



*Olá*

**WELCOME TO**

**PORTUGAL**

Your Property Buying Guide

**LUMON**

Your trusted currency partner

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## ARE YOU CONSIDERING PURCHASING A PROPERTY IN PORTUGAL?

Whether you're dreaming of a holiday home, a retirement retreat, or an investment opportunity, you'll have to navigate the unfamiliar Portuguese property market first - not to mention the language barrier and a different currency.

In this comprehensive guide, we will walk you through the essential steps and considerations involved in purchasing a property in Portugal, empowering you with the knowledge

and confidence to make informed decisions throughout the entire process.

As well as providing you with a roadmap and clear explanation of the buying process, costs and timescales, we will help you navigate the complexities of the currency market, and as a trusted currency partner, will support you in finding the right solutions with the aim of protecting your budget.

*The information provided in this guide has been researched and compiled in collaboration with our team of specialists to ensure accuracy to the best of our knowledge at the time of publication. However, due to the dynamic nature of regulations, policies, and market conditions, we strongly advise readers to conduct their own supplementary research to validate the information provided herein, especially in the event of any changes that may occur after publication.*

## WHY YOU SHOULD BUY IN PORTUGAL



People consider moving to Portugal because of the cobblestone villages, captivating cities and golden beaches, and make it a reality thanks to the friendly visa schemes and purchasing power - for example, the cost of living is on average 30% lower on the Algarve than in any other country in Western Europe.

Here are just some of the reasons to buy a property in, or move to, Portugal:

### THE WEATHER

There's more to the eastern edge of the Iberian peninsula than sun, sea, and sand - but it's the three S's that tempt so many property buyers to Portugal. They can swap the 1,500 average hours of sunshine back in Blighty for the 3,000 hours that the Algarve basks in - making it even sunnier than California!

The nation's rugged west coast is lapped by the Atlantic, making a dip in the ocean a bracing experience compared to the



Med's warm waters down south. It's this exposure to the world's second-largest ocean that offers a refreshing sea breeze in the summer months away from the Algarve.

### DIPLOMATIC RELATIONS

In June 2023, Portugal and the UK celebrated the 650th anniversary of their alliance, making it the oldest diplomatic union in the world still in force today. Ahead of events to celebrate the unprecedented milestone in the history of

diplomacy, the UK Government said: "The rich history between the UK and Portugal says something special about how we see the world and how our people get along. No other relationship on the planet has survived the test of time as well as ours. We are now building on those solid foundations to deliver security and prosperity for our countries."

### THERE'S SOMEWHERE FOR EVERYONE

Historic cities like Porto and the capital Lisbon offer an enticing panorama of cobble alleyways and cinematic hillsides allied with classy urban living; while the idyllic interior is home to a verdant rolling landscape peppered with ancient villages and pastoral properties. The allure of the Algarve provides the biggest pull for property buyers - particularly pensioners. Here camel-coloured sands lapped by turquoise water are complemented by established expat communities, golf courses and convenient access from the UK.

### LOW COSTS

The cost of buying a property is cheaper in Portugal than in places like the UK, Spain, and France. For example, on average, property prices are approximately 30% lower in Portugal than in Spain. And once you have secured your property, the cost of living is more affordable too. For example, according to the Numbeo Europe Cost of Living Index by City, the first Portuguese city (Lisbon) is only placed 157th, while London is 16th and Paris is 24th.

### ACCESSIBLE

Low-cost airlines whisk passengers to Porto, Lisbon and Faro - on the

Swap the 1,500 average hours of sunshine back in Blighty for the 3,000 hours that the Algarve basks in - making it even sunnier than California!

Algarve - airports from locations across the UK throughout the year, unlike some Mediterranean destinations. This accessibility makes it possible to pop over from the UK for a long weekend off-season. Car ferries from the south coast of England to northern Spain or the gorgeous Sud Express train offer longer scenic routes.



## DECISION TIME

Before embarking on your Portuguese property search, you must decide what you want from a new home there. This might alter as you progress through the buying process, but by answering these questions you will start your buying journey with a good sense of direction.

### WHY ARE YOU BUYING A PROPERTY IN PORTUGAL?

Reaffirming exactly why you want to buy a property in Portugal can help motivate and direct you during the early stages of the overseas buying process. This could be anything from wanting a place to enjoy memorable holidays with family and friends to making a property investment in a cheaper market than the UK.

*Establish a realistic budget that aligns with your financial position, so you know what you can and can't afford from the off.*

### HOW WILL YOU USE THE PROPERTY?

Once you know the 'why' you can move onto the 'how'. This is where you can start to refine your search. For example, if you'll be popping over for long weekends you'll want to find a place that's near an airport, or if you're relocating you might want to be close to an established expat community.

### WHAT'S YOUR BUDGET?

Establish a realistic budget that aligns with your financial position, so you know what you can and can't afford from the off. This will prevent you from wasting time on viewings that are unsuitable or beyond your financial means. Don't forget to budget for at least 10% extra for buying costs.

Remember to shield your budget from exchange rate fluctuations. These market movements could cause the cost of your dream home to disappear out of reach between making an offer and completing (see our currency guide on page 16).

### WHAT'S ON YOUR MUST-HAVE LIST?

What things are top of your property must-have list? Answer some key questions to find out what your deal breakers are, such as: do you want to live in a coastal resort, a city or the countryside? How many bedrooms and bathrooms do you need? Do you need parking? Do you want a garden and/or swimming pool?



## VISAS

Once you know why you're buying a property in Portugal and how you're going to use it, you must find out if you need to apply for a visa. If you plan to spend more than 90 days out of every chunk of 180 enjoying the Portuguese lifestyle, you will need to get a visa.

Since the Portuguese Immigration and Border Service announced it was scrapping its popular golden visa scheme in 2023, there are two types of Portuguese visas that UK citizens can use to move to Portugal. The type required will depend on how long you plan to stay.



### RESIDENCY VISA

If you plan on moving to Portugal permanently, you will initially need to apply for a Residency Visa. This is valid for four months and you can enter the country twice during this time.

During this four-month settling-in period, you are required to book an appointment with the Portuguese Immigration and Border Service (SEF) to apply for a Residency permit.

To be eligible, you must qualify through: work, professional training, study and research, internship or volunteer work, family reunification, or fixed residency.



### TEMPORARY STAY VISA

If you plan to visit Portugal for more than 90 days you will need to apply for the Temporary Stay Visa. This is valid for up to a year and permits unlimited entries into the country. You can use the visa for:

- ✓ Work
- ✓ Study and research
- ✓ Professional training
- ✓ Internships or volunteer work
- ✓ Youth mobility
- ✓ Religious purposes
- ✓ Health



### D7 VISA

The D7 visa - also known as the Passive Income Visa - is a type of non-EU visa that became available to UK nationals due to Brexit. This allows non-EU nationals to relocate to Portugal if they have the funds to support themselves while there - plus you can travel freely within the EU. Typically used by retirees or entrepreneurs, the D7 Visa is an option for those with an income.

To apply, you will need to make an initial D7 Visa application at the Portuguese embassy in the UK, which is valid for up to four months. During this time, you must book an appointment with SEF.

To be eligible, you must be a non-EU citizen, have no criminal record, and show that you have a specific amount of income available for yourself and any dependents you intend to bring with you - this consists of:

- ✓ €7.200 for the first adult
- ✓ €3.600 for second or more adults
- ✓ €2.160 per child

Once the visa has been approved it will be valid for one year and can be renewed twice for two-year periods. Once you have spent five years in Portugal on the visa, you can apply for a permanent residence permit or citizenship.

## WHERE TO BUY

From Porto to Portimão, and everything in between, Portugal is home to a rich tapestry of potential destinations: sundrenched seaside towns, vibrant cities, whitewashed villages and ancient hamlets.

Here's a quick guide to some of the most popular regions with overseas property buyers

### THE ALGARVE

Kissed by the sun and lapped by the azure waters of the Mediterranean, Portugal's southernmost region combines natural beauty with amenities - including some of Europe's most popular golf courses - infrastructure, and an affordable housing stock, making it as practical as it is desirable.

Rocky coves, scalloped bays, soaring cliffs, sea caves, surfing spots, and secret beaches - it's easy to forget that there's more to the Algarve than its stunning coastline. From inland towns to mountain villages, there's a peaceful life to be found just a short distance away from the vibrant resorts - not to mention cheaper property prices. Here you'll find places like Silves, nestled in a verdant valley on the banks of the Arade River and surrounded by fields of citrus.

If you prefer bustling to bucolic, popular seaside towns line the coast, like the region's "Golden Triangle", which includes the glitz and glam of Vale de Lobo, Quinta do Lago and Vilamoura. Golden beaches, Michelin-starred restaurants, luxurious villas and world-class golf courses are par for the course around here.

Meanwhile, the rugged and less developed western tip of the region is home to an enticing microclimate that keeps it refreshingly cool during the summer months for its established community of expats. Bear in mind that its proximity to the Atlantic Ocean means it gets windy out west.

The vast majority of the five million people who visit the Algarve each year do so via Faro airport, which is served year-round by budget flights from across Europe. Its position in the centre of the region's coastline makes it easy to head east or west to your property once you land.

### LISBON

Lisbon is a city of seven hills from which you can marvel at its ancient ruins, terracotta rooftops, domed cathedrals and the Atlantic Ocean beyond. A stroll down from these peaks through the winding cobbled streets below uncovers Lisbon's rich history - from the century-old wooden trams that still transport people up and down the city's slopes to the baroque architecture of the picturesque city centre.

This fascinating bygone heritage is just half the story. Once the sun sets behind the hills, Lisbon knows how to let its hair down, with Barrio Alto's maze of narrow streets transforming into one of Europe's most vibrant city centre hotspots.

The hilly terrain, trams and a spectacular man-made feature have inspired comparisons with San Francisco - the 25 de Abril Bridge: a red suspension bridge connecting Lisbon to the municipality of Almada on the south bank of the Tagus River.

Lisbon's established reputation as a hub for startups and tech firms has created a thriving jobs market. This, coupled with



growing interest from overseas buyers, has meant soaring demand and rising prices.

Perhaps you'd prefer to live in the suburbs away from the hustle and bustle, but close enough to commute in. For example, just half an hour's drive away are popular coastal towns like Guincho, Adraga and Grande, making it one of the best city/beach destinations in Europe.

### PORTO

Edgy-yet-opulent Porto is no less attractive than Lisbon thanks to its narrow medieval cobblestone lanes, hillside bohemian districts, elegant avenues and slender townhouses painted in bright pastel hues or covered in azulejos (tiles). Not to mention its beautiful river valley setting where the Douro spills into the Atlantic, complete with its own world-famous suspension bridge - the Ponte Dom Louis.



No longer in the shadow of the capital, today Porto combines its natural and historic allure with its corporate appeal. The cranes that punctuate the skyline are testament to the building boom that's been prompted by the many companies choosing to locate there.

According to data from Numbeo, the average price per square metre to buy a city centre apartment in Porto in October 2023 was €2,650, compared to €5,650 in Lisbon - more than double.

### **THE ALENTEJO**

Portugal's largest region, which covers a third of the country, has a captivatingly diverse landscape. Located to the north of the Algarve, it includes a huge stretch of the nation's rugged western coast, golden plains, rolling hillsides and lime-green vines.

Its traditional whitewashed villages, marble towns and historic cities draw property buyers from far and wide. From coastal spots like Vila Nova de Milfontes and Zambujeira do Mar to Évora, a walled Roman city in the interior, the region's urban areas are as varied as its landscape.

Property buyers head there to live a quiet authentically Portuguese life away from the tourist hotspots. Rural renovation projects are in plentiful supply or if you'd prefer a farmhouse that is ready to move into, you'll get plenty of change from a budget of €100,000.

### **THE SILVER COAST AND CENTRAL PORTUGAL**

The Costa de Prata - Portuguese for Silver Coast - is a vast expanse of golden sandy beaches and windswept seaside retreats that stretches for approximately 150 km between Porto and Lisbon. Also known

## *Vast expanse of golden sandy beaches and windswept seaside retreats that stretches for approximately 150 km between Porto and Lisbon*

as "The Real Portugal", this laid-back, refreshingly undeveloped area offers a traditionally easy-going life.

Caldas da Rainha is one of the most popular coastal destinations for prospective expats - a picturesque spa town that is just a short drive from Lisbon. Known as the Venice of Portugal, Aveiro is also attracting expats, as is the beach town of Figueira da Foz. Property prices are eminently more affordable here than along the Mediterranean coast to the south.

Head inland from the invigorating sea air and ocean views and you'll soon discover mountainous vistas dotted with lakes, rivers, remote hamlets and villages. Attractive towns like Leiria and Tomar have helped to build central Portugal's growing reputation with overseas property buyers. Some of the biggest bargains can be found within this rural heartland.



With so much to consider when purchasing a property overseas - including technical factors like legal and financial regulations - you should engage the services of trusted professional experts early in the buying process. These specialists will use their knowledge and experience to impart the right information at the right time - guiding you on the path to successfully purchasing a property overseas.

Assemble your team of experts by contacting an estate agent, lawyer, currency specialist and independent financial adviser as soon as possible.

### CHOOSING AN ESTATE AGENT

The right estate agent will play a vital role in ensuring you find a property that matches your requirements in Portugal.

#### These top tips will help you find an estate agent:

- Choose an agent who's registered with a regulatory body in Portugal.
- Read reviews and testimonials about their service so you know they will take the time to understand your requirements and help you agree on a fair purchase price with the vendor.
- Check they're proactive by assessing how long it takes for them to respond to your requests.

### CHOOSING AN INDEPENDENT FINANCIAL ADVISER

An independent financial adviser (IFA) can help you with vital financial elements of your property purchase: budgeting, managing your finances and reducing your costs. They will also be able to assist you with other financial elements of your move like pensions and taxation.

Unless you are a cash buyer, you will probably need to contact a mortgage adviser as well - they can also help with life insurance.

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*The right estate agent will play a vital role in ensuring you find a property that matches your requirements in Portugal.*

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## WORKING WITH LUMON

### Your trusted currency partner

Don't overlook the risk of fluctuating exchange rates denting - or even wrecking - your budget amid the excitement of buying in Portugal. Once you understand that the price of your property will be changing by the minute under the influence of this currency risk, you can start taking steps to mitigate its impact.

Purchasing a property overseas is typically a protracted process, meaning over the coming days, weeks and months between putting in an offer and completing the price will be fixed in euros but constantly fluctuating in pounds - potentially causing the price of your dream home to disappear out of reach. Your exposure to this currency risk doesn't end the moment your purchase is complete; it will also impact ongoing financial requirements like pension transfers and UK income transfers.

With 23 years of experience under our belt, we take care of helping you exchange, send and transfer money across borders whilst navigating regulations and processes, so you don't have to. We can help mitigate the impact of currency risk on your purchase by helping you harness the tools that allow you to lock in an exchange rate for future transfers, such as a forward contract - securing the price of your property until the time comes to pay.

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*We can help mitigate the impact of currency risk on your purchase*

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**Lumon is the best currency exchange company out there. They offer a great service and their rates are very competitive too. They managed the whole process from start to finish to make sure that it all went as smoothly as possible. I would highly recommend Lumon and will use again in the future."**

Virginia







### WHY YOU CAN TRUST LUMON FOR INTERNATIONAL PAYMENTS

- ✓ Competitive exchange rates
- ✓ Specialist market knowledge
- ✓ 5 star rated service on TrustPilot
- ✓ Dedicated account managers
- ✓ Exchanged over £8.8b in total group currency exchange in 2023
- ✓ Secure and safeguarded transactions



## HOW WE WORK WITH YOU

-  **1** Having found your dream home in Portugal you seek Lumon's services, who assign you a dedicated account manager.
  -  **2** When you pay the deposit the exchange rate is £1=€1.15, meaning your €300,000 property will cost around £260,000.
  -  **3** Aware that the pound is currently subject to heightened volatility, your dedicated account manager provides guidance about locking in today's €1.15 rate for the future payment using a forward contract - shielding the price of your property from currency fluctuations.
  -  **4** Fast-forward five months and you're ready to complete on the property, during which time the GBP-EUR rate has plunged by four cents to €1.11. If you hadn't been proactive and secured a forward rate at €1.15, your property would have cost £270,000 at the current rate - £10,000 more.
- By all means, look to buy in Portugal when the pound appears strong, but make sure you work with us to lock in your currency with a forward contract - otherwise, you are taking a huge financial gamble.



## FACTOR IN FEES

Once you know what type of property you want to buy - newbuild or resale - you can start planning for the buying costs. This will also be influenced by the purchase price and whether you're a cash buyer or you're getting a mortgage.

Estate agents in Portugal work on behalf of the seller on a commission basis, so it's the seller who pays. This is sometimes added to the value of the property price to cover the costs, so check before making an offer.

Just like in the UK, there are fees for the buyer. Keep these in mind when planning your budget:



**Notary and land registry fees:** 1.5-2% of the purchase price.



**Transfer Tax:** known as the *Imposto Municipal sobre Transmissões Onerosas de Imóveis* (IMT), this can range from 1%-8% depending on the purchase price, the location and whether it's a first or second home in Portugal.



**Stamp Duty:** this is a flat rate of 0.8% of the purchase price.



## THE VIEWING TRIP

Online research is great to a point. Once you've narrowed down your search criteria, you'll need to travel to Portugal and physically look around some locations and properties. You'll also want to meet the local estate agents to find out how the process works there.

Whether you want to arrange a hand-holding viewing trip or you want to do it independently, these tips will help to make it a success:

### DO YOUR RESEARCH

Time is precious on a viewing trip, so avoid properties that waste it by using Google Streetview to rule out those that lack curb appeal before you arrive.

### GIVE YOURSELF ENOUGH TIME

Plan to spend three to seven days exploring the area, speaking to the locals and visiting the local amenities - on top of your viewings. Don't rush - you can always return for another viewing trip.



### AVOID PEAK SEASON

This will help you avoid expensive flights and hotels, and crowds of tourists. It will allow you to see what the area's like when the tourists leave. Crucially, it will be a quieter time for agents and vendors, making it easier to secure a lower price.

Remember to check Portugal's public holiday calendar, so you don't arrive and everything's shut. Research how different the resort is in peak season if you haven't already visited during this period.

### TAKE PICTURES AND VIDEOS

When your trip's over, you won't be able to have another quick look at a property, as you might when buying a property back home. To overcome these geographical constraints, use your smartphone to take photos and video clips of properties during your viewing trip.

### FIND A REPUTABLE LOCAL ESTATE AGENT

Follow our tips on page 14 for choosing an estate agent when planning your viewing trip. This property professional will suggest places to view that match your budget and requirements. They will also allow you time to explore and consider your options.

### HAVE YOUR DEPOSIT READY

Don't miss out on your dream property because you're not prepared financially. Be ready to secure it by having a few thousand euros handy for a reservation deposit.

Register with [Lumon](#) when planning your budget so you're ready to part with some cash on your viewing trip.

## MAKING AN OFFER

With your viewing trip – or trips – completed and your finances in order it's time to make an offer on that property that ticked all the boxes. These tips will give you the best chances of being successful:

1. Ask your agent what's an acceptable offer.
2. Be prepared to act quickly while remaining in control of the process.
3. Know your stuff, be assertive, and be prepared to make counter offers quickly.
4. If it falls through, don't worry, you will find an even better property eventually
5. Contact Lumon before making an offer on a property in Portugal to check how the pound is performing against the euro.



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Contact Lumon before making an offer on a property in Portugal to check how the pound is performing against the euro.

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# THE PORTUGUESE BUYING SYSTEM

There are no restrictions on UK citizens buying a property in Portugal, but the legal processes differ from those you will have experienced in the UK. Your English-speaking solicitor, who specialises in property law, can help you with these differences - so that you fully understand the contract and supporting documentation.

Take the time to understand the role of a notary (*notário*) in Portugal. You will be required to pay some of your purchase fees to this professional whose job it is to represent the Portuguese legal system - not the buyer or the seller. In doing so, they ensure the paperwork and transfer of ownership are completed in accordance with the relevant rules and regulations. Solicitors typically take care of this in the UK. Let's walk through the typical process:



## NIF NUMBER

Before making an offer on a property in Portugal, you must obtain a fiscal number (NIF) - which is required for almost

everything, from a property purchase to a mobile phone contract. This can be achieved as a resident or non-resident and is akin to a UK National Insurance number. Head to the town hall (*camara*) with your passport where you will have to pay a fee of less than €10.



## MAKING AN OFFER AND RESERVING THE PROPERTY

Having made a successful offer on a property via your

estate agent, you will be required to sign an Offer and Reservation form and pay a refundable holding deposit of around €5,000 to take the property off the market.

Having instructed your lawyer that the payment has been made, they will conduct all the necessary checks, such as ensuring the property is legally the owner's to sell. While a survey is not a mandatory requirement in Portugal, it's always a good idea to arrange one before any further payments are made.



## SIGN THE PROMISSORY CONTRACT

Once all the checks are complete, your lawyer

will prepare a Promissory Contract (*Contrato de Promessa de Compra e Venda*) - a legally binding document that's designed to protect the seller and the buyer. Once signed, it's time to pay the official deposit, which is typically 10-30% of the purchase price, less the prepaid reservation deposit. This is rarely refundable if you pull out of the deal - so make sure you're certain about the property. If the seller pulls out, they are legally obliged to pay you back double the deposit amount.

Your lawyer should then release the deposit and transfer it to the seller's lawyer. Your target date for transferring the final deed (*escritura*) will then be set, which is typically anything from three weeks to three months from when the Promissory Contract is signed.

*While a survey is not a mandatory requirement in Portugal, it's always a good idea to arrange one before any further payments are made.*



## SIGN THE FINAL DEED

After transferring the funds, the final deed is signed by both you and the seller - or someone with power of attorney - at the

same time in the presence of the notary. This is the equivalent of "completing" on a property in the UK. The notary then ensures you also pay the purchase tax (IMT) before the property changes hands.



## REGISTER THE PROPERTY

While the transaction is now considered lawful and the property is yours, you must

also register the property with the local tax office and Land Registry (*Registo Predial*).

**Congratulations!**  
You now own a property in Portugal.

*Work with your dedicated Lumon account manager to pay your deposit quickly and cost-effectively.*



# BUYING IN PORTUGAL CHECKLIST

To help you get everything in order, we've put together a checklist of some of the important tasks you'll need to complete and when.

## STEP ONE

- Refine your choices by making a list of must-haves.
- Open an account with Lumon and work with your dedicated account manager to establish your budget with currency risk in mind.
- Contact a mortgage advisor, if needed.

## STEP TWO

- Start searching for properties that match your requirements.
- Find a Portuguese-speaking lawyer.

## STEP THREE

- Find an estate agent that can cater to your requirements.
- Plan and book a viewing trip.
- Maintain channels of communication with Lumon and your lawyer.

## STEP FOUR

- Conduct your viewing trip - or trips.
- Obtain an NIF number.
- Make an offer.
- Contact notary.
- Shield your budget from currency risk by working with your Lumon account manager - consider using a forward contract.
- Arrange a survey, if necessary.

## STEP FIVE

- Sign reservation contract, if required.
- Sign Promissory Contract and pay the deposit.
- Plan removals.
- Ensure utilities will be connected.
- Make final payment. Sign final deed.
- Collect keys and move in.

## FINAL STEP

- Congratulations on your successful property purchase in Portugal!






**GET IN TOUCH.  
WE'D LOVE TO HELP.**

We hope that this guide will help you on the path to buying a home safely and successfully in Portugal.

Don't forget to register for an account with **Lumon** at the beginning of your buying journey. **It's quick, secure and free. You can do this online or speak to a currency specialist.** Our team is here to guide you every step of the way, making your international property dreams a reality.

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## GET IN TOUCH

We are always ready to help you with your currency needs.  
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