



# Transparent Services

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Your Guide to Transparent Fees  
& Services



## Introduction - Transparent Fees & Services

We aim to provide a fast, effective and safe property transaction experience for all of our clients. The Legal Cost Estimate you will have received details the legal costs required to complete your transaction based on the information available at the time of instruction. In the event that additional work or costs are required in relation to your transaction your Conveyancer will explain these costs with you at the earliest opportunity.

You will be asked to choose if you require certain legal products during your Welcome Pack onboarding process. We would specifically recommend that you chose all of our anti cybercrime products as well as our case tracking and no move – no fault – no fee services.

Additional costs can be required with Leasehold and more complex or expedited transactions. We will update you if and when this information becomes apparent.

The following narrative explains the legal costs associated with your property transaction. We have also provided a list of potential charges as guidance as to the cost of our legal services if required. Your Conveyancer will always look to keep your legal fees to a minimum and will always charge appropriately for the work we are asked to undertake on your behalf.

Please note that if you are transacting a property with the benefit of a mortgage, we will be asked to act on behalf of the Mortgage Lender and we will owe a duty of care to them as well as you. Your Mortgage Lender may insist that we undertake certain searches or legal enquiries, which we will discuss with you as required throughout the course of your transaction.





## Legal Fees, Disbursements & Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
Leasehold Transaction Fee	Legal Fees	Sale, Purchase & Remortgage	Leasehold transactions are complex, and your Conveyancer may need to communicate with the Landlord or Managing Agents and review intricate Leasehold documents. Additional Leasehold charges and fees may apply, which we will advise you of as your transaction progresses.
Bank TT Fees	Legal Fees	Sale, Purchase & Remortgage	Our bank transfer fees will have a fee applied which will be plus VAT per transfer. Please allow for potential electronic bank transfers for payments to you, the other sides solicitors and mortgage redemptions as required.
Electronic ID Fee	Legal Fees	Sale, Purchase & Remortgage	Electronic identity checks are undertaken to validate the identity of all clients and giftors, these will incur a charge plus VAT in respect of each name searched.
Case Tracking Fee	Legal Fees	Sale, Purchase & Remortgage	Our online case tracking facility allows you to view the progress of your property transaction and correspond directly with your Conveyancer, 24 hours a day, 7 days a week. The cost of this facility, if required, is £35.00 excluding VAT per transaction. Please complete the Declaration and Agreement Section of the Welcome Pack to advise us if you require this service.
Mortgage Lender Fee	Legal Fees	Sale & Purchase	A Mortgage fee and Bank Transfer fees will be payable in relation to each mortgage or loan that needs to be redeemed or undertaken on conclusion of your property transaction.
SDLT/LTT Return Fee	Legal Fees	Purchase	A Stamp Duty Land Tax (England) or Land Transaction Tax (Wales) return must be completed and submitted to HMRC, along with any payable tax. Your conveyancer will prepare this form and send it to you for signature before your property transaction is completed. A fee is charged for completing the SDLT/LTT return.
Electronic SDLT/LTT Submission	Legal Fees	Purchase	Your Stamp Duty Land Tax Return may be submitted electronically to the HM Revenue & Customs on completion of your transaction via SDLT.co.uk. A £49.00 plus VAT fee, will be levied in order to cover electronic transmission and bank transfer costs.





## Legal Fees, Disbursements & Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
Cyber Crime Verification Product	Legal Fees	Sale, Purchase & Remortgage	Cyber Crime is a very real threat to your property transaction. We would recommend that you utilise our Cyber Crime Verification Product, which encompasses verification checks against the validity of the lawyers on the other side of the property transaction and the authenticity of their and your bank details. We have limited the cost of this mandatory additional service to £35.00 excluding VAT per transaction to incorporate all of the recommended Cyber Crime due diligence checks. Please confirm your instructions in relation to the Cyber Crime Verification Product when returning your Welcome Pack at the start of your property transaction. Your instructions to implement our Cyber Crime Verification Product incorporate your formal authority to divulge the appropriate information to relevant third parties to undertake the appropriate due diligence checks and your acknowledgement that Convey Law will not accept responsibility or be held liable for inaccurate information supplied by third parties. Please contact us if you require any further information in relation to this fraud prevention service.
Personal Gifts or Loan	Legal Fees	Purchase	In the event that you are receiving a gift or loan from an individual to assist with the purchase of your property there will be additional due diligence work for all parties to undertake. We will need to ascertain if the money is a gift or a loan, the identities of the individual(s) making the payment and where the money is coming from. We may also need to liaise with your mortgage lender to ensure that they are aware of the gift or loan unless they have already been notified. Our fees for the additional work required will be dependent on the complexity of each transaction but would not usually exceed £225 plus VAT.
New Build	Legal Fees	Purchase	here is significant additional and complex legal work involved with purchasing a new build property. The timelines involved in these transactions are more difficult, often with a short period to exchange of contracts and a longer period until completion, to meet the developer's requirements. Additional legal work may be identified when we receive the legal pack on the property and we will advise you of additional work and charges if required.
Help to Buy: Equity Loan	Legal Fees	Purchase	If you are purchasing your property with a Government Help to Buy Scheme, an additional legal fee will be charged in respect of the legal work required. The Help to Buy Equity Loan is a loan from the government to assist first-time buyers with the cost of purchasing a newly built home.
Help to Buy: Shared Ownership	Legal Fees	Purchase	Help to Buy Shared Ownership involves purchasing a share of your home and paying rent on the remaining share. An additional legal fee will be charged in respect of the additional legal work required.





## Legal Fees, Disbursements & Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
Help to Buy: ISA Scheme	Legal Fees	Purchase	The Government Help to Buy: ISA scheme allows first-time buyers to save up to £200 a month towards their first home with an additional government bonus of 25% . The Help to Buy: ISA bonus must be claimed on your behalf by your conveyancer in anticipation of the completion date. If you are purchasing your property with the assistance of a Help to Buy ISA, an additional fee will be levied for the additional legal work required.
Transfer of Equity	Legal Fees	Remortgage	Should a Transfer of Equity be required to facilitate your Remortgage, additional fees will be levied for preparing the Transfer documentation, corresponding with any third party involved and registering the Transfer at the Land Registry. Further additional charges may be levied if the transaction becomes protracted. Please be aware that Stamp Duty Land Tax/Land Transaction Tax may be payable in some Transfer of Equity Transactions. Your Conveyancer can provide additional information in this respect.
Title Defect and Search Indemnity Insurance	Legal Fees	Remortgage	On completion of your transaction, we will implement a Title Defect Indemnity Insurance Policy covering both you and your lender. The Indemnity Policy will provide insurance cover for any known or unforeseeable defect in the property. By implementing the insurance, we will significantly reduce your timeline in completing the remortgage as this will avoid any unnecessary delays in rectifying any defects of your legal title. We want to ensure your transaction completes as quickly as possible for you and to meet any required deadlines you have instructed and this will allow this to happen subject to receipt of your original signed paperwork.





## Legal Fees, Disbursements & Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
Land Registry Fee	Disbursements	Purchase & Remortgage	Please note that whilst application for your registration may be immediate using this digital submission system, the Land Registry may take several months to process your transaction, but your interests, and that of any mortgage lender, will be protected during this time. In the event that it is not possible for us to register your property electronically at HMLR, the following Land Registry disbursement fee may double in price. We anticipate that the Land Registry fee quoted will apply to the vast majority of transactions.
Land Registry Digital Application Fee	Disbursements	Purchase & Remortgage	We will submit your application to register your interests in the property to HM Land Registry using a digital registration system.
Bankruptcy Fee	Disbursements	Purchase & Remortgage	This search costs £2.00 per name searched (£4.00 for joint clients) and is undertaken to comply with your Mortgage Lender's requirements.
Land Registry Search Fee	Disbursements	Purchase & Remortgage	This search is undertaken by your Conveyancer to protect your interests in the property between completion and registration at the Land Registry.
Official Copies	Disbursements	Sale	These are copies of the title deeds held at the Land Registry. These costs may increase if additional documents are required to facilitate your transaction. These fees may vary considerably, especially in relation to Leasehold transactions. The cost of these documents should not exceed £100.00 and in the vast majority of cases, the cost will amount to approximately £24.00 including VAT.
Property Searches	Disbursements	Purchase	All Mortgage Lenders require a Local Authority search and other recommended property searches. The property search costs itemised in this estimate but may not cover all of the searches required for your transaction. Your Conveyancer will confirm your property search requirements with you in detail. Purchasers without a Mortgage Lender, who do not require property searches, will incur a no search disclaimer fee of £75 plus VAT.
Defective Title and Search Indemnity Insurance	Disbursements	Remortgage	Indemnity Insurance is provided exclusively for the Mortgage Lender and negates the need for a Local Authority Search.





## Legal Fees, Disbursements & Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
Leasehold Transactions	Potential Additional Fees	Sale, Purchase & Remortgage	Leasehold transactions are complex and your Conveyancer may need to communicate with the Landlord or Managing Agents and review intricate Leasehold documents. Additional Leasehold charges and fees may apply, which we will advise you of as your transaction progresses.
No Move, No Fault, No Legal Fee Product	Potential Additional Fees	Sale, Purchase & Remortgage	Our No Move - No Fault - No Fee Product provides a guarantee that no Legal Fees will be levied should your transaction fail to complete, subject to the terms and conditions covered under the Product - further details will be supplied upon receipt of your instructions or via our New Business Team. The No Move -No Fault -No Fee Product is charged at 60.00 plus VAT in relation to each transaction if required. Please complete the Declaration and Agreement Section of the Welcome Pack to advise us if you require this service.
Electronic File Copy	Potential Additional Fees	Sale, Purchase & Remortgage	All client files and documentation are scanned and kept within our Electronic File Archive Facility to ensure the information is securely stored and retained as per our file retention periods. Electronic copies of your transaction file are useful for future reference. Clients have the option of paying a fee on completion to receive an electronic copy of their Title Documents following completion. Alternatively, clients may request a copy of their file of papers from our Electronic File Archive facility at any point in the future at a cost of approximately £150.00 plus VAT per file.
Property Fraud Restriction	Potential Additional Fees	Purchase & Remortgage	We would recommend that on completion of your purchase we register a Proof of Identity Restriction on your property at HM Land Registry to help protect your property from cybercrime. We would also strongly recommend that you subscribe to the complimentary HM Land Registry Property Alert Service on completion so that you can track any and all dealings with your property via the Land Registry. More details on these services are available in your Welcome Pack documentation and Terms of Engagement. Please confirm your instructions in relation to the Property Fraud Restriction service when returning your Welcome Pack at the start of your property transaction.
Proof of Funds – Open Banking Verification	Potential Additional Fees	Sale, Purchase & Remortgage	It is a legal requirement that we ascertain the source of funds in relation to your property transaction. We will require copies of your bank statements, preferably from a verifiable Open Source banking facility, to validate your bank statements and to confirm where the money for your property transaction is originating from and how it has been accumulated. Our clients may use the Open Banking Checkboard App verification facility in our client Portal to provide verified bank account statements. This is our recommended procedure as it complies fully with government legislation.





## Legal Fees, Disbursements & Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
Unregistered Transactions	Potential Additional Fees	Sale, Purchase & Remortgage	This Legal Costs Estimate has been provided on the assumption that the property has been registered at the Land Registry. The vast majority of properties in England & Wales have now been registered at the Land Registry. Additional fees will be charged for deducing title to the property and effecting compulsory registration at the Land Registry for unregistered titles.
Additional Conveyancing Search Information	Potential Additional Fees	Purchase	We will provide you with a written search report with copies of the relevant conveyancing searches associated with your transaction and we will raise appropriate additional enquiries as necessary. We will also commission a "Search Seeker" facility which will identify if we need to commission Coal, Tin or Brine searches in the location of your transaction. Our fees for commissioning this facility are £35.00 plus VAT. Please advise if you do not require this service.
Buildings and Contents Insurance	Potential Additional Fees	Purchase	Should you decide to arrange your property insurance independent of your Mortgage Lender, then we would refer you to the Terms and Conditions of your offer of mortgage at this stage. Please note that your Mortgage Lender may require that your property be insured for a specified sum, and that its interest in the property is specified on your policy schedule. We confirm that it will be necessary for you to provide us with a copy of your insurance schedule, prior to exchange of Contracts. Please note that in the event that time is spent by your Conveyancer in pursuing your buildings and contents insurance policy on behalf of your Mortgage Lender or if we are required to check the detail of the policy, additional fees will be levied.
Occupiers	Potential Additional Fees	Purchase	In the event that you are purchasing your new property with the benefit of a mortgage it will be necessary for you to provide us with full details of all individuals who will be taking up occupation of the property, who will not be party to the mortgage, and will not own the property. This includes all individuals who are over 17 years of age and will reside in the property following completion. All such individuals will be required to complete an Occupiers Consent Form in favour of your new Mortgage Lender, prior to completion of the property transaction. Should your mortgage offer require us to obtain a completed Occupiers Consent Form, additional charges will be levied per Consent Form.
Chancel Repair Insurance	Potential Additional Fees	Purchase & Remortgage	Chancel Repair liability is an ancient interest benefiting many churches in England and Wales, potentially allowing the church to require owners of former rectoral land to meet the cost of repairing the church chancel. The Parochial Church Council had until 12th October 2013 to register Chancel liabilities at the Land Registry or it would lose its automatic Chancel protection. We have a Chancel Repair Block Indemnity Insurance Policy to protect clients of unregistered properties that have not been transacted since 12th October 2013. The cost of the policy, including our charges, will amount to £45.00 plus VAT.







## Legal Fees, Disbursements & Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
Expedited Property Transactions	Potential Additional Fees	Sale & Purchases	Properties which are bought or sold at auction, or repossessed properties, are usually more difficult and time consuming property transactions. Auction property sale transactions require the production of a legal sellers pack prior to the auction. Auction transactions exchange contracts on the day of the auction, with completion required within 21 to 28 days, depending upon the contract terms. Repossessed properties are often sold with extremely tight exchange deadlines. In order to take into account the additional work which needs to be undertaken in relation to these expedited transactions, an additional fee will be levied.
Estate Agent Fees	Potential Additional Fees	Sale	In the event that you require our assistance in confirming the full amount of your Estate Agent's fees, reconciling this information in your Statement of Account and making payment in this respect upon completion of your property transaction, an additional fee will be levied.





## All Potential Legal & Additional Fees

<b>Additional Products</b>	<b>Fee (Excl VAT)</b>
Electronic Identification Fee (Per Name)	£25 per person
Payment of Estate Agent Fee	£45
TT Fees / Cheque Payment Fee	As Quoted
Stamp Duty Land Tax Fee (completion of SDLT Tax Return Form)	As Quoted
Third Party Identity Check Fee	£75
Balance Payments from Third Parties	£100 - £150
Property Search Copy Charges	£30- £45
Cash and Multiple Inward Payments Processing Fee	£35 - £60

<b>Additional and Title Check</b>	<b>Fee (Excl VAT)</b>
Requesting PP/ Bregs Documentation <small>(Additional £75 charge if both PP &amp; Bregs requested)</small>	£75 - £125
Obtaining copy documents from Third Parties	£100 - £125
Buy-To-Let	£75 - £175
Drafting/Approval of an Assured Tenancy Agreement	£150 - £225
Limited Title	£100 - £175
Unregistered/ First Registration	£300 - £350
Right to Buy/ Transfer of Part	£100 - £350
Transfer of Equity/ Deed of Gift	£100 - £225
Additional title/ Amending Title	£150 - £200
Possessory Title/ Amending Title	£150 - £175
Difficult Title/ Amending Title/ Boundary Issues	£150 - £200
Flying Freehold	£150 - £225
Mutual Deed of Covenant for Flying Freehold	£150 - £175
Drafting Declaration of Trust	£200 - £250
Deed of Postponement	£125 - £225
Deed of Grant/ Variation of Rights	£200 - £250
Deed of Guarantee	£200 - £225
Restriction	£150 - £200
Unilateral Notice	£150 - £200





## All Potential Legal & Additional Fees

<b>Additional and Title Check</b>	<b>Fee (Excl VAT)</b>
Listed Buildings	£50 - £200
Freehold Flat	£150 - £300
Overage/ Other	£200 - £400
Solar Panel Leases	£200 - £250
Septic Tank / Sewerage Treatment Plant	£150 - £175
Dealing with High Rise Flat	£350 - £425
Retirement	£75 - £175
Auction	£100 - £300
Part Ex	£200 - £375
Mortgagee in Possession	£150 - £275
Dealing with Power of Attorney	£100 - £225
Section 106/38/104	£150 - £175
Creation/ Discharge of additional legal charges	£115 - £150
Tenant in Occupation	£50
Chancel Repair Liability	£150 - £150
Rent Charge	£150 - £150

<b>Leasehold Title Fees</b>	<b>Fee (Excl VAT)</b>
Leasehold Fee	£50 - £250
Notice Fee (each) / Notice of Mortgage	£50 - £75
Dealing with Apportionments	£75 - £125
Deed of Covenant	£150 - £225
License to Assign	£150 - £175
Deed of Variation	£150 - £450
Dealing with Freehold Management Company	£150 - £175
Dealing with Stock Transfer Forms / Share Certificates / Member of Management Co	£120 - £150
Completing Certificate of Compliance for Restriction	£50 - £75
Share of Freehold (Sale / Purchase)	£275 - £295
New lease	£200 - £450





## All Potential Legal & Additional Fees

<b>Leasehold Title Fees</b>	<b>Fee (Excl VAT)</b>
Shared Ownership Leases	£100 - £300
Short Lease Term	£100 - £275
Good Leasehold Title / Amending Title	£150 - £175
Neighbouring Lease / Additional Lease	£100 - £225
Vice Versa/ Tyme Side / Cross Over Leases	£150 - £250
Extension of Lease Term	£200 - £525
Dealing with Retention following completion	£100 - £175
Selling with a grant of new lease	£200
Buying grant of new lease	£200

<b>New Build</b>	<b>Fee (Excl VAT)</b>
New Build	£100 - £400
Completion on Notice	£150 - £250

<b>Indemnity Insurance &amp; Declaration Issues</b>	<b>Fee (Excl VAT)</b>
Arranging / Dealing with Indemnity Insurance (Charge on Sale and Purchase)	£100 - £150
Statutory Declaration/ Statement of Truth	£150 - £175
Declaration of Solvency / Bankruptcy Issues	£100 - £125
Dealing with Green Deal Loan Issues	£100 - £125
Remortgage Search Indemnity Insurance	£35 (£15 One Search cashback) - £60

<b>Reporting on Search Results (Escalated Fees)</b>	<b>Fee (Excl VAT)</b>
Requesting Planning Permission and Building Regulation Documentation	£75 - £125
Tree Preservation Order	£75 - £125
Conservation Area	£100 - £125
Change of Use	£75 - £125
Compulsory Purchase Order	£100 - £150
Section 38 / 52 / 106 / 104	£150 - £175





## All Potential Legal & Additional Fees

Reporting on Search Results (Escalated Fees)	Fee (Excl VAT)
Community Infrastructure Levy (CIL)	£150 - £175
Unadopted Road	£150 - £175
Article 4 Direction Order	£75 - £100
Smoke Control Area	£75 - £100
Local Authority Grant	£100 - £175
Proposed Railway/ HS2/ Roads	£150 - £175
Public Sewer within Boundary	£50 - £125
Built Over Sewer	£100 - £125
No Public Sewer within 100ft/ Septic Tank/ Cespit	£150 - £175
No Surface Water Drainage	£100 - £125
Contaminated Land	£50 - £125
Radon Gas	£100 - £125
Subsidence/ Infilled Land	£100 - £125
Energy/ Pylon/ EPC Enquiries	£100 - £125
Flood Area	£100 - £125
Water Quality	£100 - £100
Drainage System Reports of Defects	£100 - £150

Building Enquiries (Escalated Fees)	Fee (Excl VAT)
Guarantees/ Service Reports	£75 - £125
Lack of Consent (Building Regulation/ Landlord/ Original Builder)	£75 - £150
Decking Outside Permitted Development	£75 - £125
Extension	£75 - £175
Conservatory	£75 - £125
Replacement Gas Central Heating/ Gas Boiler (after 2005)	£75 - £125
Removal of Internal Load Bearing Wall/ Chimney Breast	£75 - £125
Rewiring of Electrical System	£75 - £125
Loft Conversion	£75 - £125
Garage Conversion	£75 - £125





## All Potential Legal & Additional Fees

<b>Building Enquiries</b> (Escalated Fees)	<b>Fee (Excl VAT)</b>
FENSA	£75 - £125
Central Heating Maintenance or Service Agreement	£50 - £150

<b>Mortgage</b>	<b>Fee (Excl VAT)</b>
Mortgage Lender Fees	As Quoted
Redeeming second and subsequent charges	£125
Building Insurance Verification Fee	£45 - £50
Referring Issue to Lender	£75 - £125
Occupiers Consent Requirements	£125
Occupiers Waiver Declaration	£75
Gifted Deposit/ Third Party	£50 - £150
Help to Buy (ISA)	£50
Help to Buy (2nd Charge)	£150 - £275
Dealing with the Removal of a Help to Buy Loan (Remortgage)	£75 - £100
Dealing with Postponement of Help to Buy Loan (Remortgage)	£100 - £125
Special Condition or Requirement (Per Condition)	£75 - £75

<b>Expedited Transactions</b>	<b>Fee (Excl VAT)</b>
Exchange and Completion within 5 working days	£100
Drafting additional Contract package for a Contract Race	£100 - £300
Preparation of Contract Package for Sale at Auction	£100 - £225
Auction Purchase Transaction Supplement	£100 - £250

<b>Miscellaneous Issues &amp; Charges</b>	<b>Fee (Excl VAT)</b>
Obtaining access to property between exchange and completion (per key undertaking)	£150 - £200
Late Completion Fees – Serving Notice to Complete	£200 - £300
Dealing with Third Party Lawyers (e.g., matrimonial dispute)	£150 - £250
Dealing with Matrimonial issues	£100





## All Potential Legal & Additional Fees

Miscellaneous Issues & Charges	Fee (Excl VAT)
Assignment of an agreement for sale	£75
Administrative service charge retentions	£100
Deed of consent for mortgage increase	£75
Dealing with repossession issues	£150
Dealing with late completions	£100
Hourly Rate	£200

Optional Additional Products	Fee (Excl VAT)
No Move No Fee Product	£60
Online Case Tracking Fee	£25
Cyber Crime Verification	£30
Electronic SDLT Submission Fee	Included - £49
Property Fraud Restriction Fee	£125 / Re-Mo £95
Copy Title Deeds Following Completion	£45 - £50
File Retrieval from Archive Storage	£50 - £150
Archived File Copy Charges	£50



