

The Cost of Buying

Money

Everything you pay beyond the deposit, and roughly what each costs.

Names vary by country; the categories are near-universal.

Cost	Roughly	When
Deposit	5–20% of price	On exchange
Stamp duty / transfer tax	0–12%, banded	On completion
Legal fees	£1,000–2,000	On completion
Survey	£400–1,500	Before exchange
Mortgage arrangement fee	£0–2,000	Often added to the loan
Searches	£250–500	During conveyancing
Moving costs	£500–2,000	On the day

General education. Adding a mortgage fee to the loan means paying interest on it for the whole term.