

SRA TRANSPARENCY RULES

06/12/2018

In accordance with the transparency rules introduced by the SRA, we are now pleased to display our firm's pricing and service information in relation to the following areas only:

1. Residential Conveyancing.
2. Probate (Uncontested).
3. Immigration Applications excluding Asylum applications.

Please note that pricing and service information for all other areas such as Commercial Conveyancing, Landlord and Tenant matters, Family Law, Immigration Law including Asylum applications and Wills and other Probate matters can be provided upon request.

We are now also publishing our firm's complaints handling procedure including, details about how and when a complaint can be made to the Legal Ombudsman and to the SRA.

1. RESIDENTIAL CONVEYANCING:

A) PURCHASE OF FREEHOLD AND LEASEHOLD RESIDENTIAL PROPERTY TRANSACTIONS:

<u>FREEHOLD PROPERTIES</u>	<u>COST</u>	<u>VAT</u>	<u>NOTES</u>
Our Legal Fee for the Purchase:	£750.00	£150.00	
Acting for Mortgagees Fee:	£195.00	£ 39.00	<i>Only applicable where there is a mortgage lender</i>
Completion of SDLT tax return:	£ 60.00	£ 12.00	
Bank Charges:	£ 30.00	£ 6.00	
Miscellaneous Charges:	£ 60.00	£ 12.00	<i>This is in relation to postage, telephone and fax charges</i>
Professional Indemnity Insurance Contribution Fee:	£50.00	£ 10.00	<i>We are required to maintain this insurance in order to protect you and we make this charge where there is a high value/ high risk transaction *see D) below</i>
Archive Fee:	£ 10.00	£ 2.00	<i>We are required to retain your file of papers for 6 years and this is a one off charge in respect of this</i>
<u>DISBURSEMENTS:</u> <u>These are costs related to your matter that are payable to third parties</u>			

Search Pack Fees:	£400.00 estimated		<i>The Local Authority Search Fee varies as this is dependent on the Local Authority where the property is being purchased and additional searches may be required such as Drainage and Water Search, Environmental Search and Chancel Search</i>
Stamp Duty payable to HMRC	TBA		<i>The fee depends on the value of the property being purchased. You can calculate the amount you will need to pay by using the HMRC website</i>
Land Registry Registration Fee:	TBA		<i>The fee depends on the value of the property being purchased. Please refer to HM Land Registry website</i>
Land Charges/ Land Registry Search Fee:	£ 10.00 estimated		
TOTAL - £1,790.00	£1,560.00	£230.00	<i>VAT is payable at a rate of 20%</i>

Please note the above figures are an estimate and fees and disbursements may increase, please see below D) Explanatory Notes for further information

<u>LEASEHOLD PROPERTIES</u>	<u>COST</u>	<u>VAT</u>	<u>NOTES</u>
Our Legal Fee for the Purchase:	£750.00	£150.00	
Acting for Mortgagees Fee:	£195.00	£ 39.00	<i>Only applicable where there is a mortgage lender</i>
Leasehold Fee:	£125.00	£25.00	
Completion of SDLT tax return:	£ 60.00	£ 12.00	
Bank Charges:	£ 30.00	£ 6.00	
Miscellaneous Charges:	£ 60.00	£ 12.00	<i>This is in relation to postage, telephone and fax charges</i>
Professional Indemnity Insurance Contribution Fee:	£50.00	£ 10.00	<i>We are required to maintain this insurance in order to protect you and we make this charge where there is a high value/ high risk transaction *see D) below</i>
Archive Fee:	£ 10.00	£ 2.00	<i>We are required to retain your file of papers for 6 years and this is a one off charge in respect of this</i>
<u>DISBURSEMENTS:</u> <u>These are costs related to your matter that are payable to third parties</u>			
Search Pack Fees:	£400.00 estimated		<i>The Local Authority Search Fee varies as this is dependent on the Local Authority where the property is being</i>

			<i>purchased and additional searches may be required such as Drainage and Water Search, Environmental Search and Chancel Search</i>
Stamp Duty payable to HMRC	TBA		<i>The fee depends on the value of the property being purchased. You can calculate the amount you will need to pay by using the HMRC website</i>
Land Registry Registration Fee:	TBA		<i>The fee depends on the value of the property being purchased. Please refer to HM Land Registry website</i>
Land Charges/ Land Registry Search Fee:	£ 10.00 estimated		
Landlord/ Management Co. Notice of Transfer and/ or Charge Fee:	£100.00 estimated		<i>The fee for Notice of Transfer and/ or Charge can vary and is set by the Landlord/ Management Company</i>
Deed of Covenant Fee:	TBA		<i>Only applicable if this is a requirement in the Lease of the property being purchased</i>
Certificate of Compliance Fee:	TBA		<i>Only applicable if this is a requirement in the Lease of the property being purchased</i>
TOTAL - £2,040.00	£1,785.00	£255.00	<i>VAT is payable at a rate of 20%</i>

Please note the above figures are an estimate and fees and disbursements may increase, please see below D) Explanatory Notes for further information

Timescales and Key Stages Involved in Residential Transactions (Freehold and Leasehold Purchase):

The average timeframe to complete a straightforward purchase transaction (with vacant possession) is approximately 7 to 9 weeks. Please be advised these timescales are estimated and are subject to change in certain circumstances. It can be quicker or slower depending on various factors such as how well all the parties in the chain communicate and provide information, whether we receive search results in time and whether your mortgage offer has been issued. Please note that purchasing new build properties can take more time as well as purchasing leasehold property where a new lease is being negotiated and agreed or where an extension of Lease is required (additional charges may apply for protracted matters). In such a situation the matter can take approximately 9 to 12 weeks.

Please note the stages in a purchase transaction may vary according to the circumstances. We list below some of the key stages:

Pre-Exchange:

- The Estate Agent sends us details of the deal reached.
- We take your instructions, I.D, money on account and give you initial advice.

- We contact the Seller's solicitor, requesting information about the title of the property.
- Check you progress obtaining your mortgage offer including any survey.
- We receive an "Information Pack" from the Seller's Solicitor about the property.
- We raise any queries about the title to the property.
- We use the plan to the property to conduct various searches such as the Local Authority Search, Water and Drainage search and any other relevant searches.
- Check through leasehold/ management pack and report on Lease (leasehold transactions only).
- We report to you having received: The search results, Replies to any enquiries we have raised with the Seller's Solicitor, An agreed format for the Contract with the Seller's Solicitor, A mortgage offer from your Lender.
- Where there is more than one borrower we advise on joint ownership.
- If you are happy to proceed you must make arrangements to attend our offices to: Sign the Contract, Sign the mortgage deed, Pay a deposit usually representing 10% of the purchase price, which is needed in anticipation of exchange, You also tell us when you would like to move into your new property (the completion date).

Exchange:

- Once the Buyer and the Seller are ready, a Completion Date (the "moving date") is provisionally agreed with the other party.
- Contracts are then exchanged. The sale is now legally binding.

Pre – Completion:

- You prepare for your move.
- We request funds from your new lender to pay for the purchase.
- We request any balance money required for the purchase from you.
- We conduct the relevant Land Registry searches.
- A Transfer Deed is prepared for the transfer of the property into your name and sent to the sellers solicitors for the Sellers to sign.

Completion:

- On Completion day: We receive your mortgage monies and pay the balance of the purchase price to the Seller's Solicitor, Once the Seller's Solicitor confirm that they have received the money the keys are released to you and you can move in.

Post- Completion:

- We pay the Stamp Duty Land Tax and make arrangements to register your property with the Land Registry.
- We forward the Title information documents to you and forward any appropriate documents to your lender.

B) SALE OF FREEHOLD AND LEASEHOLD RESIDENTIAL PROPERTY TRANSACTIONS:

<u>FREEHOLD PROPERTIES</u>	<u>COST</u>	<u>VAT</u>	<u>NOTES</u>
Our Legal Fee for the Sale:	£695.00	£139.00	
Redemption Fee:	£95.00	£ 19.00	<i>Only applicable where there is an existing mortgage lender</i>
Bank Charges:	£ 30.00	£ 6.00	
Miscellaneous Charges:	£ 50.00	£ 10.00	<i>This is in relation to postage, telephone and fax charges</i>
Professional Indemnity Insurance Contribution Fee:	£50.00	£ 10.00	<i>We are required to maintain this insurance in order to protect you and we make this charge where there is a high value/ high risk transaction *see D) below</i>
Archive Fee:	£ 10.00	£ 2.00	<i>We are required to retain your file of papers for 6 years and this is a one off charge in respect of this</i>
<u>DISBURSEMENTS:</u> <u>These are costs related to your matter that are payable to third parties</u>			
Office Copy Entries:	£12.00 estimated		
Redemption Monies:	TBA		<i>Only applicable if there is an existing mortgage lender</i>
Estate Agent Commission:	TBA		<i>Only if applicable</i>
<u>TOTAL - £1,122.00</u>	£937.00	£185.00	<i>VAT is payable at a rate of 20%</i>

Please note the above figures are an estimate and fees and disbursements may increase, please see below D) Explanatory Notes for further information

<u>LEASEHOLD PROPERTIES:</u>	<u>COST</u>	<u>VAT</u>	<u>NOTES</u>
Our Legal Fee for the Sale:	£695.00	£139.00	
Redemption Fee:	£95.00	£ 19.00	<i>Only applicable where there is an existing mortgage lender</i>
Leasehold Fee:	£125.00	£25.00	
Bank Charges:	£ 30.00	£ 6.00	
Miscellaneous Charges:	£ 50.00	£ 10.00	<i>This is in relation to postage, telephone and fax charges</i>
Professional Indemnity Insurance Contribution Fee:	£50.00	£ 10.00	<i>We are required to maintain this insurance in order to protect you and we make this charge where there is a</i>

			<i>high value/ high risk transaction *see D) below</i>
Archive Fee:	£ 10.00	£ 2.00	<i>We are required to retain your file of papers for 6 years and this is a one off charge in respect of this</i>
<u>DISBURSEMENTS:</u> <u>These are costs related to your matter that are payable to third parties</u>			
Office Copy Entries:	£12.00 estimated		
Landlord/Management Company Fee for providing the Re-sale Pack:	£300.00 estimated		<i>The fee is set by the Landlord/ Management Company and can vary from one property to another</i>
Redemption Monies:	TBA		<i>Only applicable if there is an existing mortgage lender</i>
Estate Agent Commission:	TBA		<i>Only if applicable</i>
<u>TOTAL - £1,572.00</u>	£1,362.00	£210.00	<i>VAT is payable at a rate of 20%</i>

Please note the above figures are an estimate and fees and disbursements may increase, please see below D) Explanatory Notes for further information

Timescales and Key Stages Involved in Residential Transactions (Freehold and Leasehold Sale):

The average timeframe to complete a straightforward sale transaction (with vacant possession) is approximately 7 to 9 weeks. Please be advised these timescales are estimated and are subject to change in certain circumstances. It can be quicker or slower depending on various factors such as how well all the parties in the chain communicate and deal with the matter.

Please note if you are selling a leasehold property the matter may take longer as we have to wait for the Landlord/ Management Company to prepare the re-sale pack and they have their own timescales for complying with such requests. Also in matters where a Lease extension is required additional charges may apply as additional work will be carried out. In such situations the matter can take approximately 9 to 12 weeks.

Please note the stages in a sale transaction may vary according to the circumstances. We list below some of the key stages:

Pre-Exchange:

- The Estate Agent sends us details of the deal reached.
- We take your instructions, I.D, money on account and give you initial advice.
- We ask you to complete the protocol forms - Seller's Property Information Form, Fittings and Contents Form and Leasehold Information Form (leasehold transaction only).
- We obtain Official Copies from the HM Land Registry and inspect Title.

- We request the Landlord/ Management Company re-sale pack (only where the property is leasehold).
- We prepare the "Information Pack" and send to the Purchaser's Solicitors.
- We obtain an indicative redemption statement (only if there is an existing mortgage lender).
- We reply to any queries they raise about the title to the property.
- If you are happy to proceed you must make arrangements to attend our offices to: sign the Contract and sign the mortgage deed.

Exchange:

- Once the Buyer and the Seller are ready, a Completion Date (the "moving date") is provisionally agreed with the other party.
- Contracts are then exchanged. The sale is now legally binding.

Pre – Completion:

- We reply to requisitions on title.
- We request the final redemption statement.
- We request the estate agent commission account (only if applicable).

Completion:

- On Completion day: We receive the sale proceeds and inform you/ agent to release the keys to the purchaser.
- We discharge the mortgage (if applicable), estate agents account (if applicable) and any outstanding service charges (if applicable).
- We prepare completion statement and invoice.

Post- Completion:

- We forward the evidence of discharge to the Purchaser's Solicitors.

C) MORTGAGE OR RE-MORTGAGE OF RESIDENTIAL PROPERTY TRANSACTIONS:

	<u>COST</u>	<u>VAT</u>	<u>NOTES</u>
Our Legal Fee:	£495.00	£99.00	
Bank Charges:	£ 30.00	£ 6.00	
Miscellaneous Charges:	£ 30.00	£ 6.00	<i>This is in relation to postage, telephone and fax charges</i>
Archive Fee:	£ 10.00	£ 2.00	<i>We are required to retain your file of papers for 6 years and this is a one off charge in respect of this</i>
<u>DISBURSEMENTS:</u> <u>These are costs related to your matter that are payable to third parties</u>			
Office Copy Entries:	£ 12.00		

	estimated		
Professional Indemnity Insurance Contribution Fee:	£ 50.00	£ 10.00	<i>We are required to maintain this insurance in order to protect you and we make this charge where there is a high value/ high risk transaction *see D) below</i>
Landlord/ Management Co. Notice of Charge Fee:	£ 50.00 estimated		<i>The fee for Notice of Charge can vary and is set by the Landlord/ Management Company</i>
Search Pack Fees:	£250.00 Estimated		<i>The Local Authority Search Fee varies as this is dependent on the Local Authority where the property is being located and additional searches may be required such as Drainage and Water Search, Environmental Search and Chancel Search</i>
Land Registry Registration Fee:	TBA		<i>The fee depends on the market value of the property. Please refer to HM Land Registry website</i>
Land Charges/ Land Registry Search Fee:	£ 10.00 estimated		
TOTAL - £1,054.00	£932.00	£122.00	<i>VAT is payable at a rate of 20%</i>

Please note the above figures are an estimate and fees and disbursements may increase, please see below D) Explanatory Notes for further information

Timescales and Key Stages Involved in Residential Transactions (Mortgage or Re-mortgage):

The average timeframe to complete a straightforward transaction is approximately 5 to 7 weeks. Please be advised these timescales are estimated and are subject to change in certain circumstances. It can be quicker or slower depending on various factors such as whether the lender is separately represented and the number of conditions that need to be satisfied.

Please note the stages in mortgage or re-mortgage transaction may vary according to the circumstances. We list below some of the key stages:

Initial Stages:

- We take your instructions, I.D, money on account and give you initial advice.
- We obtain Official Copies from the HM Land Registry and inspect Title.
- We obtain an indicative redemption statement (only if there is an existing mortgage lender).
- We obtain local authority search and additional searches if required.
- We check the mortgage offer and check the mortgage conditions.
- We report on your mortgage offer.
- If you are happy to proceed you must make arrangements to attend our offices to sign the mortgage deed.

Pre – Completion:

- We request final redemption statement.
- Request funds from lender by submitting the Certificate of Title.
- Undertake pre-completion searches.

Completion:

- We discharge the mortgage (if applicable).
- We prepare completion statement and invoice.

Post- Completion:

- We forward the Title information documents to you and forward any appropriate documents to your lender.

D) EXPLANATORY NOTES:

Our fees assume that your matter is a straightforward transaction. Your matter would not be considered straightforward if it becomes protracted for example (but not limited to):

- Where the property is being purchased/ sold without vacant possession and/ or
- Defect in title which requires remedying before completion and/ or
- The preparation of additional documentation ancillary to the main transaction and/ or
- A Purchase or a Sale of a high value property exceeding £900,000 and/ or
- Where there is a surrender of an existing Lease and the grant of a new Lease (leasehold transactions only) and/ or
- Where the terms of the Lease need to be amended/ varied (leasehold transactions only) and/or
- Where there is an unreasonable delay from you or any third parties providing documentation and/ or
- Where the lender is separately represented.
- Where a transfer application is to take place with a mortgage/ re-mortgage transaction.
- Where Indemnity Policies are required where planning permission or buildings regulations have not been obtained.

Please note that the mortgagee's legal fees and redemption fees quoted above are only in respect of high street mortgage lenders. Where the lender involved is a bridging finance company or an Islamic finance company the costs can increase up to £500.00 plus VAT.

We are required to maintain Professional Indemnity Insurance in order to protect you, which means that you are covered for claims arising out of your transaction due to our fault. We only make a separate charge (as quoted in the fee tables above) for this where a transaction is either of high value or attracts a higher risk. This assessment will be made by the fee earner dealing with your matter.

Disbursements are costs that we incur on your behalf in relation to your matter, which are paid to third parties. We have provided you with a general guide to the disbursements which are required to

complete the transaction. This list is not exhaustive and other disbursements may apply for example indemnity policy fees where there is a lack of planning permission or buildings regulations and additional fees set out in individual leases. As advised above certain disbursements that are likely to vary as local authority searches vary from one local authority to another local authority and Stamp Duty Land Tax fees and Land Registry registration fees are dependent on the purchase price of the property.

Please note that our organisation is VAT registered. Therefore VAT is charged at 20% and will be added to your fees outlined above should VAT be chargeable for your matter.

Please be advised that Residential Conveyancing is carried out by all three partners of this firm: Mr Majid Shafiq, Mr Razza Hameed and Mr Saqib Malik. Kindly refer to the 'People' section of our website which lists their qualifications and experience.

2. PROBATE (UNCONTESTED):

Our fees for valuing the estate, applying for the grant of probate, collecting and distributing assets are as follows:

Our Legal Fees:

We charge at an hourly rate of £200.00 plus VAT and we anticipate it can take anywhere between 5 -20 hours. Total legal costs estimated at £1,000.00 - £4,000.00 plus VAT at 20%. The exact cost will depend on the individual circumstances of the matter. For example, if there is one beneficiary and no property then the costs will be at the lower end. If there are multiple beneficiaries, properties and other assets the costs will be at the higher end. At our initial meeting we will usually be able to give you a clearer indication of costs and advise you about how much of the process we can handle for you.

The above fees quoted are in respect of dealing with an estate where:

- There is a valid Will.
- There are not numerous bequests, unusual requirements or issues with the Will.
- There are no more than a few beneficiaries.
- There is no more than one property.
- There are no more than a few bank accounts.
- There are no disputes between the beneficiaries and no claims are made against the estate.
- There is no inheritance tax payable and full accounts do not need to be submitted to the HMRC.

Disbursements (These are costs related to your matter that are payable to third parties and we handle the payment of these disbursements on your behalf):

- Probate Application Fee: £155.00 and further 50p for each copy of the Grant
- Swearing of the Oath Fee: £ 7.00 per executor

- Bankruptcy Search Fee: £ 2.00 per beneficiary
- Land Registry Transfer Fee: £ 20.00-£40.00 (where there is a property that needs to be transferred to the beneficiaries).
- Statutory Advertisement: £300.00 estimated (to protect administrators and executors against unexpected claims from unknown creditors).
- Valuer's Fees: TBA
- House Clearance/ Disposal Fee: TBA

If you wish to instruct us to act in the sale of any property then we will provide you with a separate conveyancing quotation for this.

Timescales and Key Stages Involved in Probate (uncontested) matters:

On average, estates which are straightforward can take between 6 – 12 months. Please note this is an estimate and will vary case to case depending on the individual circumstances of the case.

We list below some key stages but please note these may vary case to case:

- We will take your instructions, I.D, money on account and we will provide you with initial advice.
- We will seek to determine the value of the estate and collate all the information required to make the application.
- We will identify the legally appointed executors/ administrators and identify the beneficiaries.
- Draft legal Oath to swear.
- We will complete the Probate Application and the relevant HMRC forms.
- We will obtain the Probate and we will collect and distribute the assets.

Mr Saqib Malik deals with probate matters and his information can be found on the 'People' section of our website.

3. IMMIGRATION APPLICATIONS EXCLUDING ASYLUM APPLICATIONS:

Our fees for immigration vary depending on the application being made. This fee scale below details our fees for all immigration advice and services that we are registered to provide to our clients. We charge on a fixed fee basis only. However, should you wish to withdraw instructions part way through your immigration matter we will charge you for 50% of the fixed fee.

Please note that our organisation is VAT registered. Therefore VAT is charged at 20% and will be added to your fees outlined above should VAT be chargeable for your matter. VAT of 20% is charged when the applicant is settled in the UK or has had leave to remain.

Fixed fee includes: All attendances and written and telephone correspondence with the client and relevant third parties; consideration, preparation and submission of application and relevant supporting documents. Any appeal works to include preparation and submission of the Appeal bundle to the Tribunal and relevant parties, informing the client of the key dates and requesting expert evidence where appropriate; instructing Counsel to represent before the Tribunal. Copies of documents and postage.

TYPES OF APPLICATIONS:

Fee excluding VAT – Please refer to the note above

- Initial Consultation (15 mins): Free
- Entry Clearance Application: £ 750.00 *(not including the Home Office Fee)*
- FLR (HRO) Application: £2,000.00
- FLR (FP) Application: £2,000.00
- FLR (S) Application: £2,000.00
- FLR (M) Application: £1,250.00
- SET (M) Application: £1,250.00
- SET (F) Application: £1,250.00
- SET (O) Application: £1,250.00
- Naturalisation: £ 500.00
- MN1 Stateless Application: £1,000.00
- No Time Limit Application: £ 350.00
- Transfer of Conditions Application: £ 350.00
- Sponsorship Declaration: £ 70.00
- Drafting & Lodging Grounds of Appeal: £ 500.00
- Substantive Appeal: £2,000.00 *(including representation before tribunal)*
- Bail Application: £1,000.00 *(including representation before tribunal)*
- Tier 1 Application: £4,000.00
- Tier 2 Application: £2,000.00
- Tier 4 Application: £2,000.00
- Tier 5 Application: £2,000.00

Please be advised the above fees do not include the Home Office Application Fee and this will be charged separately as a disbursement. There may be further disbursements incurred for example interpreters fees, translator fee and fees for expert reports (where required). These disbursements can vary on a case by case basis.

We reserve the right to increase our fee subject to agreement on a case by case basis.

Please note Immigration Advisor, Mrs Nadia Ali deals with our firm's Immigration matters. Mrs Ali has 15 years of Immigration experience. Mr Majid Shafiq, Senior Partner at Whitefields Solicitors is her supervisor.

COMPLAINTS INFORMATION:

We want to give you the best possible service. However, if at any point you become unhappy or concerned about the service we have provided then you should inform us immediately, so that we can do our best to resolve the problem.

In the first instance it may be helpful to contact the person who is working on your case to discuss your concerns and we will do our best to resolve any issues at this stage. The complaint would need to be in writing outlining the complaint and stating why you feel the service provided has fallen short of the level expected from the firm. The solicitor receiving the complaint letter must investigate the complaint and reply within seven days of receiving the letter. If for any reason it is felt the complaint cannot be replied to within seven days then a letter will be sent to you indicating the likely timescale for when a full reply could be given.

If you are not satisfied with the reply received then a further letter can be sent by you to the Senior Partner, Mr. Majid Shafiq outlining the complaint and why the initial reply is not satisfactory. The Senior Partner must acknowledge the complaint and thereafter investigate the complaint and reply fully on whether the complaint is upheld and what steps will be taken to ensure it will not happen again. If the complaint is not upheld then a full reply outlining the reasons is to be given to you.

The Solicitors Regulation Authority can help you if you are concerned about our behaviour. This could be for things like dishonesty, taking or losing your money or treating you unfairly because of your age, a disability or other characteristic. You can raise your concerns with the Solicitors Regulation Authority.

What do to if we cannot resolve your complaint:

The Legal Ombudsman can help you if we are unable to resolve your complaint ourselves. They will look at your complaint independently and it will not affect how we handle your case.

Before accepting a complaint for investigation, the Legal Ombudsman will check that you have tried to resolve your complaint with us first. If you have, then you must take your complaint to the Legal Ombudsman:

- Within six months of receiving a final response to your complaint

and

- No more than six years from the date of act/omission; or
- No more than three years from when you should reasonably have known there was cause for complaint.

If you would like more information about the Legal Ombudsman, please contact them.

Contact details:

Visit: www.legalombudsman.org.uk

Call: 0300 555 0333 between 9am to 5pm.

Email: enquiries@legalombudsman.org.uk

Post: Legal Ombudsman, PO Box 6806, Wolverhampton, WV1 9WJ