CONSUMER GUIDES

Buying in Portugal as a non-resident

Plan the purchase in stages and confirm requirements with authorities and advisers familiar with your circumstances.

What matters

• Obtain a NIF and check the fiscal address. Tax representation depends on circumstances: do not assume all non-EU non-residents must appoint a representative.

• Organise identity documents, banking and source-of-funds evidence. A Portuguese account may help, but confirm transaction requirements with the bank and completion professional.

• If using a power of attorney, have a lawyer or solicitor check its scope, form, language, notarisation and any apostille.

• Request an accurate translation of documents you sign and independent review of title, planning, promissory contract and taxes.

• Budget for IMT/stamp duty at purchase and possible IMI/AIMI, condominium, insurance and management afterwards. Buying does not automatically grant residence.

Questions and notes

01 Who will confirm my NIF and tax-representation position?

02 How will bank details be verified before transferring funds?

03 Who reviews the documents, power of attorney and total costs?

Official sources

gov.pt | NIF de pessoas estrangeiras

AT | Representação fiscal para não residentes

AT | Compra da casa: IMT e IS

AT | Imposto anual: IMI e AIMI

IRN | Certidão permanente predial

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