



# UK Stamp Duty Complete Guide

Rates, reliefs, and worked examples for every UK nation

Updated April 2026 · All four nations covered · 100% verified from GOV.UK, Revenue Scotland & GOV.Wales

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## 1. What stamp duty is and who pays it

Stamp duty is a tax paid when you buy a residential or non-residential property, or a piece of land, in the UK. The tax is charged by the buyer, not the seller, and the name of the tax differs depending on which UK nation the property is in.

- **England & Northern Ireland:** Stamp Duty Land Tax (SDLT) — HMRC
- **Scotland:** Land and Buildings Transaction Tax (LBTT) — Revenue Scotland
- **Wales:** Land Transaction Tax (LTT) — Welsh Revenue Authority

All three taxes use a *slice* (progressive) structure: you pay different rates on different portions of the price, not one flat rate on the whole amount. This applies to residential purchases from the December 2014 reform onwards.

**Who pays:** The buyer is legally responsible for filing the return and paying the tax, usually within 14 days (SDLT/LTT) or 30 days (LBTT) of completion. In practice, your conveyancer files the return and pays the tax on your behalf on completion day.

## 2. England & Northern Ireland — SDLT (from 1 April 2025)

### Standard residential rates

Portion of price	SDLT rate
£0 – £125,000	0%
£125,001 – £250,000	2%

£250,001 – £925,000	5%
£925,001 – £1,500,000	10%
Over £1,500,000	12%

**Worked example: £295,000 home.**

0% on the first £125,000 = £0

2% on the next £125,000 = £2,500

5% on the remaining £45,000 = £2,250

**Total SDLT: £4,750**

### 3. Scotland – LBTT

Portion of price	LBTT rate
£0 – £145,000	0%
£145,001 – £250,000	2%
£250,001 – £325,000	5%
£325,001 – £750,000	10%
Over £750,000	12%

Scotland has its own first-time buyer relief: the nil-rate threshold is raised from £145,000 to £175,000, giving FTBs a maximum saving of £600.

### 4. Wales – LTT (from 10 October 2022)

#### Main residential rates

Portion of price	LTT rate
£0 – £225,000	0%
£225,001 – £400,000	6%
£400,001 – £750,000	7.5%
£750,001 – £1,500,000	10%
Over £1,500,000	12%

**Wales does not offer a separate first-time buyer relief.** The Welsh Revenue Authority's view is that the high £225,000 nil-rate threshold already benefits first-time buyers adequately.

## 5. First-time buyer relief explained

First-time buyer (FTB) relief is a discount on the standard rates available to buyers who have never owned any residential property anywhere in the world. All co-buyers must be first-time buyers for the relief to apply. The property must be the buyer's main residence.

### England & Northern Ireland (from 1 April 2025)

Portion of price	SDLT rate
£0 – £300,000	0%
£300,001 – £500,000	5%
Over £500,000	Relief withdrawn — standard rates apply to the whole price

**Cliff edge at £500,000:** If you pay even £1 over £500,000 you lose the entire relief. This makes the price point between £500,000 and £510,000 a dead zone where paying more costs you more than you save.

### Scotland

Nil-rate threshold raised from £145,000 to £175,000 for qualifying first-time buyers. Maximum saving: £600.

### Wales

No dedicated FTB relief. The high £225,000 main threshold already exempts most sub-£225k purchases.

## 6. Additional property surcharge

If you buy a residential property worth £40,000 or more and, at the end of the day of purchase, you own two or more residential properties, you will usually have to pay an additional surcharge on top of the standard rates.

Nation	Surcharge rate	Effective from
England & NI	+5% (flat)	31 October 2024 (was +3%)
Scotland (ADS)	8% (flat)	5 December 2024 (was 6%)
Wales (higher rates)	Variable band structure	11 December 2024

**Replacing your main residence?** The surcharge does not apply if you are replacing your main residence AND you sell your previous main home on or before the day you complete your new purchase. If there is a delay and you end up temporarily owning two properties, you pay the surcharge up front and can apply for a refund once you sell, provided this happens within 36 months.

## 7. Non-UK resident surcharge (England & NI only)

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If you are not present in the UK for at least 183 days during the 12 months before your purchase, you are treated as a non-UK resident for SDLT. A further 2% surcharge is added to the standard rates, including any additional-property surcharge. The surcharge applies to purchases from 1 April 2021.

If all buyers later spend at least 183 days in the UK in any continuous 365-day period starting within 364 days before or ending within 365 days after the effective date of the transaction, they can apply for a refund of the 2% surcharge within 2 years of the effective date.

## 8. How and when to pay

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- **SDLT:** File return and pay within 14 days of completion. Solicitor usually handles this.
- **LBTT:** File return and pay within 30 days of completion.
- **LTT:** File return and pay within 30 days of completion.

You must submit an SDLT return even if no tax is due, when the price is £40,000 or more in England/NI. Similar thresholds apply in Scotland and Wales.

## 9. Refunds and reliefs

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You may be able to claim a refund or relief in these situations:

- **Surcharge refund:** If you were forced to pay the additional-property surcharge but have now sold your previous main home within 36 months.
- **Non-resident refund:** If you have since met the 183-day UK residency test.
- **Mis-declared property type:** If your solicitor filed as residential but the property is actually mixed-use.
- **Uninhabitable property relief:** If the property cannot be lived in on completion day.

## 10. Worked examples

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### Example A: £180,000 first-time buyer in England

FTB relief applies — entire £180,000 is under the £300,000 threshold. **SDLT due: £0.** A non-FTB buyer would pay £1,100.

### Example B: £450,000 standard buyer in England

0% on £125,000 = £0

2% on £125,000 = £2,500

5% on £200,000 = £10,000

**Total SDLT: £12,500**

### Example C: £275,000 second home in Scotland

LBTT: 0% on £145,000 + 2% on £105,000 + 5% on £25,000 = £3,350

ADS: 8% × £275,000 = £22,000

**Total LBTT + ADS: £25,350**

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Data verified from GOV.UK, Revenue Scotland and GOV.Wales — accurate as of April 2026. This document is provided for guidance only and does not constitute tax advice. Calculate your bill at [calculatemystampduty.co.uk](https://calculatemystampduty.co.uk).