# 4STAMP

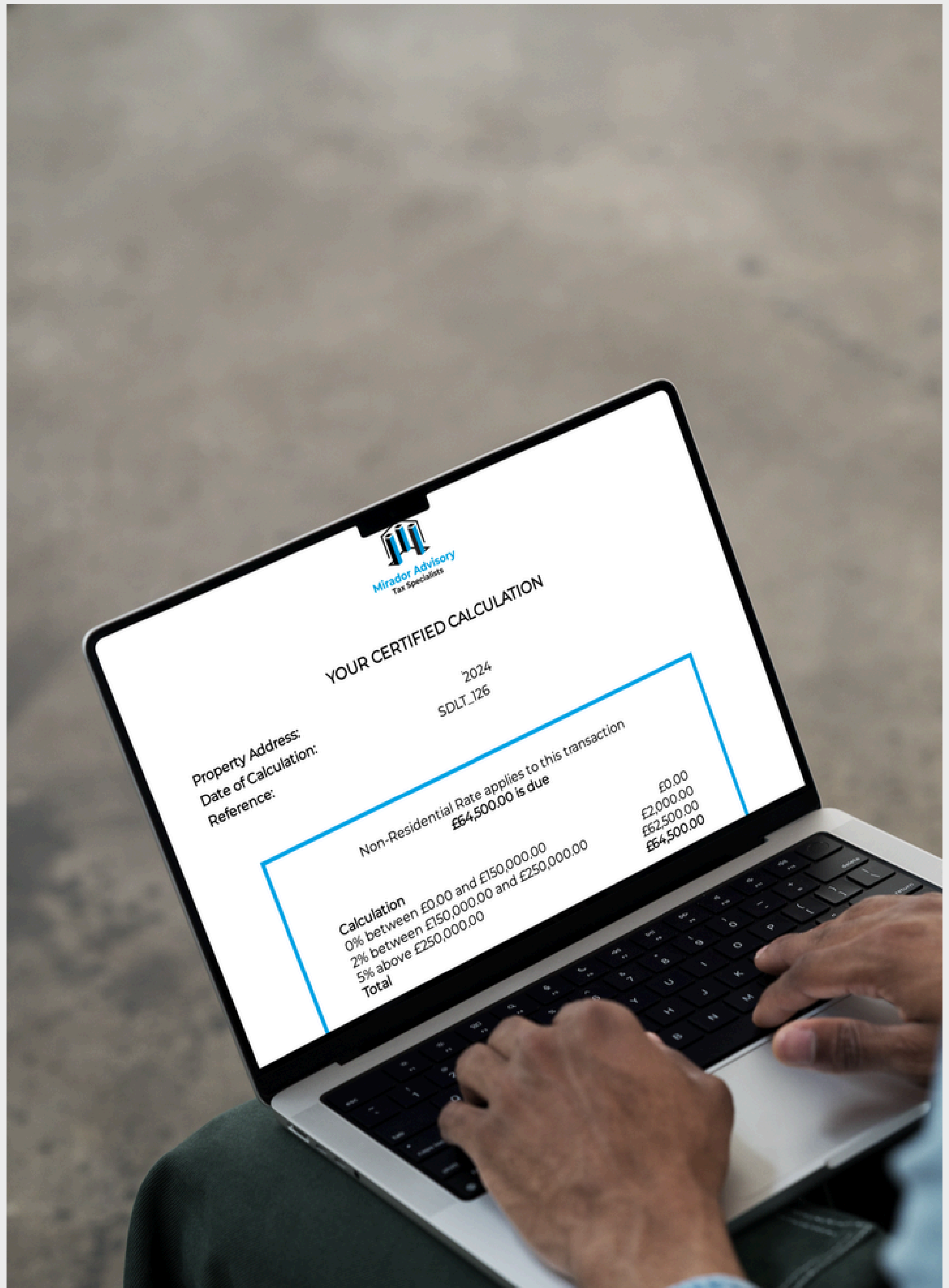
Eliminate liability with certified
SDLT calculations & submissions

**REMOVE RISK. STRENGTHEN COMPLIANCE. PROTECT YOUR FIRM.**

Powered by

4CORNERS
PROPERTY

# ABOUT 4STAMP




An estimated 1 in 8 SDLT calculations generated via the HMRC calculator are inaccurate. This leads to poor outcomes for taxpayers and exposes their tax agents (ordinarily the conveyancer handling the transaction) to liability. 4Stamp offers a complete solution providing you with instant & accurate SDLT liabilities for your clients. Our team of certified tax advisors are on hand to deliver certified SDLT advice, giving you complete peace of mind. We take the risk away with £1 million of our own Professional Indemnity insurance cover. Choose 4Stamp and ensure accurate, worry-free SDLT calculations for **every client**.

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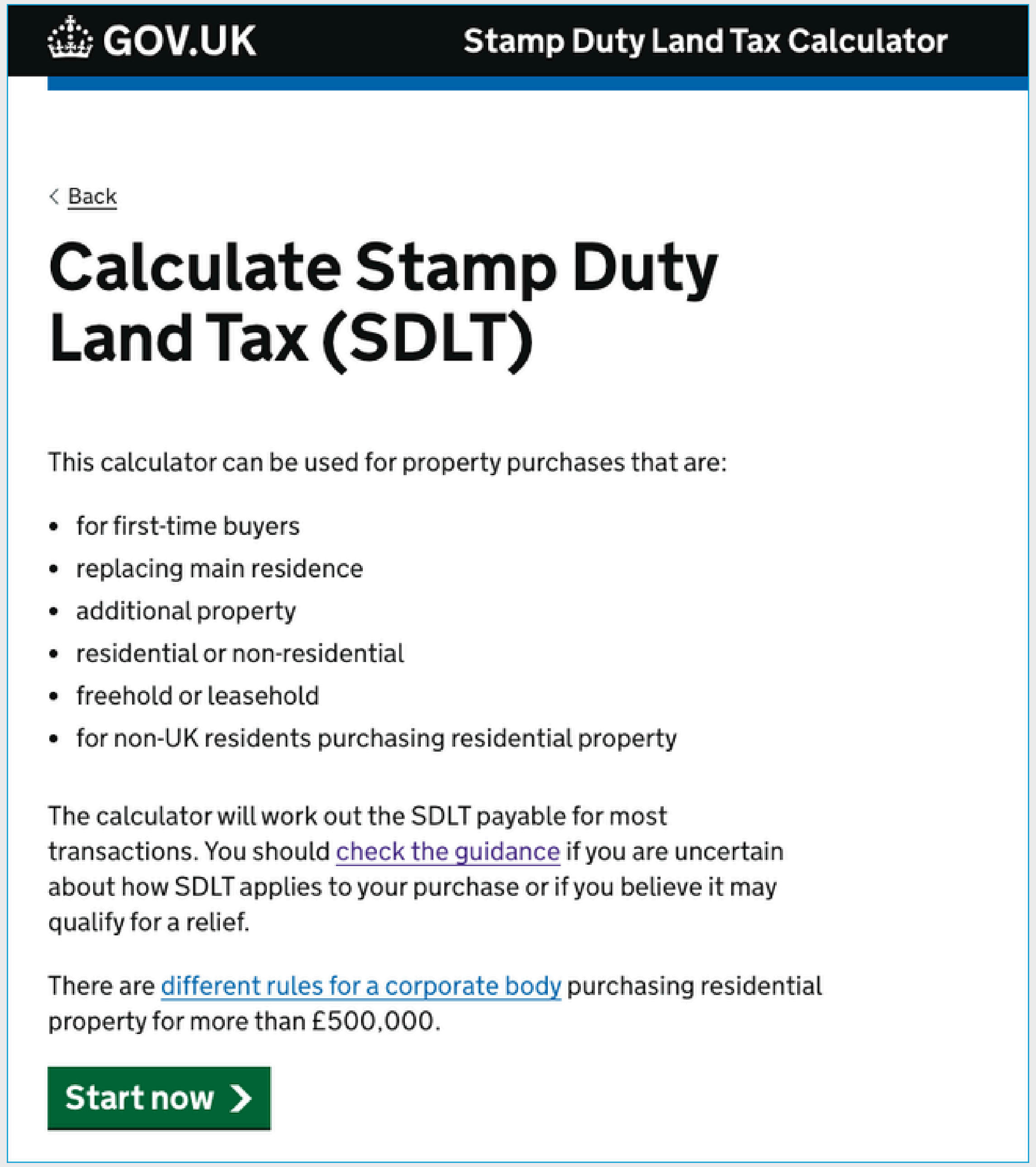
SDLT is paid on all property transactions in England and Northern Ireland where the purchase price is greater than the relevant applicable threshold (unless relief applies).

# COMMON MISCONCEPTIONS

The HMRC SDLT calculator lacks the specificity needed for accurate tax calculations.


GOV.UK Stamp Duty Land Tax Calculator

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**Calculate Stamp Duty Land Tax (SDLT)**

This calculator can be used for property purchases that are:

- for first-time buyers
- replacing main residence
- additional property
- residential or non-residential
- freehold or leasehold
- for non-UK residents purchasing residential property

The calculator will work out the SDLT payable for most transactions. You should check the guidance if you are uncertain about how SDLT applies to your purchase or if you believe it may qualify for a relief.

There are different rules for a corporate body purchasing residential property for more than £500,000.

Start now >

Below are some of the factors, stated by HMRC, which are not included in the HMRC calculator:

- Property purchase following grant of probate
- Transfer of equity
- Property purchase into various forms of trust
- Purchase of mixed-use property
- Purchase of derelict property
- Purchase of six or more properties in a single transaction
- Purchase of multiple dwellings in a single transaction (purchased before June 1st 2024)
- Purchase of house in multiple occupancy (purchased before June 1st 2024)
- Purchase of land with planning permission granted for multiple units to be constructed
- Properties purchased via Shared Ownership
- Inherited property
- Properties purchased by partnerships
- Properties purchased by property traders
- Properties purchased by charities
- Properties transferred as part of business sales
- Properties transferred intra-group
- Properties with unregistered titles
- Properties sold under development agreements
- Property purchased by public bodies
- Property purchase subject to options/overage
- Purchase of property using Islamic finance and other forms of alternative property finance

# THE LAW SOCIETY STATES

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“ Your solicitor will usually:

arrange to pay any stamp duty land tax (SDLT) to HM Revenue & Customs (HMRC) within 14 days of completion

- if the property you're buying is in Wales, then Land Transaction Tax (LTT) is payable to the Welsh Revenue Authority within 30 days of completion
- calculating SDLT and LTT can be complicated and, in some cases, **it may be necessary to speak to a specialist tax law adviser or your accountant**
- you should have established the amount of SDLT payable with your accountant or tax solicitor or conveyancing solicitor at an early stage in the process, and certainly before exchange of contracts
- if you're a first-time buyer you may be eligible for first-time buyers' relief where certain criteria are met, which could mean you pay no SDLT or a reduced amount of SDLT

pay other remaining fees on your behalf, such as landlord’s notice costs

make an application to register you as the owner and your mortgagee (that is, the bank or building society) as your lender at HM Land Registry.

You should be aware that, as **conveyancing solicitors are not necessarily SDLT specialists**, you may incur extra costs during the transaction in obtaining tax advice from a specialist tax lawyer or tax adviser.

# THE CQS STATES

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“For businesses that conduct conveyancing, a requirement to remain on lenders’ approved lists is membership of the Law Society’s Conveyancing Quality Scheme (CQS). CQS compliance Standard 1.2 states:

“Practices must have a policy in relation to SDLT which must include:

1. how to audit trail the SDLT calculation and advice
2. how and when to make checks between the consideration stated in the sale contract and transfer deed and SDLT Return and the payments on the solicitors’ client account ledger for the transaction
3. **a procedure for verifying the amount of SDLT payable, where applicable.**”

Guidance adds “where possible this should include another experienced individual, other than the fee-earner, and the verification recorded on file”
.

"If a solicitor knows or ought to know about a way to achieve their client's tax objectives in a way that does not incur particular tax costs, they may be under a duty to advise the client about that. This may include, but is not limited to, claiming any available reliefs or exemptions."

Source: www.lawsociety.org.uk/topics/tax/guidance-for-solicitors-advising-on-tax

4Stamp has been designed to give your clients seamless access to high-quality tax advice and thoroughly satisfy any duty you owe to your clients with regard to SDLT.

# STAMP DUTY VERIFICATION

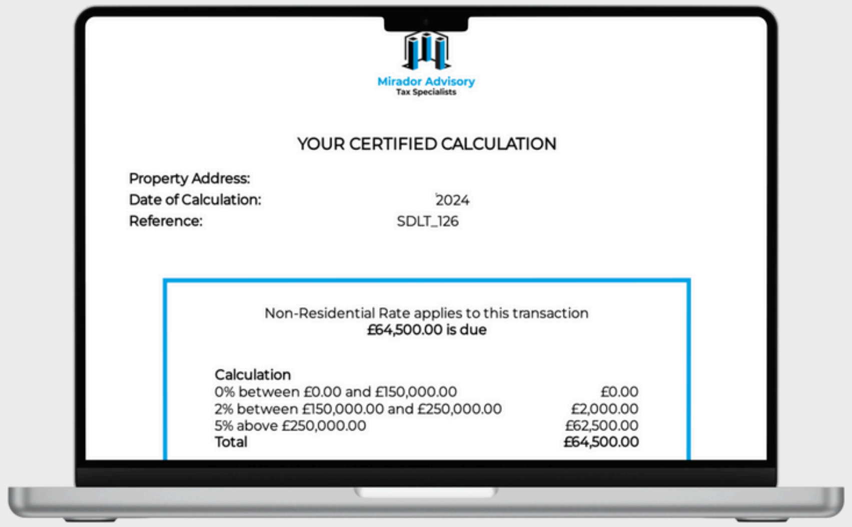
Certified & Indemnified Tax Advice

4STAMP

## 1 in 8

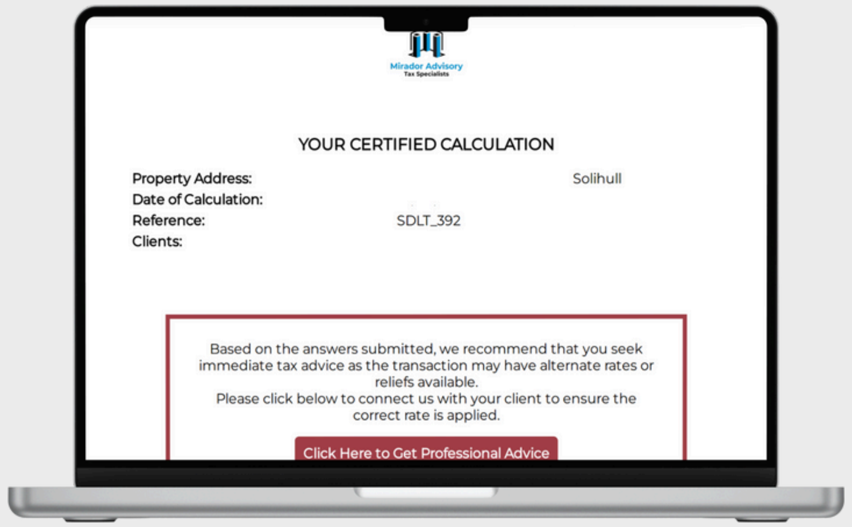
### SDLT CALCULATIONS ARE INCORRECT

Stamp Duty Land Tax is a self-assessment Tax payable when purchasing land or property in the UK. By using 4Stamp, the responsibility of SDLT calculations are removed from the conveyancer, and transferred to us.




### CERTIFIED CALCULATION

After submitting the relevant information and all checks out, the calculator will supply the correct amount of SDLT payable.




### CERTIFIED ADVICE

If the information provided requires further investigation, we invite the client for a discovery call to ensure the correct figure is quoted.

# CASE STUDY

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## PROBATE RELIEF

A property investor purchased a probate property in a Limited Company for £175,000. The Solicitor calculated the SDLT at the Higher Rate via HMRC calculator which resulted in £9,750 payable in SDLT.

4Stamp identified this case as needing professional advice. Following our advice, they paid NIL SDLT.

This was due to the property trader purchasing a Probate property in a Limited Company with the intent to refurbish and sell the property.

- Our team consists of certified professionals who are property tax experts
- Transfer of liability for all certified calculations including full audit trial of advice with rationale SDLT relief
- Simple 3-tier pricing structure based on complexity of the property transaction

# £9,750

SDLT relief

# CASE STUDY

4STAMP

## DIVORCEE BUYS FLAT

Some property purchases such as a divorced former homeowner buying a flat seem straightforward, and it's tempting to rely on the HMRC SDLT calculator for quick answers. The calculator only asks eight questions and, in this example, suggests an SDLT liability of £30,000, making the process appear simple and stress-free.

However, the calculator's simplicity can be misleading because it doesn't ask about other factors that could affect the calculation. In a recent high-profile case, a purchaser relied on the HMRC tool but failed to disclose that they had a beneficial interest in another property held in trust for a minor. Because of this, the correct SDLT liability should have been £70,000, a difference of £40,000.

- Our team consists of certified professionals who are property tax experts
- Transfer of liability for all certified calculations including full audit trial of advice with rationale SDLT relief
- Simple 3-tier pricing structure based on complexity of the property transaction

**£40,000**

SDLT liability

# CASE STUDY

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A solicitor referred a case involving a premiership footballer purchasing a £2.5m residential property in the Midlands where the HMRC calculator stated that £388,750 was due in SDLT. Whilst this figure was correct on the day of completion, our verification process highlighted this case as needing professional advice.

Following our review of the clients case, we determined that once the client has been in the UK for 183 days, there will be a £50,000 saving. Additionally, after selling his property in Europe, there is a further £125,000 saving.

- Our team consists of certified professionals who are property tax experts
- Transfer of liability for all certified calculations including full audit trial of advice with rationale SDLT relief
- Simple 3-tier pricing structure based on complexity of the property transaction

## £175,000

SDLT relief

# FINANCE BILL 2025-26

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HMRC has confirmed that conveyancers who submit SDLT returns must register as tax advisers, in accordance with legislation introduced in the Finance Bill 2025-26, which will come into effect from May.

“The requirement to register will apply to all tax advisers who interact with HMRC on behalf of clients. This applies regardless of whether the organisation views itself as a tax adviser. Filing tax returns for a taxpayer, including SDLT returns, is defined as tax advice, and so conveyancers who interact with HMRC must register to continue to do so.”

An SDLT calculation is considered tax advice as it tells the client how much tax is due.

# PRICING

4STAMP

## Assess

Verify SDLT

£25

payable up front

**Includes**:
- System calculation and verification of SDLT payable
- 5 min phone consultation with solicitor to clarify details

**Plus**:
- Signed certificate
- Transfer of Liability
- £1m Professional Indemnity Cover

## Analyse

In-depth review

£75

payable up front

**Includes**;
- Bespoke analysis of case by SDLT specialist
- Detailed document review or consultation with client

**Plus**:
- Signed certificate
- Transfer of liability
- £1m Professional Indemnity Cover

## Advise

Relief reduction

£POA

paid on completion

**Includes**:
- Identifying a relief/saving
- Strategic tax advice to client and assisting with completion of compliance to protect client's tax position

**Plus**:
- Signed certificate
- Transfer of Liability
- £1m Professional Indemnity Cover

*all prices quoted are ex-VAT

# SDLT SUBMISSIONS

4STAMP

From 2026, SDLT submissions will carry greater regulatory scrutiny and professional liability exposure.

4Stamp provides a fully managed, end-to-end SDLT verification and submission solution that removes the risk entirely from conveyancing firms.

**£70**

per return

### 4Stamp Provides

- Independent specialist verification
- Direct HMRC submission
- SDLT5 returned to your firm
- No tax adviser registration required

### The Result

- Liability transfers away from your firm
- Reduced compliance burden and regulatory exposure
- Stronger protection for your firm and your PII position

**REMOVE RISK. STRENGTHEN COMPLIANCE. PROTECT YOUR FIRM.**

*all prices quoted are ex-VAT

# CONTACT US

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