

Essential Documents for Buying a Property

To ensure a smooth property purchase, you'll need to gather the following essential documents.

- Copy of ID
- Proof of Address
- Proof of Profession
- Fiscal Number
- Proof of Funds
- Property Documentation

Here's why each document is required and how you can obtain it:

1. Copy of ID

- **Why it's needed:** This verifies your identity and is mandatory for any legal and financial transaction in Portugal.
- **How to obtain it:** Provide a copy of a valid government-issued identification, such as a passport or national ID card.

2. Proof of Address

- **Why it's needed:** It confirms your current residential address and is often required for financial and legal verification.
- **How to obtain it:** This can be a recent utility bill, bank statement, or official correspondence showing your name and address.

3. Proof of Profession

- **Why it's needed:** This is necessary in a real estate transaction to assess your financial profile and is part of the anti-money laundering check that is required to be done by any entity involved in a real estate transaction.
- **How to obtain it:** You can provide an employment contract, a letter from your employer, a wage slip or a company certificate if self-employed.

4. Fiscal Number (NIF)

- **Why it's needed:** The NIF (Número de Identificação Fiscal) is required to carry out any legal or financial activities in Portugal, such as purchasing property or opening a bank account.
- **How to obtain it:** You can apply for a NIF at a local Portuguese tax office (Finanças) or through a fiscal representative.

5. Proof of Funds

- **Why it's needed:** This ensures that you have the financial means to complete the property purchase and is often requested by estate agents, lawyers, notaries and banks involved in the transaction.
- **How to obtain it:** Provide bank statements, a letter from your bank, or proof of mortgage approval showing sufficient funds for the purchase.

6. Property Documentation

- **Why it's needed:** These documents confirm the legal status of the property, ensuring that there are no encumbrances, disputes, or irregularities. They are critical for due diligence and the property transfer process.
- **How to obtain it:** These documents can be obtained from the selling agent or the sellers lawyer. The following property documents are important: the property's Land Registry Certificate (Certidão do Registo Predial) and the Tax Registration Certificate (Caderneta Predial), the Floor Plans of the property, the Energy Certificate, and the Habitation License.

By ensuring you have all these documents prepared, you'll avoid delays and make your property-buying experience in Portugal as seamless as possible. For added convenience, download our checklist to keep everything organized.

Let us know if you need any help!