FREE CHECKLIST · FOR INTERNATIONAL BUYERS

Buy in Portugal as a foreigner

A practical checklist — not a listings-portal guide. Property portals show homes. This helps you buy with clarity: NIF, process, costs, documents and common traps.

Our point of view: anyone can send portal links (Idealista, Green Acres, James Edition, Rightmove, ImmobilienScout24, etc.). What matters is having someone on *your* side through search, negotiation, checks and the deed. If a home is genuinely for sale in Portugal, we can usually pursue it — directly or in partnership / business share.

1. Can foreigners buy?

In most cases, yes — EU and non-EU buyers can purchase residential property in Portugal. Owning property does **not** automatically grant residency or a visa. Rules for agricultural/protected land can differ. Always confirm your case with a lawyer/tax adviser.

Official overview (EU citizens): gov.pt — Purchase and sale of real estate in Portugal.

2. Before you fall in love with a listing

- **NIF** (tax number) — required to buy, complete the deed and most banking steps.
- **Portuguese bank account** — usually needed for deposit, deed payment, mortgage and day-to-day ownership (utilities, condo, taxes).
- **Budget beyond asking price** — plan roughly **6–10%+** for purchase costs (IMT, stamp duty, notary/registry, legal). Exact IMT depends on price, use and location.
- **Purpose** — primary home, second home, or investment? This changes taxes and financing.
- **Financing** — non-resident mortgages are possible but stricter (often lower LTV). Compare early.
- **Area fit** — Lisboa / Cascais / Sintra vs elsewhere: lifestyle first, then address.

3. How we support you (direct + with trusted partners)

Core — we accompany the purchase with you (buyer's agent, on your side): search and shortlist the right homes → schedule viewings → join you on visits → prepare and present offers → negotiate price and terms → draft the promissory contract (**CPCV**) with our legal support → run documentary due diligence → prepare everything for the **deed** (*escritura*) and stay with you through completion.

Finding the right home is only part of the journey. Through our **Buyer Client Service**, we also coordinate a more personal path around the purchase — directly where we guide you, and via qualified independent partners when specialist support is needed.

- **Relocation & lifestyle** — area fit, daily life, schools, access and services.
- **Investment perspective** — location, demand, use and longer-term value.
- **Trusted local network** — introductions to independent legal, tax, accounting, financing and relocation professionals when useful.
- **After purchase** — practical links for furnishing, storage, renovation, interiors, maintenance and local services.

4. The buying path (checklist)

The same steps you will hear in the market — and that we walk with you end to end:

- Define must-haves, budget ceiling and timeline (discovery call).
- Shortlist homes (property portals + off-market / partner network).
- Schedule and accompany viewings (in person or remote).
- Offer → negotiate → promissory contract (**CPCV**) with legal support.
- Due diligence: title, licences, debts, condominium, energy certificate, urban compliance.
- Pay IMT + stamp duty as required → sign the **deed** → register ownership.

5. Documents you will hear about

- Caderneta predial / property tax description
- Certidão permanente / land registry extract
- Licença de utilização (use licence) where applicable
- Energy certificate (certificado energético)
- Ficha técnica (building data sheet) when required
- Condominium non-debt declaration (apartments)
- **Deed** (*escritura*) — the public deed that transfers ownership

Source pattern aligned with Portuguese public guidance (gov.pt). Your lawyer confirms what applies to the specific property.

6. Costs to budget (order of magnitude)

- **IMT** — progressive transfer tax (varies by value, mainland vs islands, primary vs secondary use).
- **Stamp duty (IS)** — commonly **0.8%** on the higher of price or taxable value (plus mortgage stamp duty if financed).
- **Notary / registry / Casa Pronta** — fees to formalise and register the deed.
- **Legal** — highly recommended for foreigners (due diligence + contract review).
- **IMI** — annual municipal property tax after you own.

IMT bands and exemptions change — treat online tables as orientation only; verify current Finance Portal rates before you commit.

7. Common traps (especially for international buyers)

- Treating property portals as advice — listings are marketing, not a risk review.
- Skipping due diligence because “it looked fine on the tour”.
- Underestimating total cash needed at the deed.
- Assuming property purchase = residency / Golden Visa (rules change; get specialist advice).
- Buying the wrong area for your real lifestyle (commute, schools, silence, community).
- No buyer-side representation — everyone else may be paid to sell.

8. Use your portal shortlist the smart way

Already saved homes on property portals (Idealista, Green Acres, James Edition, Rightmove, ImmobilienScout24, etc.)? Bring 3–8 links to a free 15–20 min call. We help you spot red flags, missing documents, pricing reality and whether the area matches how you want to live — then we can pursue the right ones with you (directly or with partners).

Ready for the next step?

Book a free relocation call · or WhatsApp us your shortlist
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Disclaimer: This checklist is general information for orientation only. It is not legal, tax or immigration advice. Property, tax and residency rules change. Confirm decisions with qualified professionals. Partner introductions are optional and independent — CRT does not replace your lawyer, accountant or bank. Cavalcanti RealEstate Team® — buyer’s agent, powered by eXp Portugal · AMI 18470.

References: gov.pt (EU citizens — buying/selling property); major property-portal guides on buying in Portugal as a foreigner (process & costs overview).