

# Richard Wilcock



Call 2012



## Clerks

 Joe Mawson  
 0161 817 2753

 Chris Brown  
 0161 817 7146

 Prya Anisa  
 0161 817 2794

## Memberships

- Northern Circuit
- Inner Temple

## Education

- University of London – Bachelor of Laws (external)
- Open University – LLB (Hons)
- De Montford University MSc Accounting & Finance
- BPP Law School – BPTC

## Credit Hire

Richard has undertaken credit hire litigation for over 20 years, since the days of *Giles v Thompson* and the start of the long line of appeal court authority which has developed the current jurisprudence in this highly contentious area of practice.

Over the years, Richard has acted for all the credit hire company heavyweights on matters of practice policy and procedure. He has also represented insurance companies in credit hire disputes when issues of fraud and/or exaggeration are suspected.

Richard undertakes non-contentious credit hire work including the drafting of credit hire and credit repair agreements together with storage and recovery contracts.

He has a strong trial practice, representing both claimants and defendants in highly contested disputes, involving enforceability of agreements, needs, period of hire, impecuniosity and rate of hire.

Richard is often asked to provide pre-trial advice to clients on rates assessment reports and their cogency.

## Credit Hire Cases

*Burdis v Livesey [2002] EWCA 510 (As Solicitor)* – The recoverability of repair charges against unenforceable credit repair agreements.

## Recommendations

“Richard is an effective advocate with a strong grasp on costs.”  
**Chambers and Partners 2024**

“Richard is excellent all round.”  
**Chambers and Partners 2023**

“Richard has a very strong technical knowledge combined with excellent commercial awareness.”  
**Chambers and Partners 2023**

“Approachable and available, he provides exemplary, logical, practical advice on complex points of law.”

“He’s highly knowledgeable legally but also has a keen understanding of the commerciality of the claim. His advice is always clear and thorough, and he clearly distinguishes between legal theory and practical reality.”  
**Chambers and Partners 2022**

“Handles the technical aspects of these cases exceptionally well and always gives a fair and reasoned opinion. He is an excellent advocate who is clear and concise, and builds up an excellent rapport with judges.”  
**Chambers and Partners 2021**

“Richard’s advocacy is accomplished, and he is able to unpick the complexities of a legal case and explain the important points to the client in a comprehensible manner. An analytical and methodical junior.”  
**The Legal 500 2024**

“Richard’s ability to absorb the information and get to the heart of the issues mean that he can always be relied upon to provide sound, proactive and well reasoned advice.”  
**The Legal 500 2021**

“His submissions are articulate and detailed.”  
**The Legal 500 2020**

“Highly experienced across a broad range of costs matters.”  
**The Legal 500 2018/19**

## Beyond the Bar

Away from the bar, Richard is a keen aviator, holding a pilot's licence and being a member of the BAE Systems Flying Club at Wharton, Lancashire. He is also plays jazz bass and piano and has performed internationally in a number of jazz big bands.