



# Transparent Services



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

Fee Name	Fee Type	Applicable Transactions	Fee Description
Leasehold Transaction Fee	Legal Fees	Sale, Purchase & Remortgage	Leasehold transactions are invariably more complicated due to the fact that it is necessary for your Conveyancer to liaise with the Landlord / Managing Agents and to scrutinise complex Leasehold title documentation. Should it transpire that your transaction relates to a Leasehold property, these additional charges will be levied. Please note that additional charges may be levied should it prove necessary for us to respond to additional enquiries raised in relation to the Leasehold documentation on your property.
Bank TT Fees	Legal Fees	Sale, Purchase & Remortgage	Legal fees will be levied for each Bank electronic transfer made in relation to your property transaction. Please allow for potential additional electronic transfers for balance payments to you, the other side's solicitors, mortgage redemptions, stamp duty payments etc – as applicable.
Electronic ID Fee	Legal Fees	Sale, Purchase & Remortgage	It is a legal requirement that we validate the identity of all of our clients and those involved in the transaction process. An electronic identity check will be undertaken in order to validate the identity of all clients by interrogating electronic data sources, such as the electoral register etc. Clients will be required to upload their identity details in our Client Portal so that we can verify their identity using our biometric Checkboard App. Electronic identity fees will be charged 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. Please confirm your instructions in relation to the Case Tracking Service when returning your Welcome Pack at the start of your property transaction.
Mortgage Lender Fee	Legal Fees	Sale & Purchase	In the event that the property you are selling is subject to an existing mortgage or loan, we will be required to act on behalf of your Mortgage Lender or Loan Provider in this respect. If you are purchasing with a mortgage, there are also a number of complexities and processes required to be undertaken. The Mortgage Lender Fee is an administrative fee for dealing with the discharge of your existing mortgage or loan for sale transactions or reviewing your Mortgage documentation if you are purchasing. Should we be required to redeem multiple mortgages, additional charges or if additional documentation is required to be reviewed, then additional fees will be levied. We will endeavour to provide you with full details of any administrative charges or fees that may arise as soon as this information is available.



## Legal Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
SDLT/LTT Return Fee	Legal Fees	Purchase	A Stamp Duty Land Tax (England) or Land Transaction Tax (Wales) Return will need to be completed and submitted to HM Revenue and Customs, together with any Land Tax that is payable. Your Conveyancer will complete this form on your behalf and submit it to you for signature prior to completion of your property transaction. This fee is levied to complete the SDLT/LTT Return Form on your behalf. In the event that Land Tax is payable all payments made to HM Revenue and Customs will be telegraphically transferred on completion. An additional Bank TT fee will be payable for this service.
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. Our fee will be levied in order to cover electronic transmission costs. Please advise us if you do not require this service.
Cyber Crime Verification Product	Legal Fees	Purchase	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. 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.



## Legal Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
New Build	Legal Fees	Purchase	There 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.
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.



## Disbursements

Fee Name	Fee Type	Applicable Transactions	Fee Description
Land Registry Fee	Disbursements	Purchase & Remortgage	Upon completion of the transaction your interest in the property must be registered at the Land Registry (HMLR). On the proviso that we are able to submit your application electronically to HMLR, the following Land Registry fee will apply. 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.
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. Disbursement costs may increase if additional documents are required to facilitate your transaction. These fees may vary considerably, especially in relation to Leasehold transactions. We will contact you once we are in a position to order these documents from the Land Registry in order to advise you as to the specific cost involved in relation to your transaction. We would not expect these costs to exceed £100.00 and in the vast majority of cases, the cost will be approximately £25.00.
Property Searches	Disbursements	Purchase	The requirement for property searches will vary in accordance with the location of your property and your need for mortgage finance. Mortgage Lenders will insist upon a Local Authority search and other recommended searches being undertaken. The cost of a Local Authority search will cost approximately £125.00 plus VAT, depending on the locality of your property. A full search pack, which includes a Local, Drainage and Environmental Searches, may cost over £400.00 plus VAT. Your Conveyancer will discuss the full cost of the required searches with you, in accordance with the needs of your transaction and any Mortgage Lender requirements.
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.
Mortgage Portal Administration Fee	Disbursements	Purchase & Remortgage	Certain Mortgage Lenders use secure online Mortgage Portals to enable them to transact safely and efficiently. The Mortgage Portals charge Administration Fees for the use of the Portal which you may need to pay. The Mortgage Portal Administration Fee will vary in accordance with the Mortgage Lender Portal that you are using, and we will also charge a small supplement for our time in managing the Mortgage Portal during the course of your property transaction. The Mortgage Portal Administration Fee and our fees in this respect will amount to between £15 and £50 plus VAT and the total cost to you in relation to this service will never amount to more than £60 inclusive of VAT. We will advise you of the cost of any potential Mortgage Portal Administration Fees in your completion statement.



## Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
Leasehold Transactions	Potential Additional Fees	Sale, Purchase & Remortgage	In addition to the Leasehold Legal Fee, additional fees may also be levied should it prove necessary for us to respond to additional enquiries that we receive from the purchaser's solicitor on your sale transaction or should we need to raise additional enquiries in relation to Leasehold documentation we receive on your purchase or remortgage transaction. Additional charges may become payable in respect of the service of Landlord Notice Fees and details of which will be provided to you. If you are selling your property, your Landlord / Managing Agent may also make an administrative charge for providing information in relation to the property. We will endeavour to provide you with full details of any administrative charges or fees that may arise as soon as this information is available.
No Move, No Fault, No Legal Fee Product	Potential Additional Fees	Sale, Purchase & Remortgage	Our No Move - No Fault - No Legal Fee Product provides you with a guarantee that no Legal Fee will be levied in the event that your transaction fails to complete through no fault of your own or for reasons of a legal nature and provided that Convey Law are instructed to act on your behalf in relation to your next property transaction. In the event that you change your mind in relation to the property transaction or the transaction fails to complete due to reasons that were reasonably foreseeable on your part or if you decide to no longer proceed with a property transaction, then our legal fees will be payable based upon the work undertaken and the No Move - No Fault - No Legal Fee Product will not apply. Please confirm your instructions in relation to the No Move - No Fault - No Legal Fee Product when returning your Welcome Pack at the start of your property transaction. You can also discuss this product prior to instruction with our New Business Team.
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 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 £150.00 plus VAT per file.



## Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
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	Purchase	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.
Unregistered Transactions	Potential Additional Fees	Purchase	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. Unregistered Transaction 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.



## Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
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	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.
Expedited Property Transactions	Potential Additional Fees	Purchase	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. We will endeavour to provide you with full details of any administrative charges or fees that may arise as soon as this information is available.





## Common Additional Fees

Fee Name	Fee Type	Applicable Transactions	Fee Description
Estate Agent Fees	Potential Additional Fees	Purchase	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

Additional Products	Fee (Excl VAT)
Electronic Identification Fee (Per Name)	£10 - £25 or as per quote
Open Banking Verification	£15
Payment of Estate Agent Fee	£45
Bankruptcy Fee	£2 per person
TT Fees / Cheque Payment Fee	£15 - £49
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- £46
Cash and Multiple Inward Payments Processing Fee	£35 - £60
Land Registry Search Fee	£3 per search

Additional and Title Check	Fee (Excl VAT)
Requesting PP/ Bregs Documentation (Additional £75 charge if both PP & Bregs requested)	£75 - £126
Obtaining copy documents from Third Parties	£100 - £125
Buy-To-Let	£75 - £175
Drafting/Approval of an Assured Tenancy Agreement	£50 - £225
Limited Title	£75 - £175
Unregistered/ First Registration	£150 - £300
Right to Buy/ Transfer of Part	£75 - £300



## All Potential Legal & Additional Fees

Additional and Title Check	Fee (Excl VAT)
Transfer of Equity/ Deed of Gift	£50 - £275
Additional title/ Amending Title	£95 - £200
Possessory Title/ Amending Title	£100 - £175
Difficult Title/ Amending Title/ Boundary Issues	£100 - £200
Flying Freehold	£150 - £225
Mutual Deed of Covenant for Flying Freehold	£150 - £175
Drafting Declaration of Trust	£150 - £295
Deed of Postponement	£75 - £225
Deed of Grant/ Variation of Rights	£150 - £250
Deed of Guarantee	£200 - £225
Restriction	£75 - £200
Unilateral Notice	£150 - £250
Listed Buildings	£100 - £200
Freehold Flat	£150 - £300
Overage/ Other	£200 - £400
Solar Panel Leases	£150 - £250
Septic Tank / Sewerage Treatment Plant	£150 - £175
Dealing with High Rise Flat	£350 - £425
Retirement	£75 - £175
Auction	£150 - £350
Part Ex	£200 - £375
Mortgagee in Possession	£100 - £275
Dealing with Power of Attorney	£75 - £225
Section 106/38/104	£150 - £175
Creation/ Discharge of additional legal charges	£150 - £175
Tenant in Occupation	£50
Chancel Repair Insurance	£35
Chancel Repair Liability	£100 - £150
Rent Charge	£100 - £150



## All Potential Legal & Additional Fees

Leasehold Title Fees	Fee (Excl VAT)
Leasehold Fee	£50 - £250
Notice Fee (each) / Notice of Mortgage	£10 - £75
Dealing with Apportionments	£75 - £125
Deed of Covenant	£100 - £225
License to Assign	£145 - £175
Deed of Variation	£150 - £450
Dealing with Freehold Management Company	£125 - £175
Dealing with Stock Transfer Forms/ Share Certificates/Member of Management Co	£50 - £150
Completing Certificate of Compliance for Restriction	£50 - £75
Share of Freehold (Sale/ Purchase)	£100 - £275
New lease	£200 - £450
Shared Ownership Leases	£100 - £350
Short Lease Term	£100 - £275
Good Leasehold Title/ Amending Title	£75 - £150
Neighbouring Lease/ Additional Lease	£100 - £225
Vice Versa/ Tyne Side/ Cross Over Leases	£150 - £250
Extension of Lease Term	£200 - £950
Dealing with Retention following completion	£100 - £175
Selling with a grant of new lease	£400
Buying grant of new lease	£200

Indemnity Insurance & Declaration Issues	Fee (Excl VAT)
Arranging / Dealing with Indemnity Insurance (Charge on Sale and Purchase)	£50-£150
Statutory Declaration/ Statement of Truth	£75-£175
Declaration of Solvency / Bankruptcy Issues	£50-£125
Dealing with Green Deal Loan Issues	£100 - £125
Remortgage Search Indemnity Insurance	£14-£60



## All Potential Legal & Additional Fees

New Build	Fee (Excl VAT)
New Build	£100 - £400
Completion on Notice	£100 - £400

Reporting on Search Results (Escalated Fees)	Fee (Excl VAT)
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
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



## All Potential Legal & Additional Fees

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
FENSA	£75 - £125
Central Heating Maintenance or Service Agreement	£50 - £150

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



## All Potential Legal & Additional Fees

Expedited Transactions	Fee (Excl VAT)
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
Miscellaneous Issues & Charges	Fee (Excl VAT)
Obtaining access to property between exchange and completion (per key undertaking)	£50 - £200
Late Completion Fees – Serving Notice to Complete	£200 - £300
Dealing with Third Party Lawyers (e.g., matrimonial dispute)	£125 - £250
Dealing with Matrimonial issues	£100
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	£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

