \$168.00	\$191.00	\$191.00
9d	Filing a new address	Filing fee \$65.00 (only recoverable once)	N/A	N/A
9e	Request for bailiff service	Filing fee \$65.00	N/A	N/A
9f	Variation of Attachment Order	N/A	\$191.00	\$191.00
9g	Appearance at Court for Financial Assessment Hearing	Travel \$15-\$25 dependent on Court location (not recoverable)	\$191.00	\$191.00
10a	Attachment Order Mutually Agreed	Filing fee \$39.00	\$95.50	\$95.50
10b	Attachment Order Sole Application	Filing fee \$65.00	\$191.00	\$191.00
11	Warrant to seize & sell property	Filing fee \$258.00	\$382.00	\$382.00
12	Certificate of District Court Judgement	Filing fee \$65.00	N/A	N/A

All legal fees subject to GST and Turner Hopkins' standard 6.9% disbursement charge

# Debt Recovery Fee Schedule TurnerHopkins

## Schedule One - Continued

	DISTRICT COURT	A	B	C
	LEGAL PROCEDURE CIVIL PROCEEDING	DISBURSEMENTS FROM 01/07/2024 (RECOVERABLE AND GST INCLUSIVE UNLESS STATED OTHERWISE)	PROPOSED LEGAL FEES (RECOVERABLE & SUBJECT TO GST))	DISTRICT COURT SCALE 1A LEGAL FEES (RECOVERABLE & SUBJECT TO GST)
13	Bankruptcy Notice	Filing fee: \$260.00	\$478.00	\$478.00
14	Service of Bankruptcy Notice	As per disbursements 3A (Recoverable upon Adjudication)	N/A	N/A
15	Affidavit of Service	No Court filing fee	Nil for standard up to 45 mins	N/A
16	Substituted Service Application; and Sealing Order for Substituted Service	Filing fee: \$260.00 Sealing fee: \$65.00	\$1,434.00	\$1,434.00
17	Creditor's Application & Summons to Debtor	Filing fee \$650.00	\$1,434.00	\$1,434.00
18	Service of Summons documents	As per disbursements 3A (Recoverable upon Adjudication)	N/A	N/A
19	Affidavit of Service	No Court filing fee	Nil for standard up to 45 mins	N/A
20	Appearance at bankruptcy hearing	N/A	\$956.00	\$956.00
21	Order adjudicating debtor bankrupt	Filing fee \$65.00	\$478.00	\$478.00

All legal fees subject to GST and Turner Hopkins' standard 6.0% disbursement charge

# Debt Recovery Fee Schedule TurnerHopkins

## Schedule One - Continued

	DISTRICT COURT	A	B	C
	LEGAL PROCEDURE CIVIL PROCEEDING	DISBURSEMENTS FROM 01/07/2024 (RECOVERABLE AND GST INCLUSIVE UNLESS STATED OTHERWISE)	PROPOSED LEGAL FEES (RECOVERABLE & SUBJECT TO GST))	DISTRICT COURT SCALE 1A LEGAL FEES (RECOVERABLE & SUBJECT TO GST)
<b>LIQUIDATION</b>				
<b>22</b>	Statutory Demand	N/A	\$478.00	\$478.00
<b>23</b>	Service of Statutory Demand	As per disbursements 3A (Recoverable upon Adjudication)	N/A	N/A
<b>24</b>	Notice of Proceeding Statement of claim & Affidavit in support	Filing fee: \$702.00	\$1,434.00	\$1,434.00
<b>25</b>	Service of NOPSOC	As per disbursements 3A (Recoverable upon Adjudication)	N/A	N/A
<b>26</b>	Advertising costs: NZ Gazette NZ Herald	Approximately 50c per word \$500-\$600 (Recoverable upon Liquidation)	N/A	N/A
<b>27</b>	Appearance at liquidation hearing	N/A	\$956.00	\$956.00
<b>28</b>	Order Liquidating Company	Filing fee \$65.00	\$478.00	\$478.00
<b>29</b>	Service of Order Liquidating Company	As per disbursements 3A (Recoverable upon Adjudication)	N/A	N/A

All legal fees subject to GST and Turner Hopkins' standard 6.0% disbursement charge

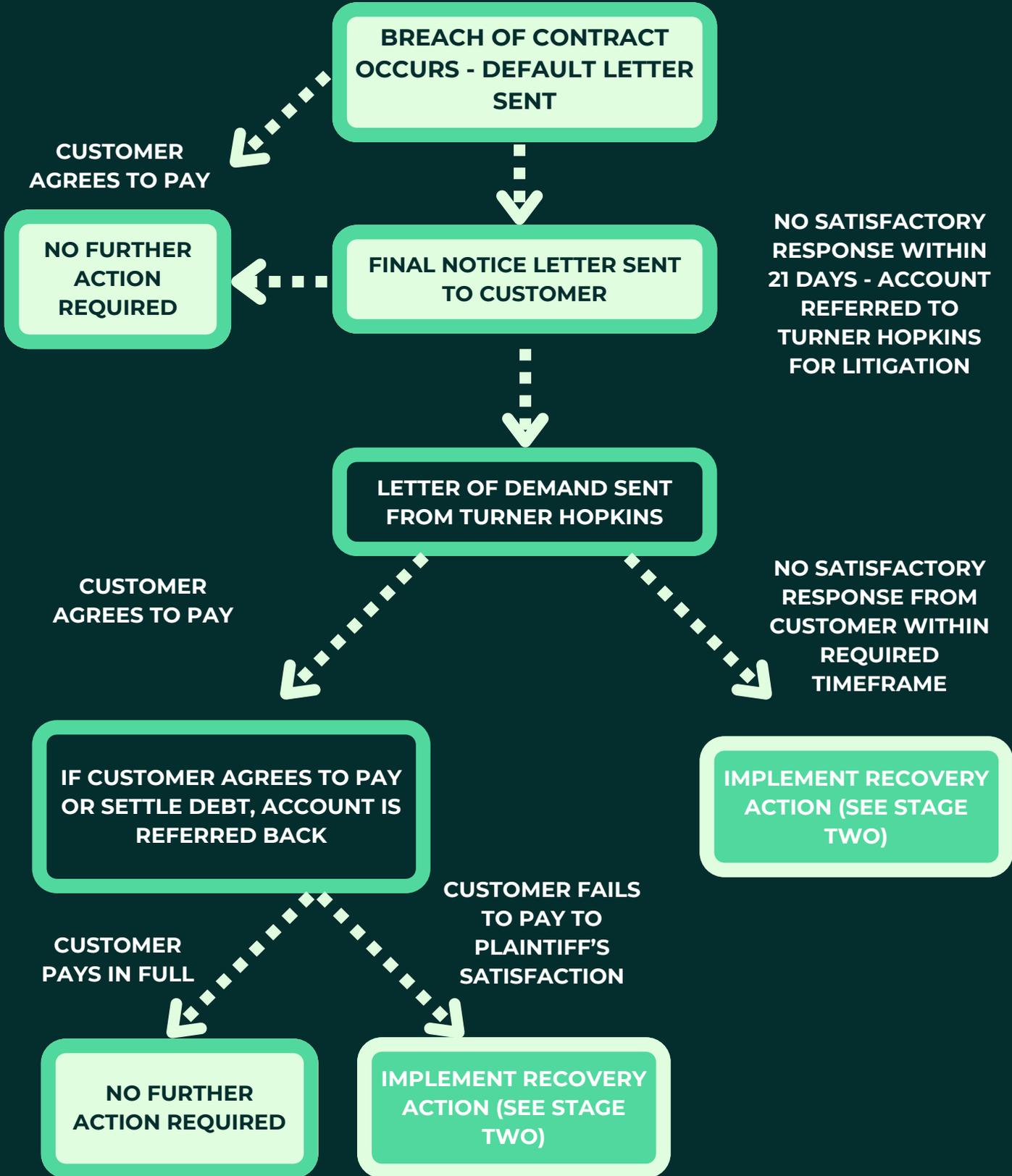
# Instruction Template

## Schedule Two

	Client Information
RECOVERIESCORP REFERENCE NUMBER	
CLIENT NAME	
CLIENT COMPANY NUMBER	
CUSTOMER FIRST NAMES	
CUSTOMER SURNAME	
CUSTOMER ADDRESS	
SUBURB	
CITY	
POSTCODE	
AMOUNT REFERRED (EXCLUDING INTEREST AND COLLECTION COSTS)	
COLLECTION COSTS ALREADY INCURRED	
INTEREST CALCULATED - FROM DATE	
AMOUNT OF INTEREST INCURRED	
LEGAL COSTS TO BE RECOVERED	
PAYMENTS RECEIVED	
TOTAL AMOUNT OWING	
CONTRACT OPEN DATE	
DATE OF DEFAULT	
DATE OF BIRTH	
ADDITIONAL INFORMATION FOR SERVICE (ALTERNATE ADDRESS, PHONE NUMBER, EMAIL, PLACE OF EMPLOYMENT)	

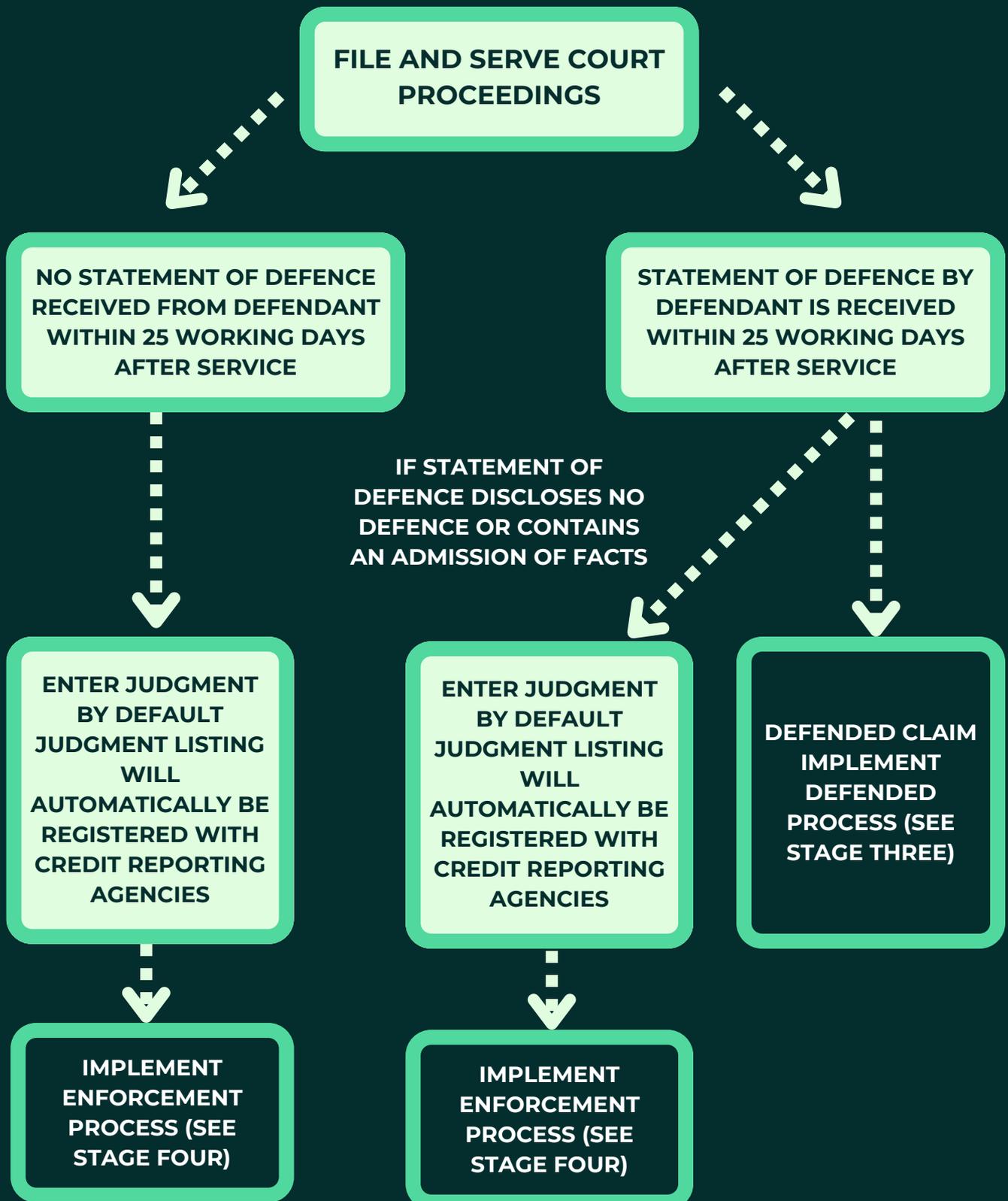
# RECOVERY PROCESS

## Stage One - Initial Contact



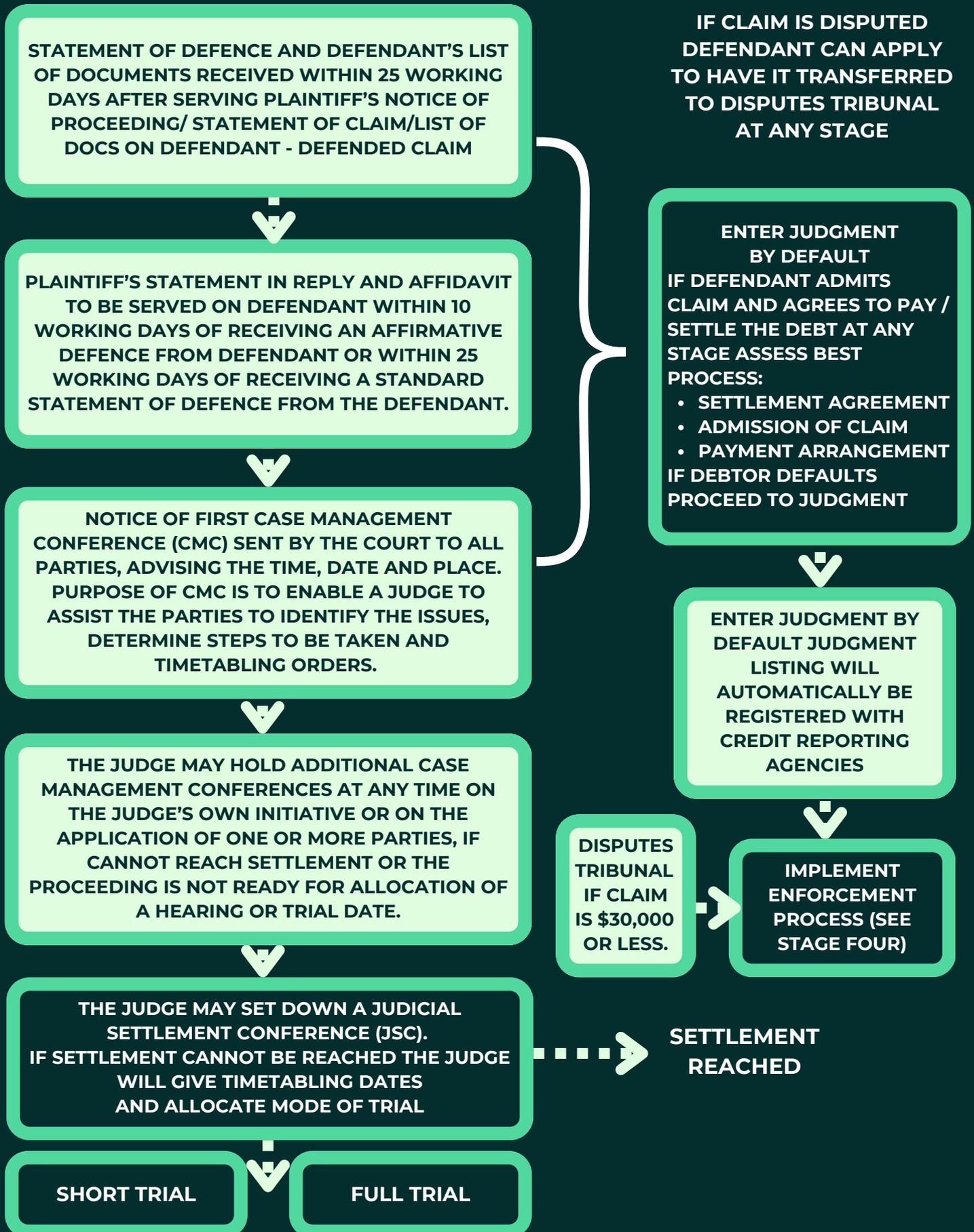
# RECOVERY PROCESS

## Stage Two - Recovery (Undefended Proceedings)



# RECOVERY PROCESS

## Stage Three - Defended Process



# RECOVERY PROCESS

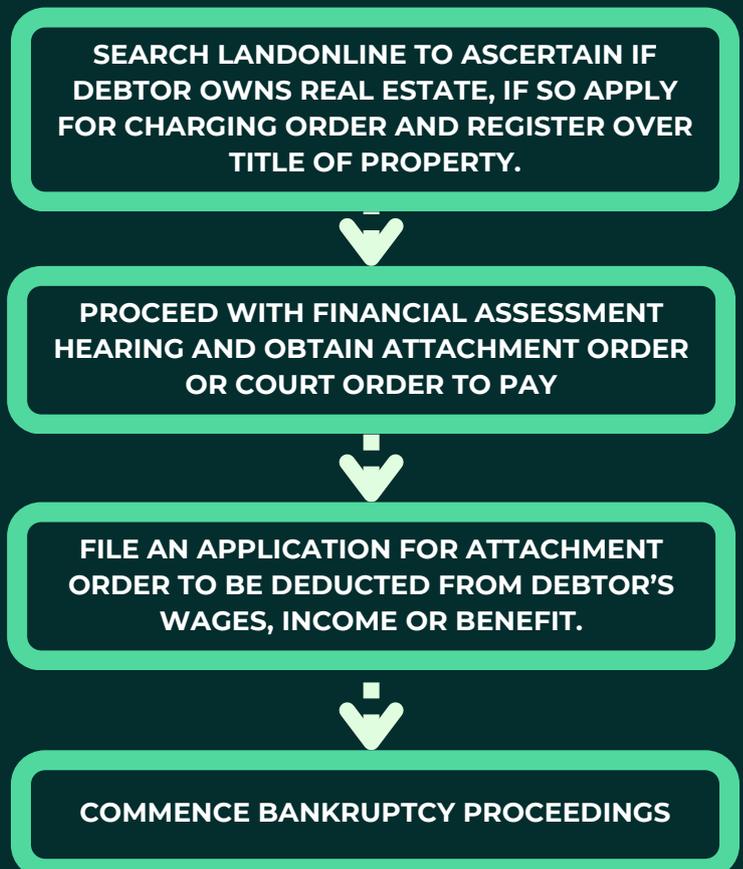
## Stage Four - Enforcement



### COMPANY DEBTOR

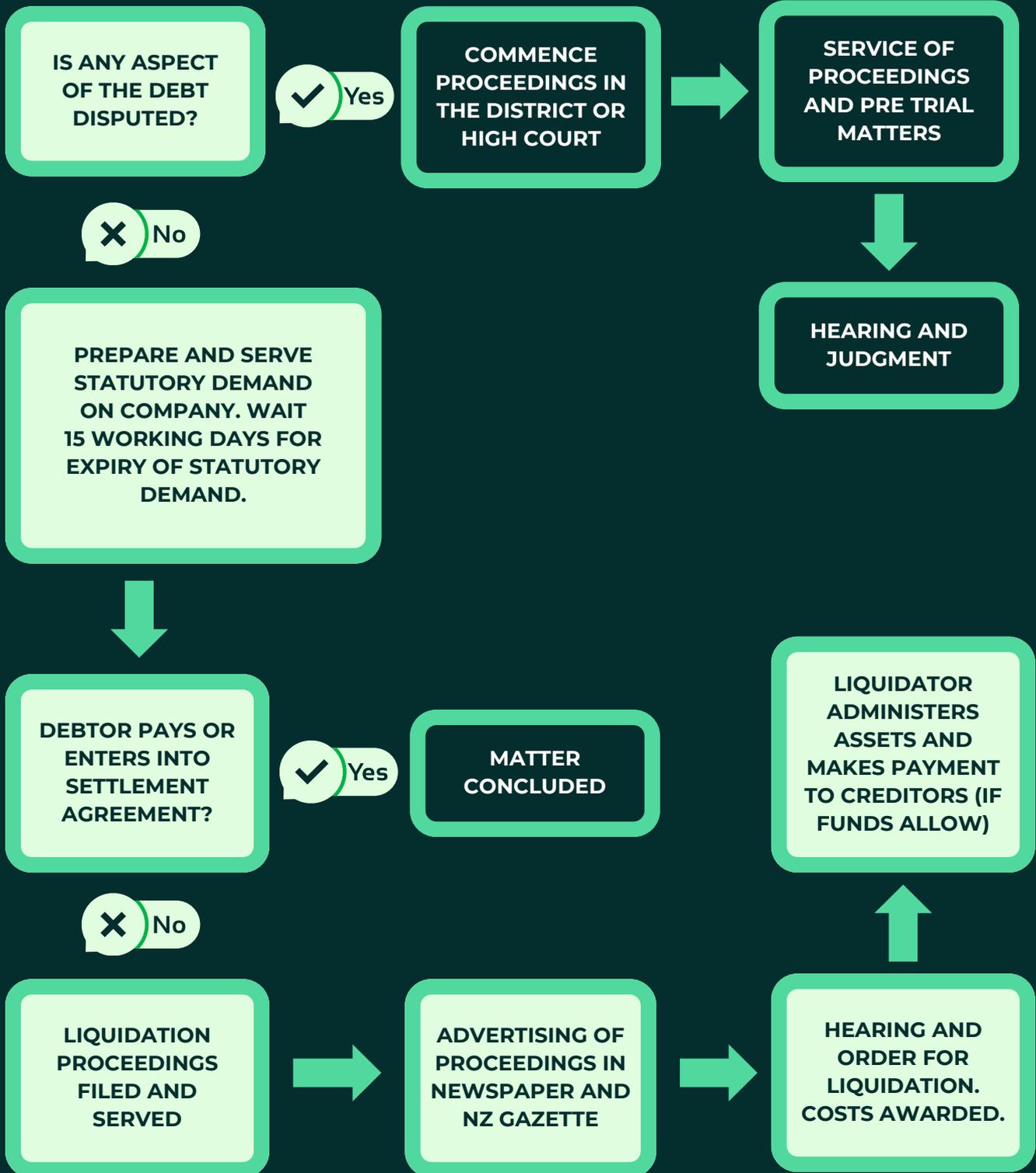


### INDIVIDUAL DEBTOR



# BASIC OVERVIEW OF LEGAL PROCEEDINGS COMPANIES

## START HERE



**For all inquiries,  
contact us.**

# TurnerHopkins



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