

Portugal

Lisbon, Porto, the Algarve & beyond

Know the people, documents and decisions behind your purchase, from the first viewing to the final registration.

01 Define your search

Set location, budget, property type and whether the purchase is for a home, investment or second residence.

02 Obtain your NIF

A Portuguese tax number (NIF) is required for tax and many contractual dealings. Foreign non-residents can obtain one and may use an authorised representative.

03 Appoint a lawyer

Choose an independent Portuguese lawyer to check the transaction and advise on the legal documents.

04 Find and offer

View suitable homes, compare them and submit an offer. Commercial terms should be clear before you commit.

05 Legal due diligence

Your lawyer checks ownership, registered charges, licences, property records and other relevant documentation.

06 Promissory contract

It is common to sign a Contrato-Promessa de Compra e Venda (CPCV), setting out the terms and usually involving a deposit.

07 Taxes and completion

Before or at completion, the applicable IMT and Stamp Duty are settled. The final acquisition document is completed and the balance is paid.

08 Registration and keys

The acquisition is registered. Portugal's Casa Pronta service can combine purchase and registration procedures in one place.

What to budget for

IMT and taxable value

For an ordinary purchase, IMT generally uses the higher of the contract value and the property's taxable value (VPT). Rates depend on the legal classification, intended use, region and buyer. Residential tables combine bands and, at higher values, flat rates on the full base. Land, non-residential and mixed properties need their own classification.

Non-resident residential purchases

CIMT article 17(10), added in May 2026, sets a 7.5% IMT rate for non-resident purchases of property exclusively for housing, subject to statutory exceptions. A move into Portuguese tax residence within two years or qualifying rental use may permit an adjustment on application under articles 17(11)–(12). Eligibility, evidence and deadlines are essential; do not deduct a possible refund from cash needed at completion.

Stamp Duty, fees and ownership

Acquisition Stamp Duty is generally 0.8% of the applicable taxable value, subject to relief; finance may create separate Stamp Duty. Casa Pronta lists €375 for one registration act or €700 for several acts for one property, plus €50 per additional property. These are service charges, not all-in purchase costs. Add legal, survey, lender and currency costs; budget IMI, any AIMI, condominium and maintenance separately.

Build your budget from the price plus a property-specific tax assessment, quoted professional and registration fees, finance and currency costs, and any works or moving costs. Show annual ownership costs separately. Confirm what is included in the price and what is payable at each stage. No single “all-in” percentage is reliable for every purchase.

Reviewed 28 September 2026. Obtain the current IMT assessment for the property, region, use, ownership structure and each buyer's residence status. The 2026 non-resident rules and their exceptions must be checked; an older standard-table illustration may be wrong for an overseas buyer.

Before you commit

- Arrange your NIF and independent legal advice, and prepare your identification and funding evidence.
- Check the land registration, tax record, permitted use and any registered charges.
- Review the CPCV carefully, including the deposit, conditions and consequences of non-completion.
- Budget for purchase taxes, professional and registration costs, condominium charges and ongoing property taxes.

What changes for your purchase

Mainland, Madeira or Azores

Confirm the applicable mainland or autonomous-region treatment. Do not transplant a mainland illustration to an island purchase. Municipal IMI rates, planning, land-use restrictions and short-let rules also depend on the address.

Price, VPT and property classification

Ask for the caderneta predial and compare VPT with the agreed price. Agricultural land, other urban property, mixed property and a home can have different IMT treatment. The amount and thresholds cannot be inferred from an advertised price alone.

Main home, second home or investment

Habitação própria e permanente and other housing have different rules. Reliefs, including eligible young-buyer rules, have detailed conditions and can be lost if conditions cease to be met. A company or trust purchase requires specialist assessment.

Residency and completion date

Check tax residence separately from citizenship and from immigration permission. The 2026 non-resident IMT rule is not simply the ordinary table for a second home. Verify exceptions, refund applications and residence evidence with a Portuguese tax adviser.

Building, condominium and off-plan

Check the registry and tax description against the actual building, lawful use, alterations, boundaries and condominium liabilities. Off-plan CPCVs need clear specification, payment protection, milestones and delay/refund terms; do not assume a fixed deposit percentage or completion date.

Rental use and funding

Check the specific municipal and condominium position on Alojamento Local before relying on tourist income. For any finance, obtain valuation, lender and Stamp Duty quotes. CPCV deposits are normally part of the agreed price, not an extra purchase tax.

Official resources

[AT · CIMT art. 12: taxable value](#)

[AT · CIMT art. 17: rates and non-residents](#)

[Diário da República · 2026 housing and IMT changes](#)

[AT · Imposto do Selo](#)

[Justiça · Casa Pronta service fees](#)

General guidance only. Obtain independent legal, tax and financial advice before committing to a purchase. Not updated automatically. Recheck rules for the actual transaction date.

Local terms, made clear

Local legal terms matter. These are plain-language explanations, not equivalent legal categories across countries. Confirm the actual ownership rights and documents with your independent local lawyer.

Plena propriedade

Full ownership, subject to any registered burdens and applicable restrictions. Ask your lawyer to confirm that the purchase includes the intended land, buildings and annexes. Do not infer the legal title from a marketing description.

Nua-propriedade / usufruto / direito de superfície

Bare ownership may be separated from another person's use and enjoyment (usufruto). A direito de superfície can permit construction on land owned by someone else. These are distinct rights, not interchangeable translations of leasehold.

Propriedade horizontal / fração autónoma

An independently owned unit with an inseparable share of common parts. Check the registered constitutive title, permitted use, permissão, condomínio charges and planned works. An apartment under this regime is not automatically leasehold.

Compropriedade

Co-ownership of undivided shares in a property, rather than ownership of a specific independent unit. A share does not by itself grant exclusive ownership of a particular floor or room. Check use and sale arrangements.

Certidão permanente predial

The online land-registration certificate shows registered entries and pending registration applications. Check it for ownership and burdens. It is different from the tax record and does not replace a check of planning and permitted use.

Caderneta predial / VPT

The tax record identifies the property for tax purposes, including its valor patrimonial tributário (VPT). VPT is a tax value, not necessarily the market price. Reconcile areas and descriptions with the registry and approved plans.

CPCV / sinal

The contrato-promessa de compra e venda sets the agreed obligations before completion. Sinal is the deposit; its amount, conditions and default consequences need legal review. It is part of the price, not an additional purchase tax.

Escritura / DPA / registo

The sale can be formalised by public deed or an authenticated private document (documento particular autenticado), with applicable deposit and registration formalities. Your adviser should coordinate completion, taxes and registration; signing a CPCV is not the final transfer.

Official resources

[Diário da República · Propriedade horizontal](#)

[Diário da República · Direito de superfície](#)

[Justiça · Certidão permanente predial](#)

[gov.pt · Compra e venda de imóveis](#)

[Justiça · Documentos particulares autenticados](#)