

# Understanding Conveyancing Fees

A Simple Guide to Conveyancing Fees in England and Wales



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## UNDERSTANDING CONVEYANCING FEES



When you're buying or selling a property, there's a lot of money involved. For most people, it's one of the largest financial transactions of their lives and one of the most significant (particularly if you are moving home). With such high stakes, you need to know if you're paying what's fair for the service you're looking for and when you're being taken advantage of.

That's where this guide comes in. So sit back, relax and find out what you need to know about conveyancing fees. After all, the more you know, the easier it is to pick the service you are looking for and avoid any hidden fees. Remember, when it comes to fees for conveyancing, there are scammers

**Conveyancing fees are an essential expense when it comes to buying and selling property, and they're also one of the most commonly misunderstood.**

out there. So not only is this guide going to let you know all about legitimate conveyancing fees and what you can expect to pay, but you'll also find out about the tricks some use to make you pay more.

Here's what you need to know (if you need help with any of this, we will go through any quote you have received free of charge and compare it to our own in terms of both price and service. You can't say fairer than that!).





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## WHAT IS CONVEYANCING ANYWAY AND **WHY DO I NEED TO PAY SOMEONE TO DO IT?**



Conveyancing is the legal side of the sale and purchase of residential properties (houses and flats that people live in) and the practical arrangements that go with it (such as agreeing on the date the buyer gets the keys).

Don't make the mistake of assuming all solicitors that offer conveyancing services are the same. As with everything else in life, there are good and bad conveyancing solicitors both in terms of doing the job right (the legal side) and giving you a good service (proactively progressing things, keeping you in the loop, giving you the heads up on things in advance, explaining things you are not familiar with, etc.).

Now you have some idea of what conveyancing is, let's take a closer look at the fees for conveyancing you can expect to pay.

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## WHAT ARE THE **TWO MAIN CATEGORIES OF CONVEYANCING FEES?**



When you get a quote for conveyancing, it should be split into two different categories: the conveyancer fees and the disbursements. The disbursements are kept separately on your quote because they are the costs your conveyancer will pay to third parties on your behalf (such as search fees if you are buying).

Let's take a closer look at those two main categories of conveyancing fees.

## CONVEYANCING FEES

This is the bit you're really interested in in terms of getting a good service from your solicitor as this is the bit that pays them and their team for the service they deliver to you. All solicitors are legally required to display these fees clearly in a place that's easy to find on their website (if they have one). Unfortunately, not all do, and this usually carries through to any quote they send you. You can find ours [here](#).

These fees can vary enormously depending on which solicitor you choose. Logic would say the more you pay, the better the service, right? While it's a good rule of thumb, it's not that simple. More on that later, but for now, all you need to remember is that paying more doesn't guarantee a better service or a better expert. However, very low costs are a red flag if you want a good service. Look elsewhere if you get a price that's too good to be true as it could turn out to cost more than you thought (which happens a lot!), or it could be pitched too cheaply to give you a good service.

## CONVEYANCING DISBURSEMENTS

Disbursements are payments that your conveyancer will pay to third parties on your behalf (such as search fees if you are buying).

Importantly, you will usually be expected to pay disbursements even if you're using a conveyancer who has a service that offers "no move, no fee". In theory, the range of those disbursements shouldn't change too much between conveyancers (as many tend to use similar third parties with fixed charges), but do be careful because some conveyancers charge well over the going rate for the usual disbursements you need to pay for. Some even invent unusual disbursements you don't need to pay for as a sneaky way of charging you more.

The total cost of your conveyancing will be the conveyancing fees and the disbursements added together.

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### CONTACT A LOCAL LAWYER

We have a friendly and approachable welcome team who are not solicitors and make contacting us easy and effective. You can call, email, or request that we contact you. When contacting us please let us know very briefly what you like to talk about and when it's convenient for us to come back to you so we can match you to the right expert here and you're not kept waiting. **Email: [welcome@lockings.co.uk](mailto:welcome@lockings.co.uk) | Phone: 01482 300 200**



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## WHAT SHOULD SOLICITOR FEES FOR **CONVEYANCING INCLUDE AND HOW DO YOU CHOOSE?**



When you get a quote from a conveyancing solicitor, they should highlight the costs that apply to you. A lot of that will be reflected by your situation, such as the price agreed for the property, whether you're the buyer or the seller (or both) and whether the property is a house or a flat (flats cost more).

Unfortunately, there is no set format that solicitors must stick to when issuing a quote, so it can be really tricky (some would say impossible!) to compare like with like. As such, we've suggested some Dos and Don'ts to help guide you through:

### DO #1

## DECIDE ON THE SERVICE **YOU WANT**

Remember, you are buying a service and the stakes are high. Think about the kind of service you want. You expect to be kept in the loop, the job to be done right and for your solicitor to be proactive, right? If so, look at the fee that you are paying the solicitor (deduct any referral fee they are paying, because that doesn't go to them) and compare it to the other ones you are thinking about. Then check out the solicitor's reviews on an independent site like Review Solicitors or Google and weigh up whether paying a little bit more is going to be worth it. Many people upgrade to fast passes for theme parks and flights. It's really the same thing here. If you pay too little, you might get there, but you'll have to wait in line because your solicitor has taken on too many cases at too low a fee and can't give you the service you are looking for.



## DO #2

### LOOK OUT FOR HIDDEN COSTS

The 'total' on the quote you receive will not necessarily be what you end up paying. Read the small print (sometimes it's very small!) to see whether things are buried in there that apply to your transaction (such as fees associated with buying or selling with a mortgage or 'file storage fees').

## DO #3

### LOOK OUT FOR **LARGE** REFERRAL FEES

Your solicitor is obliged to tell you how much they are paying to any third party (estate agents, mortgage brokers, etc.) for the referral of your business. If a referral fee is particularly large, it means your solicitor will be earning a smaller total amount (since they'll be paying out a bigger chunk of it). That can quickly lead to a poor service. It also means that you're less likely to get quality recommendations for your third-party referrals.



#### DON'T #1

### FOCUS SOLELY ON PRICE

See Do #1 for why. Check out our reviews [here](#).



#### DON'T #2

### GET CAUGHT OUT BY HIDDEN COSTS

See Do #2 for why. At Lockings, we give you a clear price guarantee, so you always know what you are facing. We will compare any quote you receive free of charge to ensure you're not going to get stung by hidden costs.



#### DON'T #3

### ACCEPT A QUOTE WITH **BIG** REFERRAL FEES

See Do #3 for why.

## WHAT ARE **CONVEYANCING DISBURSEMENTS?** WHAT SHOULD BE INCLUDED?

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Now that you're in the know about solicitors' fees for conveyancing, it's time to look closer at the main disbursements you can expect to pay. Unless we've said otherwise, these only apply to buying (which is why a quote for buying is always more expensive than a quote for selling).

### **LOCAL SEARCH**

This is a deep dive into the records held by the property's local authority to find out as much about the property and the surrounding area as possible. A local search will uncover any red flags you need to be aware of in terms of planning, development restrictions, any enforcement action by the local authority, road schemes, etc. The cost of the local search will vary depending on the area. Expect a local search to be priced between £150 and £200 (including VAT).

### **ENVIRONMENTAL (‘ENVIRO’) SEARCH**

This search involves several checks relating to the land the property is built on to look out for things you don't want like flooding, subsidence and contamination. The cost of the enviro search will again depend on the area and can vary. Expect an environmental search to be priced between £60 and £80 (including VAT).

### **WATER AND DRAINAGE SEARCH**

This is a check into the records held by the local water board to check everything is in order with the property's water supply and drainage and sewerage. You'll also find out if it's currently on a meter.

The cost of the water and drainage search will again vary depending on the area. Expect a water and drainage search to be priced between £35 and £50 (including VAT).

### **BANK TRANSFER/ ELECTRONIC TRANSFER /TT FEE(S)**

Known by a few different names, these are the fees charged by your solicitor passing on the fees charged by their bank for making same-day payments on your behalf as part of your transaction. The fee will be charged in respect of each payment made. The cost of a bank transfer fee will vary, but you can expect to pay between £40 and £55 (including VAT) per bank transfer.



## LAND REGISTRY FEE

A Land Registration fee is charged by the government to transfer the title of the property into your name. Land Registry fees are based on transaction type and property price. This will be the same whichever solicitor you choose. Click [here](#) to see what fee will apply to your situation.

## STAMP DUTY LAND TAX (LAND TRANSACTION TAX IN WALES)

Often shortened to 'Stamp Duty' in England, this can be hard to work out, especially if you're a first-time homebuyer and you're eligible for government-backed discounts. You can find out more about

Stamp Duty in this [guide from the UK government](#). It's called Land Transaction Tax in Wales and Different rates apply. Guidance from can be found [here](#).

## DISBURSEMENTS ON LEASEHOLD AND MORE COMPLEX TRANSACTIONS

When the property is leasehold (most flats are leasehold, most houses are freehold) or when things are less straightforward (which is not always obvious at the outset) there can be more disbursements that come up. For more detailed guidance see our costs info [here](#).



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## COMMON TRICKS (AND HOW TO AVOID THEM)

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### TRICK #1

## MAKING THE QUOTE LOOK CHEAPER THAN IT IS

Unfortunately, the total your eye is drawn to on a lot of quotes is far lower than the amount you're likely to end up paying. Remember, you're looking out for things that apply to your transaction that aren't

included in the total (such as fees associated with things that should come as standard, such as the stamp duty land tax return form). For the untrained eye, this is easier said than done as conditions and caveats can be buried in the small print. You wouldn't necessarily know what your transaction entails until you're in it, and they tell you later when you're already committed. Small things like whether something includes VAT aren't always consistently stated, which means the final price to you can be a lot more than you expect.

#### TRICK #2

## HIDING BIG REFERRAL FEES

Your solicitor is obliged to tell you how much they are paying to any third party (estate agents, mortgage brokers, etc.) for referring your business. The bigger the referral fee, the less your solicitor has available from the fee they are charging you, and the more incentive the agent has to refer you to them rather than giving a balanced recommendation.

These fees can be hard to spot in the small print. Again, don't forget you're the customer. Ask them to confirm what referral fees are involved (or, if you like, we can do it for you if you let us have a copy of their quote).

#### TRICK #3

## NOT BEING CLEAR WHO IS GOING TO HANDLE THINGS FOR YOU

Not all quotes for conveyancing fees come directly from the solicitor's firm dealing with your case. When they do come directly from the solicitor, make sure you know which solicitor is going to be acting and what support they have behind them.

When the quote comes from an intermediary (like an estate agent or a bank), make sure you know which firm is going to be acting as well as which particular solicitor and what support they have. Only then can you check them out (including their reviews) to make sure they are what you are looking for.

## UNDERSTANDING CONVEYANCING FEES

Hopefully, this quick guide has made understanding conveyancing fees a little easier. Don't worry if you don't understand it all. Buying and selling homes is always stressful, and it can be all too easy to get lost in the details — especially when the stakes are so high.

If you're curious about something in this guide or have any questions for the Lockings team about conveyancing and conveyancing fees, check out our [Home Conveyancing service](#). Get in touch if you need to know more, and a member of our expert team will help.

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