CONSUMER GUIDES

Real estate glossary (PT/EN)

Terms used in listings, meetings and contracts. Translations help understanding; read the Portuguese contract carefully.

What matters

• AMI — company brokerage licence | licença da empresa de mediação. Real estate consultant — consultor imobiliário que trabalha com a mediadora.

• Brokerage agreement — contrato de mediação. Exclusivity — exclusividade, with contractual effects to be specified.

• Promissory sale and purchase agreement — CPCV. Contract deposit — sinal, which has specific legal effects and differs from some reservation payments.

• Current land registry certificate — certidão permanente predial. Property tax record — caderneta predial; these show different information.

• Taxable property value — VPT. Encumbrance — ónus. Mortgage release — distrate, used to remove a registered mortgage.

• Public deed — escritura. Authenticated private document — DPA. Land registration — registo da aquisição.

• Transfer tax — IMT. Stamp duty — IS. Annual municipal property tax — IMI.

• Mortgage disclosure — FINE. Annual percentage rate of charge — TAEG. Total amount payable — MTIC.

Questions and notes

01 Term to check in my contract:

Official sources

Lei 15/2013 | Mediação imobiliária

IRN | Certidão permanente predial

AT | Compra da casa: IMT e IS

Banco de Portugal | FINE e comparação

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