

## Gamlins Price Transparency Guidance

### Introduction

As your trusted advisers you can be assured that your matter will be dealt with efficiently and effectively. At Gamlins Solicitors LLP we work with our clients to provide cost effective solutions to whatever legal challenge is facing them.

Our excellent client feedback tells us that our pricing structure is both reasonable and flexible in meeting our client's needs.

No two cases are however the same. What we can assure you is that at the outset of your case and throughout there will be no surprises.

### The Transparency Rules

The Solicitors Regulatory Authority's aim, with the launch of their Transparency Rules, is to make sure consumers have the information they need to make an informed choice of legal services provider, including understanding what the costs may be. Whilst at Gamlins we fully support this aim we consider that there is far more a client wishes to know other than price such as your legal representative have the relevant experience and expertise to assist you with your legal matter. At Gamlins we pride ourselves on our relationships with clients. Our aim is to work with you as a team to achieve your goals. We have provided legal services to the people and businesses of North Wales for over 100 years. Our success is due to our professionalism and our ability to get the job done. Our track record speaks for itself.

We encourage all of our clients and prospective clients to contact us to discuss their matter. The SRA price transparency rules only go so far and we are confident that we can achieve the right result for you at a price you will be happy with.

### VAT

VAT is payable on our fees. VAT is charged at the standard rate of 20%.

VAT may be payable on disbursements.

**Please note** Gamlins Solicitors LLP do not offer services relating to Motoring Offences, Employment Law, Licensing Law

## Price Transparency by Practice Area

### **Purchase of Residential Freehold property**

Unlike many budget providers, our fees cover all of the work required to complete the purchase of your new home, including dealing with registration at the Land Registry and dealing with the payment of Stamp Duty Land Tax (Stamp Duty) if the property is in England, or Land Transaction Tax (Land Tax) if the property you wish to buy is in Wales.

We band our fees based upon the value of the property you intend to purchase. The fee range is shown below. The fees shown below assume that your matter is a standard transaction with no unforeseen complications arising including for example (but not limited to) a defect in title which requires remedying prior to completion, the transaction is concluded in a timely manner and no unforeseen complications arise. That all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation. That no indemnity policies are required. Additional disbursements may apply if indemnity policies are required.

As a word of warning, please be careful not to be confused by other providers promise of low fixed fees.

Please contact our friendly team who will be happy to discuss your case with you.

### **Purchase - Conveyancer's fees and disbursements**

Depending upon the value of the property legal fees range from £749-£1199 plus VAT (£149.80-£239.80) for property purchases up to the value of £600,000 however, there may be circumstances where your matter is more complex and we will discuss with you if our costs will be higher.

### **Additional Conveyancer Fees**

- Lender Admin Fee - £125 plus VAT (£25) for a sale and £200 plus VAT (£40) for a purchase
- If Help to Buy Wales, there is an additional Lender Admin Fee of £50.00 plus VAT (£10)
- Stamp Duty/Land Transaction Tax form completion fee £75.00 plus VAT (£15)
- Electronic money transfer fee £50.00 plus VAT (£10.00)
- Leasehold supplement fee varying from £150-300 plus VAT (£30-£60) depending on the sale price

### **Disbursements**

Disbursements are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

Examples of likely disbursements include:

- Electronic Identification Check £15 plus VAT (£3) per person
- Search fees approx. £130 to £300 plus VAT (£26-£60)

- HM Land Registry fees range from £45 to £1,105 depending upon property value.
- HM Land Registry priority search £7 plus VAT (£1.40) per title (applicable on purchases)
- Bankruptcy search £6.00 plus VAT (£1.20) per borrower (only applicable if a mortgage is being used)
- LMS / Smoove Panel Fee £35 plus VAT (£7) - this is payable if your chosen mortgage company is part of the LMS or Smoove Panel Lawyer Checker search if applicable £18.00 plus VAT (£3.60) in the event of unknown Solicitor involvement.

This list is not exhaustive and other disbursements may apply.

### **Stamp Duty or Land Tax (on purchase)**

This depends on the purchase price of your property. You can calculate the amount you will need to pay by using HMRC's website or if the property is located in Wales by using the Welsh Revenue Authority's website <https://beta.gov.wales/welsh-revenue-authority>

Should the above fees /disbursements be any different you will be advised accordingly.

In the event that the property is **leasehold** then separate charges will apply.

### **Purchase of a leasehold residential property Conveyancer's fees and disbursements**

These are as outlined above for a residential purchase with an additional cost of £150 to £300 plus VAT (£30-£60) depending upon the value of the property for purchases up to the value of £600,000 however, there may be circumstances where your matter is more complex and we will discuss with you if our costs will be higher.

If on a leasehold purchase there is a Headlease Title that also needs to be investigated there will be an additional fee of £350 plus VAT (£70). If a Deed of Variation if required then a fee of £395-£595 plus VAT (£79-£119) will be applied

### **Disbursements for a leasehold residential property**

There are certain disbursements which will be set out in the individual lease relating to the Property. The disbursements which we anticipate will apply are set out as above and also separately listed below. This list is not exhaustive and other disbursements may apply depending on the term of the lease. We will update you on the specific fees upon receipt and review of the lease from the seller's solicitors.

### **Additional leasehold Anticipated Disbursements\***

- Notice of Transfer fee – This fee, if chargeable is often set out in the lease however such fees will need to be confirmed with the Landlord, Management Company or Managing Agent. A set often the fee is between £50 to £150
- Notice of Charge fee (if the property is to be mortgaged) – This will again be confirmed with the Landlord, Management Company or Managing Agent as above. Often the fee is between £50 and £150.
- Deed of Covenant fee – This fee is provided by the Management Company for the property and can be difficult to estimate. Often it is between £150 and £350.
- Management Company administration fees- these will vary depending on each Management Company and we will be unable to confirm until we have liaised with the Management Company.
- Certificate of Compliance fee - To be confirmed upon receipt of the lease, as this can range between £150 to £350.

\*These fees vary from property to property and can on occasion be significantly more than the ranges given above. We can give you an accurate figure once we have sight of your specific documents.

\*These disbursements may be subject to VAT depending on the circumstances

You should also be aware that ground rent and service charges are likely to apply throughout your ownership of the property. We will confirm the ground rent and the anticipated service charge as soon as we receive this information.

## **Sale residential property**

### **Conveyancer's fees and disbursements**

Depending upon the value of the property legal fees range from £699 to £1149 plus VAT (£139.80-£229.80) for property sales up to the value of £600,000 however, there may be circumstances where your matter is more complex (such as unregistered title) and we will discuss with you if our costs will be higher.

### **Conveyancer's fees**

As outlined above.

### **Disbursements**

Disbursements are costs related to your matter that are payable to third parties, such as Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

Office Copies £7-£20 plus VAT (£1.40 - £4)

Estate agents fees to be paid as per any agreement

This list is not exhaustive and other disbursements may apply.

Additionally, if the property is **leasehold** you may need to pay for a management pack from the Management Company or freeholders, the cost of which varies.

Disbursements may vary from property to property and can on occasion be significantly more than the ranges given above. We can give you an accurate figure once we have sight of your specific documents. Disbursements may be subject to VAT depending on the circumstances

### **Who will be dealing with your matter?**

Your case will be dealt with by a member of the conveyancing team. Our team consists of:

Vernon Oliver, partner – present hourly charging rate is £282 plus VAT (£56.40)

Stephanie Ellis, partner – present hourly charging rate is £282 plus VAT (£56.40)

Georgia Duggan-Edwards, partner – present hourly charging rate is £242 plus VAT (£48.40)

Bob Petters, partner – present hourly charging rate is £282 plus VAT (£56.40)

Sioned McGlory, solicitor – present hourly charging rate is £282 plus VAT (£56.40)

Rhiannon Morgans, solicitor – present hourly charging rate is £282 plus VAT (£56.40)

Lois Williams, solicitor – present hourly charging rate is £196 plus VAT (£39.20)

The department is assisted by:

Jackie Wilcox – present hourly charging rate is £139 plus VAT (£27.80)

Clare Woodyatt – present hourly charging rate is £139 plus VAT (£27.80)

Bethan Roberts – present hourly charging rate is £139 plus VAT (£27.80)

### **Other information:**

#### **How long will my house purchase take?**

How long it will take from your offer being accepted until you can move in to your house will depend on a number of factors. The average process takes between 8 to 12 weeks.

It can be quicker or slower, depending on the parties in the chain. If there is no chain and you are not purchasing with a mortgage the process can be quicker. If you are purchasing a new build property with a mortgage in principle, it could take 6-9 months depending upon the build process which is beyond our control. However, if you are buying a leasehold property that requires an extension of the lease, this can take significantly longer. In such a situation additional charges would apply.

#### **Stages of the process**

The precise stages involved in the purchase of a residential property vary according to the circumstances. However, below are some key stages included:-

- Take your instructions and give you initial advice
- Check finances are in place to fund purchase and contact lender's solicitors if needed
- Receive and advise on contract documents
- Carry out searches
- Obtain further planning documentation if required
- Make any necessary enquiries of seller's solicitor
- Give you advice on all documents and information received
- Go through conditions of mortgage offer with you
- Send final contract to you for signature
- Agree completion date (date from which you own the property)
- Exchange contracts and notify you that this has happened
- Arrange for all monies needed to be received from lender and you
- Complete purchase
- Deal with payment of Stamp Duty/Land Tax
- Deal with application for registration at Land Registry

***For precise quotes please contact our friendly team by email at:  
property@gamlins.com***

## Probate

### Obtaining a Grant of Probate or Letters of Administration Only

If you would like to carry out most of the administration of the estate, you might wish to instruct us to obtain a Grant of Probate or Grant of Letters of Administration only for you.

The exact cost will depend on the individual circumstances of the matter. Our charges would usually range from £650 to £1,000 plus VAT (£130-£200) plus expenses. Disbursements are costs related to your matter that are payable to third parties. We handle the payment of the disbursements on your behalf to ensure a smoother process.

Examples of disbursements that may include:

- £15 plus VAT (£3) electronic ID check per executor/administrator and each beneficiary
- Fees for swearing the Probate Application of £5 to £9 per executor / administrator
- Probate Registry Fee of £300
- £16.00 for each copy of the probate you require.

This list is not exhaustive and other disbursements may apply.

Disbursements may be subject to VAT depending on the circumstances

Because costs can vary we offer a **free** first appointment to discuss your requirements.

As part of our service:

- All work will be carried out by or under the supervision of an experienced solicitor. We will meet with you to take your instructions including identifying the legally appointed executors or persons entitled to take out the probate based on your family information
- Complete the Probate application paperwork and meet with you again to sign the documents
- Make the application to the Probate Registry
- Obtain the Grant of Probate and sending it to you. On average, obtaining the Grant of Probate takes 3-5 months, although it can be longer if there are delays at the Probate Registry.

Our fees are charged on the basis that:

- i. You let us have an original death certificate
- ii. We hold the original Will or provide the original and there are no questions relating to its validity
- iii. You provide a schedule of assets and liabilities which sets out the values and how they are owned either at the meeting or shortly afterwards
- iv. You provide details of all gifts made 7 years preceding death, including the date and the person who received the gift. This should be provided in a schedule at the meeting or shortly afterwards.
- v. The gross value of the estate including gifts made in the preceding 7 years do not exceed £325,000
- vi. The value of lifetime gifts does not exceed £150,000
- vii. There are no Trust assets
- viii. The deceased was domiciled in Wales or England
- ix. There are no foreign aspects.
- x. There are no disputes.

In more complex cases, where all of the above apply except (vi) and no inheritance tax is payable but additional inheritance tax accounts are required (such as to claim the transferable nil rate band

or residence nil rate band) then our charges increase from £550 to £2000 plus VAT (£110-£400) depending on the work required. The expenses remain as set out.

In cases which do not meet the requirements in (i)-(xi) and in particular where it is necessary to complete Inheritance Tax Account IHT400 and arrange to pay the inheritance tax due from a single account, our charges would be in the region of £750 - £2,500 plus VAT (£150-£500). The expenses remain as set out.

If you request us to carry out additional work we will agree additional charges with you. These are normally calculated based on the time spent working on your instructions at the hourly rate of the person(s) acting on your behalf. We would provide you with an estimate before undertaking such work.

## **Administration of an Estate**

If you would like a more comprehensive service where we assist in all aspects of the estate administration, we would agree a fee on an individual basis once the extent and the nature of the assets of the estate have been identified and you have confirmed instructions of the level of work you wish us to carry out on your behalf.

There are two elements to the fee that we may charge. The first is calculated by reference to time spent working on the estate and the second part by reference to the value of the estate (which may or may not be included). For the value element we charge between 1% and 3% plus VAT of the value of the estate.

For the above reasons, the fee varies greatly. We offer a free first appointment to discuss your requirements.

As an indication for estates where the gross value of the estate does not exceed £75,000 our fees would be in the region of £1,500 plus VAT (£300) and expenses. For estates in excess of this then the fees are usually between £4,000 and £7,000 plus VAT (£800-£1,400) and the value element which is between 1% - 3% of the value of the estate. VAT applies to the value element of the estate.

As part of our service:

- All work will be carried out by or under the supervision of an experienced solicitor. We will meet with you to take your instructions including identify the legally appointed executors or persons entitled to take out the probate based on your family information. In some case we will instruct a genealogist. Agree with you what work we will undertake and what work you will undertake.
- Consider papers supplied by you in relation to the actual or potential assets and liabilities of the estate.
- Contact institutions with whom an asset or liability may be held or owed and obtain their confirmation and details of papers required to be completed.
- Prepare the Probate application paperwork and any inheritance Tax accounts required by HMRC. Claim any inheritance Tax allowances available and calculate the amount of inheritance Tax due. Meet with you to complete the paperwork and provide an update regarding the administration of the estate.
- Arrange the payment of inheritance tax due.

- Obtain the Grant of Probate
- Collect all assets in the estate and settle liabilities.
- Distribute pecuniary and specific legacies
- Apply for HMRC clearance certificate (if required)
- Prepare Estate Accounts for executors / administrators and supply copies or obtain residuary beneficiary approval.
- Distribute the residuary estate

On average dealing with the administration of an estate can take 12-24 months dependent upon the circumstances for example, if property is to be sold it can take longer.

Disbursements are costs related to your matter that are payable to third parties. We handle the payment of the disbursements on your behalf to ensure a smoother process.

Examples of disbursements that may include:

- Fees for swearing the Probate application paperwork are commonly £5 to £9 per applicant.
- Probate Registry fees of £300 to obtain the Grant
- £16.00 for each sealed copy of the Grant you require.
- Inheritance Tax which in general terms is charged at the rate of 40% upon the net estate for Inheritance Tax purposes after deduction of available tax allowances.

This list is not exhaustive and other disbursements may apply. Disbursements may be subject to VAT depending on the circumstances

If a member of the firm is appointed as an executor then we would incur the following additional expenses:

- Certainty register search – £120 plus VAT (£24) approximately.
- Landmark lost assets search – £200 approximately.
- Statutory advertisements for creditors – £250 approximately.

These expenses are optional if a member of the firm is not an executor.

Sometimes additional expenses may be incurred such as fees to sell assets such as property, personal possessions or shares. There may also be income tax, capital gains tax and accountant expenses.

### **Who will be dealing with your matter?**

Your case will be dealt with by a member of our Wills & Probate Team. Our team consists of:

Stephanie Ellis, partner – present hourly charging rate is £282 plus VAT (£56.40)

Toni Coburn, solicitor – present hourly charging rate is £242 plus VAT (£48.40)

Rhiannon Morgans, solicitor – present hourly charging rate is £282 plus VAT (£56.40)

Lois Williams, solicitor – present hourly charging rate is £196 plus VAT (£39.20)

***For precise quotes please contact our friendly team by email on  
Willsandprobate@gamlins.com***

## **Debt recovery (up to £100,000)**

Under SRA Rules, we are required to publish information regarding our fees and services in relation to debt recovery for small businesses in respect of debts of up to £100,000. There are a number of varying factors which will impact on how much your case will cost. These factors include, but are not limited to:

- The nature and terms of the contract
- Whether the opponent is a consumer
- The value of the claim
- Whether there is a reasonable defence
- Whether the opponent may have a counter-claim

Due to the range of variables we are unable to provide you with a breakdown of our charges. An estimate of charges can be provided to you once we have background information regarding your claim. If your claim has unexpected complications (for example, a counter claim is made), we will notify you of any revised cost estimate and will discuss the consequences of any such complications with you.

We set out below our starting and average estimated fees under different scenarios.

### **1. Our fees and our services**

#### **Initial discussion and advice**

This involves obtaining your initial instructions, considering the documents provided to us and providing you with our initial advice.

Estimated average fee: £282 - £564 plus VAT (£56.40 - £112.80)

#### **Letter of Claim**

This involves preparing a Letter of Claim and obtaining your approval to send it to your opponent and providing you with a copy of any response.

Estimated average fee: £282-£846 plus VAT (£56.40-£169.20) depending on the complexity

#### **Court claims – undisputed**

These costs apply where your claim is in relation to an unpaid invoice which is not disputed, and enforcement action is not needed.

If your opponent disputes your claim at any point we will discuss any further work required and provide you with revised advice about costs if necessary.

The work involved could include:

- Preparing and issuing a Claim Form
- Where no Acknowledgement of Service or Defence is received, applying to the court to enter judgment in default
- When judgment in default is received, sending you a copy and sending a copy to your opponent to request payment
- If payment is not received within 14 days, advising you on possible enforcement action and likely costs

Our estimated average fee: £564 plus VAT (£112.80) plus court issue fee

### Court claims – disputed

It is not possible to provide an estimate or average cost in disputed claims as much will depend on whether the claim is defended or a counter-claim is issued. A lot will depend upon a number of factors which will vary from case to case.

In the event that court proceedings become defended we will review with you the likely work that will need to be undertaken and provide you with an updated cost estimate.

## **2. How long will your matter take?**

It is difficult to estimate how long matters will take but on average:

- Initial discussion and advice: 2 weeks
- Letter of Claim: a further 1 – 2 weeks
- Court claim – undisputed: a further 6 – 8 weeks

Court claim – defended: a further 6 – 12 months

## **3. Other expenses**

Disbursements are costs related to your matter that are payable to third parties, such as Court fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

The current court fees can be found at:

<https://www.gov.uk/government/publications/fees-in-the-civil-and-family-courts-main-fees-ex50>

There is no VAT currently payable on court fees.

There may be other disbursements payable such as expert fees and these will be discussed with you during the course of your case. Disbursements may be subject to VAT depending on the circumstances

## **4. Who will be dealing with your matter?**

Your case will be dealt Deborah Bond with who is a Solicitor.

Deborah Bond's present hourly charging rate is £282 plus VAT (£56.40).

She is assisted by:

Brighde Evans, a trainee solicitor whose hourly rate is £139 plus VAT (£27.80).

Christine Jordan, whose hourly rate is £139 plus VAT (£27.80)

## **5. Other important information**

It is important that you understand that you will be responsible for paying our bills whatever the outcome of your case. We will discuss with you whether your charges and expenses might be paid by another person. Even if you are successful, the other party may not be ordered to pay your charges and expenses or these may not be recovered from them in full, as would normally be the case where your opponent is in receipt of public funds under the Legal Aid system. There is also a risk that you might not recover costs if, for example, you reject a proposal to have your case decided by alternative dispute resolution. You may also be unable to recover your charges and expenses

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because of the difficulty of enforcing the judgment against your opponent. If this happens, you will have to pay the balance of our charges and expenses.

If you are successful and the court orders the other party to pay some or all of your charges and expenses, interest can be claimed on them from the other party from the date of the court order. We will account to you for such interest to the extent that you have paid our charges or expenses on account, but we are entitled to the rest of that interest.

You will also be responsible for paying the charges and expenses of seeking to recover any charges and expenses that the court orders the other party to pay. In some circumstances, the court may order you to pay the other party's legal charges and expenses; for example, if you lose the case. The money would be payable in addition to our charges and expenses. We will discuss with you whether our charges and expenses with your liability for another party's charges and expenses may be covered by insurance, and, if not, whether it would be advisable for you to have insurance to meet the other party's charges and expenses.

In contentious matters the amount of our costs which you will have to pay may be greater than the amount you can recover from another party to the case.

