CONSUMER GUIDES

Property purchase cost worksheet

Fill in estimates and verify current figures before committing.

What matters

• Agreed price: _____ Taxable value: _____ Use: _____ Location: _____

• Estimated transfer tax (IMT): _____ Purchase stamp duty: _____ Loan stamp duty, if any: _____

• Deed or authenticated document: _____ Registration: _____ Bank fees: _____

• Valuation: _____ Initial insurance: _____ Works/inspection: _____ Moving: _____

• Other confirmed costs: _____ Contingency reserve: _____

• Total cash needed = price + taxes + completion + loan costs + other costs. Own funds = total less available financing. Do not count a deposit twice if it forms part of the price.

Questions and notes

01 Estimated total and estimate date:

02 Who confirmed applicable taxes and relief?

Official sources

AT | Compra da casa: IMT e IS

Justiça | Balcão Casa Pronta

Banco de Portugal | FINE e comparação

General information, not legal, tax, financial or technical advice. Verify current rules and property-specific facts before deciding. APMLS is independent of the brokerage and is not a party to the transaction.