

EXPENSES ASSOCIATED TO BUYING A HOUSE

COMPOSITION OF THE PURCHASE DEED EXPENSES

Notarial Public > Change in ownership of the property
Property Registry >

Capital Transfer Tax (Stamp Duty):

5% for buyers under 32 years old if gross annual income < € 30,000.

10% for buyers over 32 years old and gross annual income > € 30,000.

ADMINISTRATION SERVICES: FROM € 300 TO € 550

The agent handles payment of the Notary Public and Property Registry fees and taxes on our behalf.

EXPENSES WHEN BUYING A HOUSE THROUGH A MORTGAGE

The following list is provided as a guideline as expenses may vary from case to case and depending on the bank.

- **Bank appraisal.**
- **Mortgage formalization fee.**
- **Life insurance.**
- **Fire / multirisk insurance.**
- **Payment protection insurance: provides cover in the event of unfair termination of employment or absence due to an accident. Valid for 5 years, single payment.**
- **Fees of Hipotecas Plus.**