

PORTUGAL PROPERTY TEAM

GOLDEN VISA PROCESS - REAL ESTATE INVESTMENT GUIDE

A SIMPLE GUIDE THROUGH ALL THE PROCESSES & STAGES OF OUR BUYERS AGENCY SERVICES



GOLDEN VISA PROGRAM | LUXURY HOMES | INVESTMENT

WWW.PORTUGALPROPERTYTEAM.COM

WHO WE ARE

With more than 20 years of experience, our Portuguese team of Real Estate Consultants includes professionals who are specialists in the **Luxury Residential Market and Real Estate Investment in Portugal**, guaranteeing a qualified technical and commercial capacity in the selection of the best opportunities to invest in Portugal, offering you a set of **specialized and individual Services**.

We provide all the support and consultancy in terms of **Architectural and Engineering technical services**, as well as **legal and tax advice**, associated with Real Estate Investments, offering an **integral accompaniment throughout the whole process of property acquisition or Investment**.

We are also members of the **INSTITUTE for LUXURY HOME MARKETING**, which is one of the leading independent authorities on training and designation for real estate agents worldwide operating in the luxury residential market.

Our Team is part of the **CENTURY 21** Tipy Family Projectus Agency in Lisbon, which belongs to **TipyFamilyGroup - Europe's largest C21 Agency and N°1 turnover Portugal and Spain in 2019, 2020 and leading 2021!**

Therefore, we leave you now our invitation to contact us and get to know how we can help you in your process of buying, selling, or investing in the real estate market in Portugal.

PORTUGAL
Lisbon Office

MEXICO
México City Office



João Sá Vieira
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CENTURY 21.
Tipy Family Projectus

APPLYING TO **GOLDEN VISA PROGRAM** THROUGH REAL ESTATE INVESTMENT

PORTUGAL PROPERTY TEAM - PPT - is able to provide you with all the support and consultancy in terms of Property Acquisition or Investment in Portugal regarding Portugal **GOLDEN VISA** Program, selecting and presenting the best opportunities available on the Market.

Also, through our Partners network, from Architectural and Engineering services, till our Legal Advisors Firms, we're able to offer an integral accompaniment throughout the whole Golden Visa Property Investment process, a Custom Service to our Clients.

Our Team is part of the **CENTURY 21** Tipy Family Agency in Lisbon - Europe's largest C21 Property Agency, and N^o1 turnover Portugal and Spain in 2019, 2020 and leading 2021!



GOLDEN VISA ADVANTAGES

- Residence Card for 5 years, renewed after the 2nd and 4th year;
- Possibility of Working in Portugal and travel within the 26 Countries in the Schengen Area;
- Family reunification of all persons who are dependent on the investor, without making further investment;
- Minimum required stay of 14 days every 2 years in Portugal;
- Possibility to apply for Portuguese Nationality after 5 years of residency in Portugal - Become an European Citizen;



GOLDEN VISA ADVANTAGES NATIONALITY

- Visa exemption for several Countries: United States, Canada and Japan
- The Portuguese Passport is considered the 6th passport in the world, allowing the entry in 188 Countries
- Access the best schools and universities in Portugal and Europe
- Possibility of residing in other European Countries without visa requirements, just a registration in the specific member State

GOLDEN VISA PROGRAM GENERAL REQUIREMENTS & DOCUMENTS

GENERAL REQUIREMENTS

Any third state National - outside the European Union, the European Economic Space and Switzerland

Emancipated under Portuguese Law (18+)

Criminal record certificate from the Country of origin and from the Country of official residence

Transfer of capitals from abroad, outside Portugal

Fullfillment of the minimum time and Investment requirements

NECESSARY DOCUMENTS

Valid passport

Certificate of Criminal Record issued by the country of residence, certified by the Portuguese Consular Services or with an Apostille and translated to Portuguese (valid until 3 months after the issue date)

Marriage Certificate, certified by the Portuguese Consular Services or with an Apostille and translated to Portuguese (valid until 6 months after the issue date)

Birth Certificate, for dependents certified by the Portuguese Consular Services or with an Apostille and translated to Portuguese (valid until 6 months after the issue date)

Proof of Tax Number from the country of official residency, also legalized

Proof of enrolment in the University and payment of tuition fees in case of having dependents above 18 years old (must be single)

Documentation depends on Family structure

GOLDEN VISA PROGRAM INVESTMENT REQUIREMENTS & IMMIGRATION FEES

INVESTMENT REQUIREMENTS

Real Estate Investment through one of the Government approved real estate asset classes: freehold property with title deed; hotel shares; fractional ownership or land.

Acquisition of Property EUR 500.000

Acquisition of Property - Subject to a 20% reduction if property is in a designated low-density population EUR 400.000

Acquisition of Property - More than 30 years old subject to approved renovation works EUR 350.000

Acquisition of Property - More than 30 years old subject to approved renovation works & in a designated low-density population area. EUR 280.000

IMMIGRATION FEES

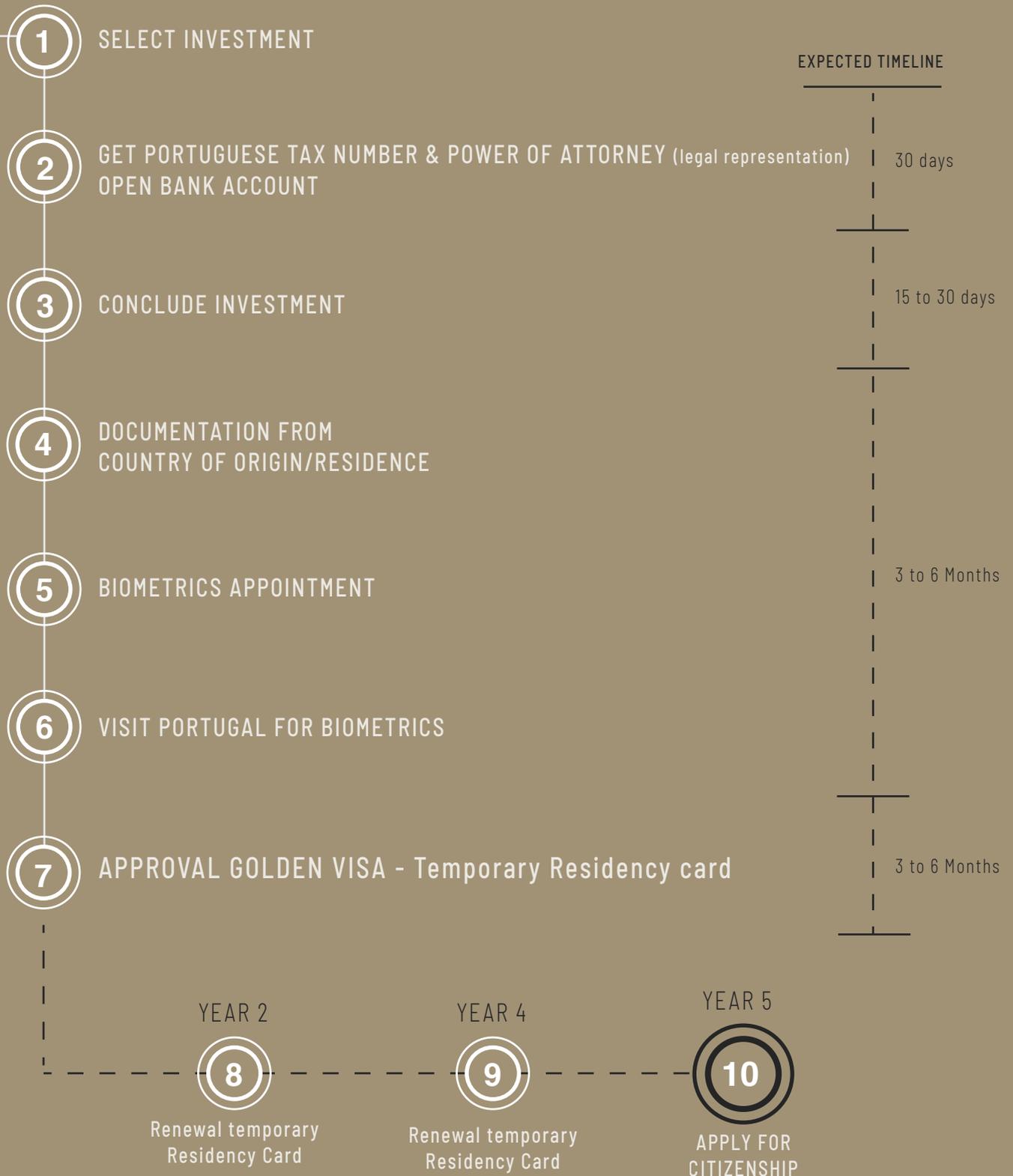
The investment and Government Fees are payable once the citizenship is approved. The non-refundable financial contribution varies depending on the number of applicants as follows:

Issue Golden Visa (per person) EUR 533.90

Approval Golden Visa (per person) EUR 5.336,40

Renewal year 2 and year 4 (per person) EUR 2.668,20

GOLDEN VISA PROGRAM PROCEDURES & TIMELINES



GOLDEN VISA PROGRAM 2022

ELIGIBLE AREAS FOR RESIDENTIAL PROPERTY INVESTMENT

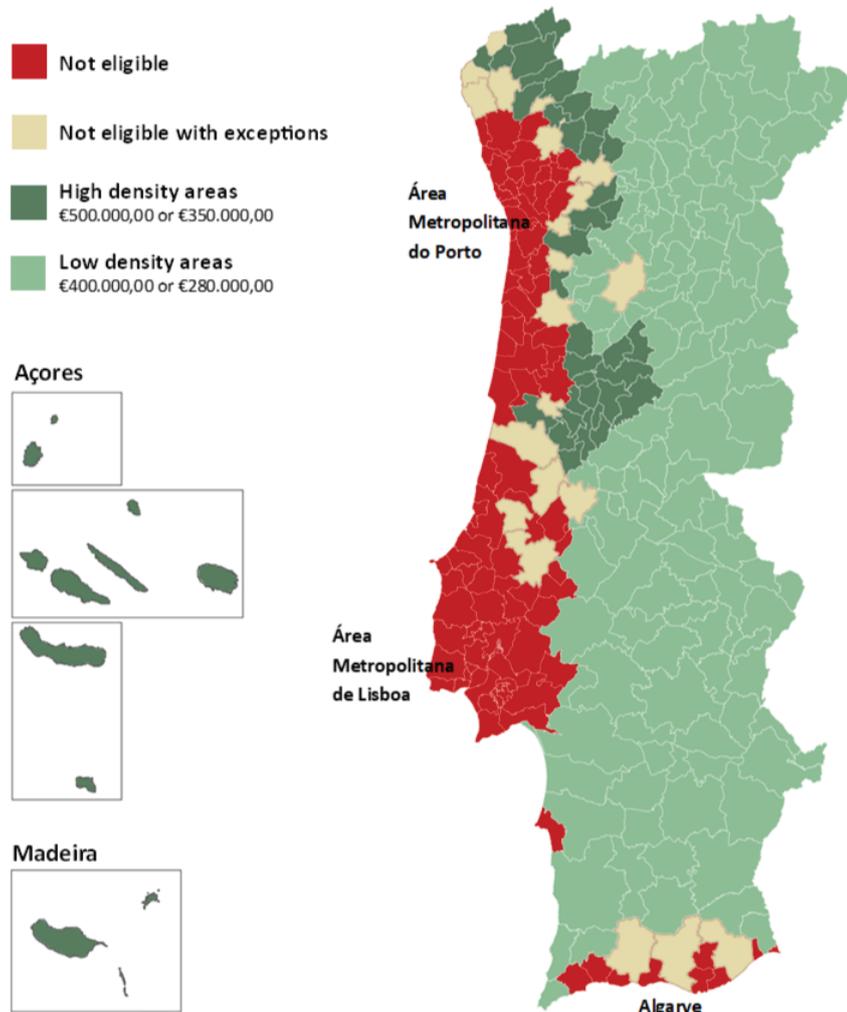
After 1st January of 2022, were implemented new changes to the Portuguese Golden Visa Program. The majority of the Program still remains the same, but the only difference will be the eligible territories for Residential Properties acquisition.

All the others purposes, Commercial, Touristic, Logistic & Industrial continue to be unchanged;

- Real Estate Investment and the Real Estate Investment and its rehabilitation for residential purposes will be limited to properties located in the interior territories of Portugal, identified in the Annex to Ministerial Order no. 208/2017 of 13th July, and in the islands of Madeira and Azores, and will keep the same investment minimum amount:

- €500,000.00 (reduced to €400,000.00 if located in a "low density area"), or €350,000.00 (reduced to €280,000.00 if located in a "low density area").

Therefore, Real Estate Investments for residential purposes will be excluded from the Golden Visa scheme in the Lisbon Metropolitan Area, the Oeste territory, the Porto Metropolitan Area (except for the Municipality of Arouca and the parishes of Junqueira and Arões in the Municipality of Vale de Cambra) and in almost all of the Algarve territory. The exceptions in the Algarve are the Municipalities of Alcoutim, Aljezur, Castro Marim, Monchique and Vila do Bispo.



GOLDEN VISA PROGRAM SELECTING & INVESTING ON A PROPERTY

PORTUGAL PROPERTY TEAM - PPT - is able to provide you with all the support and consultancy in terms of Property Acquisition or Investment in Portugal, offering Unique & Exclusive Advantages when selecting and presenting the best opportunities available on the Market.

PPT BUYERS AGENCY SERVICE - The 4 stages

By providing all the Technical resources, information & local Market advisory, PPT consider this to be the only way to ensure & guarantee to our clients, that they can safely decide about their Property Acquisition/Investment in Portugal.

1

KNOWING & UNDERSTANDING CLIENTS OBJECTIVES:

Definition of Clients PREFERENCES & OBJECTIVES, regarding locations, types of Properties, main characteristics & Purposes:

This is the primary stage, where through a ZOOM or a local presentation meeting, our Team will have the chance of knowing about your preferences and objectives regarding the Property acquisition, and advise you upon your different existing options.

2

SELECTING THE PROPERTY TO BUY

Selecting the best and most suitable Properties options on the Market and Price offer Negotiation

We begin to present to you the selected Properties existing in our Listing's Portfolio, according to your Objectives, already analyzed and approved by our Technical Architecture Team.

In case that we don't have enough suitable options within our present listings, our Estate Consultancy Team will perform an extensive Market search in order to select the best suitable options for you, within all the existing Properties for sale in Portugal by Agencies and also by the Owners, covering all the available options.

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Our Team, when executing a Property Search & Selection, performs an extensive Market analysis & price comparison for each of the targeted Properties, in order to make sure we're presenting the best investment deal to our clients, according to their Objectives.

Throughout this process, we'll be presenting to you the selected Properties, for you to evaluate and conduct the elimination process, until you find the one, or the ones, you like the most.

After your pick selection, it's time to present a buying offer to the Seller or Seller's Agent, starting the negotiation Process to get you the best price deal.

3

TECHNICAL SURVEY & DUE DILIGENCE EXCLUSIVE SERVICE

Decide with certainty - Technical Surveys & Due Diligence on the selected Properties, before closing any deal:

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This is where our Licensed Technical Team, formed by Architects and Engineers, will perform a technical visit to the selected Property, inspecting all structural characteristics & construction quality, looking also for any visible construction faults or defects. This is a PPT exclusive Service guaranteeing a Quality Selection - Technical Survey.

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At the same time, our Estate & Legal Consultancy Team will also make all due diligence regarding City Hall licenses, documents, registrations and specific local Region legal context (if exists).

All this work is necessary in order to guarantee that your investment is safe.

4

CLOSING THE DEAL - PURCHASE CONTRACT & PUBLIC DEED:

Our Back Office Legal department will design and present to you a promising purchase contract (in Portuguese CPCV), that will be revised by your Legal Independent Representation Law Office, in order to make the reservation first down payment (of at least 10% of Property price), setting a custom Period of (usually 30 days), to prepare all legal documentation needed & schedule the Public Deed on a Legal Notary Office.

The remaining & final Payment has to be made on the Public Deed, where the Notary will pass the legal Property ownership to you.

TAXES & COSTS AT THE TIME OF PURCHASE

At the time of Purchase, there are specific Costs and Taxes to be paid.

All these necessary Documents and paperwork will be taken care by our Legal Department, and supervised by our Client's Legal Representation;



NOTARY - Public Deed - 1.200 €



Registration of the Property - 250 €



Property Transfer Tax:

There are official tax values tables, where the percentage varies upon the purchase amount. The indicated values serve as reference numbers, for Properties over 500.000 eur

- 6,5% for Land, Offices;
- 6% for Villas & Apartments;
- 5% for Rustic Land;



Stamp Duty Tax:

Flat rate of 0,8% of the purchase amount;



RUNNING YEARLY TAXES



Municipal Yearly Tax:

Flat rate of 0,3% to 0,45% Villas & apartments - of the Property fiscal evaluation Value (usually represents around 40% of the purchase Market Value);



In case of rental the Property to generate Income:

Income Tax flat rate: 28% of the income;



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