

4STAMP

Finance Bill 2026: What conveyancers need to know

A major regulatory change is coming, and SDLT processes will be directly affected. From May 2026, the Finance Bill introduces mandatory Tax Adviser registration for any firm submitting SDLT1 returns to HMRC.

What HMRC now requires

Any organisation assisting with documents relied upon by HMRC, including SDLT1 returns, must register as a Tax Adviser.

- Interactions include phone, email, post, GOV.UK messaging, and filing SDLT returns
- Firms of 5 or fewer: every individual must register
- Firms of 6+: all individuals involved in tax related work must register
- If fewer than five individuals perform the tasks, additional people must be nominated

Why this matters

These new HMRC rules will change how everyday conveyancing work is handled, and that creates real-world pressures for busy property teams. For many firms, SDLT submission has always been a quick, routine step at the end of a transaction. But from May 2026, it becomes something much bigger, a regulated tax activity with new expectations, new risks, and new responsibilities.

In practice, this means:

- More forms, more checks, more admin – even for firms that only handle a small number of SDLT cases
- Extra hoops for smaller practices, where everyone may suddenly be required to register individually with HMRC
- Less time for fee-earning work, as teams juggle additional compliance processes on top of already-tight turnaround times
- Higher professional exposure, because mistakes or missing information may now fall under stricter tax-advice standards
- A heavier load on support staff, who may be pulled into processes that were never part of their role

New PI insurance risks

Most Professional Indemnity (PI) policies do not cover tax advice related errors. If a firm registers as a Tax Adviser, they may be required to obtain additional PI cover specifically for incorrect SDLT submissions. That means increased cost, wider liability, and another layer of compliance for already stretched conveyancing teams.

For homemovers, nothing has changed, they still expect a smooth, efficient post completion experience. But behind the scenes, firms now face a level of oversight and admin that many simply don't have the bandwidth for.

This is exactly where 4Stamp helps, by taking the pressure, risk, and regulatory responsibility out of the SDLT process so firms can stay focused on their clients.

A simpler, compliant alternative: 4Stamp

- 4 Independent SDLT verification
- 4 Direct SDLT1 submission to HMRC on your behalf
- 4 Fast return of SDLT5 certificates
- 4 Full audit trail and expert-backed assurance
- 4 No need for your firm to register as a Tax Adviser

	Register as a Tax Adviser	Use 4Stamp via OneSearch
Regulatory burden	High: ongoing oversight	Low: 4Stamp handles submissions
Admin load	Significant	Minimal
Risk exposure	Higher	Reduced
Speed and accuracy	Variable	Expert-verified, fast SDLT5 return

Prepare now before mandatory HMRC enforcement begins. Speak to your OneSearch Account Manager or book a demo to see how OneSearch and 4Stamp can support your firm.

For more information please contact our team: **0800 052 0117** | **intro@onesearchdirect.co.uk** | **onesearch.direct**

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