

Property Transfer Process in Portugal: A Complete Guide

Description



- **Property in central Portugal**

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Secure Property Transactions with Professional Support

At ProDirecta, we ensure fully compliant property transfers through meticulous documentation checks and legal oversight. Our experts guide you through every step for complete transaction security.

Key Stages of Property Transfer

1. Documentation Verification

We conduct thorough due diligence by checking records at:

- **Land Registry** (ConservatÃ³ria do Registo Predial) â€“ Verify ownership and encumbrances
- **Tax Authority** (FinanÃ§as) â€“ Confirm fiscal status and cadastral details
- **Local Municipality** â€“ Validate urban licenses and compliance

2. Promissory Contract (CPCV)

- Legally binding agreement securing the transaction
- Typically includes 10-30% deposit
- Establishes completion timeline (usually 30-90 days)
- Specifies conditions for contract termination

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3. Pre-Deed Requirements

- **IMT Tax Payment**: Calculated based on property value (must be paid before signing)
- **Technical File**: Mandatory for residential properties (DL 68/2004)
- **Energy Certificate**: Required for final deed since 2015 (sellerâ€™s responsibility)
- **Provisional Registration**: Recommended for mortgage financing

Finalizing the Transaction

4. Notarial Deed Execution

- Formal transfer before a notary (required by Art. 875 Civil Code)
- Required documents:
  - Valid IDs of all parties
  - Updated property certificates
  - Proof of IMT and stamp duty payment
  - Mortgage documents (if applicable)

5. Post-Deed Obligations

- **Registration**: Must be filed within 60 days at:
  - Land Registry (final ownership registration)
  - Tax Authority (cadastral update)
- **Stamp Duty**: 0.8% of purchase value (paid after deed signing)

Why Choose ProDirecta?

âœ” **Full due diligence** on all property documentation
âœ” **IMT optimization** strategies
âœ” **Notary coordination** for seamless signing
âœ” **Post-sale registration** handling
âœ” **Multilingual support** for international buyers

Ensure a smooth property transfer â€“ [Contact our legal team today]

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