

Our Conveyancing Service

Free standard legal fee service – Scotland



Our Society was founded over 130 years ago when a group of people came together to help each other buy homes of their own. And that's still our purpose today. We've moved on a bit since then. Nowadays, when you buy sell or remortgage your home, you'll pay a fixed, guaranteed fee when you use our Conveyancing Service.

So, what do you get with our Conveyancing Service?

- **We'll pay your legal fee** – we'll pay the basic professional legal fee and standard disbursements which is worth around £200 for a remortgage (disbursements are third party costs run up on your behalf by the law firm).
- **You can track your cases online anytime you want** – see what stage your case is at and what's next. Sign up for text updates, download your documents, find contact details for your conveyancer and get the answers to the most commonly asked questions.
- **You'll get independent help and support** – your conveyancer's customer service team is on hand to help if you've got any questions or issues.

You'll need to pay the following fee to transfer the funds to repay your existing mortgage:

Electronic money transfer fee	£20.83 plus VAT
-------------------------------	-----------------

Additional costs

There may be other costs you haven't considered, such as extra work or services that aren't covered by the standard conveyancing fee. And it's only fair to let you know about these now so there are no nasty surprises down the line.

Here are some examples of some of the most common additional fees:

Additional legal fees – where applicable – all fees are subject to VAT	
Acquiring a further share in a shared ownership property (excl. disbursements)	£195
Completing electronic identification checks (per customer)	£5
Dealing with a transfer of equity (excl. disbursements)	£245
Forwarding a copy of title information document/updated registers of title	£20
Obtaining a bespoke indemnity insurance policy (excl. policy premium)	£45
Removing third party and subsequent charges (per charge)	£30
Satisfying a special condition in the mortgage offer (per condition per hour)	£90
Validating the source of a shortfall over £1000	£25

The conveyancer is working on our behalf. This means they can't give you any legal advice on the mortgage. Any information they provide to you is for your information only. You can get independent legal advice from another provider if you need it.

Your questions answered
How long will my remortgage take to complete? Your law firm will complete the remortgage as soon as they're able, unless you tell them otherwise. A standard remortgage usually takes around 25 working days from when we agree to your mortgage. Your conveyancer will need information from both you and us before they can complete the remortgage.
I don't want to complete straight away, should I return my documents now? You need to send your documents straight away. You can ask them to work towards a later completion date.
Why do I have to provide evidence of identification to the law firm? The law firm needs to complete extra identification checks to meet money laundering regulations. These regulations are there to protect you and us from mortgage fraud.
Do I need to visit my law firm during the process? No. Most transactions are dealt with by phone, post, email and fax.