

---

# THE BOURGEOIS GUIDE TO BUYING PROPERTY IN CATALONIA, SPAIN

BOURGEOIS PRIME  
VENDA DE PROPIETATS EXCLUSIVES DES DE 1950



---

# ARE YOU THINKING ABOUT BUYING A PROPERTY IN CATALONIA?



**Buying property  
in another country  
is a big decision for you.**

---

Considering how important this is, we at **Bourgeois** would like to offer you some advice to help you realise your dream with a greater guarantee.

We know that the legal system, language and professional culture are different and the process can seem hard to follow, but we hope that **this guide will give you some essential step-by-step information to better understand the property buying process in Catalonia.**

---

---

→ **step 1**



## LOOKING FOR YOUR IDEAL CHOICE

You already have some ideas or even a clear plan in mind so some of the following points have already been clarified. As you want to buy the right property for you, it's best to have a good idea about a few points. They could form a checklist, if you wish.

We at **Bourgeois** would gladly discuss these with you at any time if you are uncertain about property matters in Barcelona and the Maresme coast.

Our experts can point you to properties available that meet your objectives where you might not expect them.

- ✓ .....  
The kind of area in Catalonia where you want to live; Coast, Rural or Barcelona city, etc
- ✓ .....  
The type of property you want to buy; villa, apartment, house, etc
- ✓ .....  
The number of rooms you need or if you want any special features; terrace, garden, pool, views, etc
- ✓ .....  
The property market in the areas you're interested in from various websites and agents. This will make you feel much more secure about your investment.
- ✓ .....  
The condition of the property. It's worth taking time to analyse the quality of construction, the quality of finished materials, the layout, etc... If you have any doubts you can always consult an architect.
- ✓ .....  
The type renovations you may want to make. You should check to see if they are possible/permitted.
- ✓ .....  
The other issues you may like to check such as the energy performance certificate, road/rail/bus connections to the area, shops & services in the area...
- ✓ .....  
The customs and opening hours here. They may be different from your home country, so it is better to visit the property at different times of day and night to ensure no surprises after the purchase.
- ✓ .....  
The funds available so you know exactly how much you can afford to spend (including taxes & fees-see below) and how you will finance your property purchase.

---

→ **step 2**



## HIRING THE BEST PROFESSIONAL HELP

When find the property that you want to buy, you will have to negotiate with the vendor, maybe get a mortgage, process all the bureaucratic documents and go through the payment phases, understand things work. The reality is that it is easy to buy a property in Spain but it is much easier if you have a little help from professionals. The best professional advice will help you buy with confidence and peace of mind.

**Bourgeois is a member of A.P.I. which is the Association for Professional Real Estate Agents in Catalonia.**

All Professional Real Estate Agents in Catalonia have to be registered by law with AICAT - The Catalonia Real Estate

Agents Register. The law requires all registered agents to take civil responsibility insurance and all A.P.I. members sign up to a code of ethics, conduct and compliance. A registered Professional Real Estate Agent will be your best partner, taking their advice helps to avoid wasting time and money.

In addition, while **Bourgeois** can provide you with the full range of legal services from our legal team, obviously, you are free to hire an independent lawyer to help you, if you wish. Various necessary legal tasks include; checking documentation, obtaining an identity number (N.I.E.), opening a bank account in Spain, obtaining an anti-money

laundering certificate, obtaining the "cadastral" (taxable) value, etc. If you don't already have these, your **Bourgeois** agent and/or your lawyer will check that everything is in order. Whether you choose to take advantage of our services or prefer an independent lawyer, we strongly recommend that you choose to hire a professional to help you.

Legal fees typically range up from 1%, negotiated between you and the lawyer. At **Bourgeois**, we can offer these services at more reasonable rates according to your needs.

**You should always remember to agree on all fees beforehand.**

---

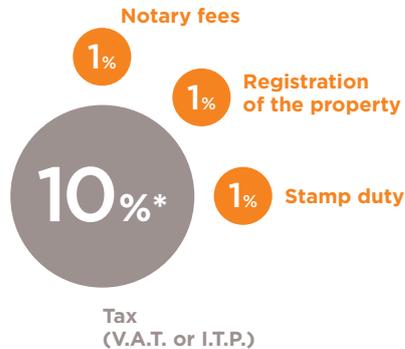
→ step 3

 TAXES & DUTIES

As it is important to plan how much you want to spend on your new property, we would like to give you a guide to taxes and duties applicable on property transactions. V.A.T. is charged on new builds and I.T.P. on sell-ons.

**In Catalonia, you should factor paying approximately 13% over the listed price to include taxes and duties.**

The breakdown is as follows:



All the above taxes and duties may vary very slightly depending on the part of Spain. The taxes and fees described here are those in force throughout Catalonia as of January 2017, these taxes and fees are subject to regulation and are therefore subject to change. As you can assume, these are not optional or negotiable, unlike agent/lawyer fees.

Although you may feel that taxes and fees are expensive in Spain, annual property tax (I.B.I.) is lower so you should benefit over the longer term.



→ step 4

 YOUR N.I.E.

In order to buy property, you need an identity number for tax purposes: the N.I.E. is the Spanish identity number for non-Spanish citizens. This number is used for tax purposes and you will need it for many transactions, not just buying a home. It can take from 1 to 6 weeks.

Your **Bourgeois** agent and/or your lawyer can help you to prepare all the necessary documents at the immigration office where you will have to present your passport and fill in official forms.



---

## → step 5



# THE TRANSACTION PROCESS

1 →

The first sale document  
**RESERVATION AGREEMENT**

When you have found a property that you wish to buy, the vendor may ask you to make a reservation agreement (in Spanish: paga y señal) in order to take that specific property off the market for a period of time. This is a very typical agreement but it is not obligatory. During this time, the property will not be shown to others. The reservation requires a deposit. You can/ should request that your agent or lawyer hold the deposit. Although the law doesn't cover this stage, both parties (buyer and vendor) will trust registered Professional Real Estate Agents in Catalonia so you should not hand a deposit to the vendor. The deposit will help your **Bourgeois** agent and/or your lawyer close a deal.

If the vendor agrees, he will accept the deal and we will move forward with the second phase, the "arras" agreement. It is your money, so please make sure this is the property you want and you can finance it before advancing any money.

2 →

The second sale document  
**PRELIMINARY SALE CONTRACT**

Before your reservation agreement has timed out, your **Bourgeois** agent or your independent lawyer will prepare the preliminary sales contract (in Spanish: contrato de arras). They have to inform you about the legal and economic terms of this contract. The best preliminary sales contract is: "arras penitenciales". This is a written commitment to buy the property that penalises the buyer or seller if they break the agreement. At this point, the law protects the process for both the buyer and the vendor.

This document sets out various conditions: date for signing the sale contract, details of the property, if any furniture is included, final price, the amount of deposit including any deposit prior to the "arras" contract, etc.

If the buyer breaches the agreement, the buyer will lose the deposit, but if the seller breaches the agreement, the seller will must return DOUBLE the advanced "arras" quantity.

There is normally no notary present at this buying point. Remember always to ask for the advice from your **Bourgeois** agent and your independent lawyer.

3 →

The third sale document  
**THE SALE CONTRACT**

With the sale contract (in Spanish, escritura pública) you are completing the process. It is a contract signed before a notary. It incorporates the two previous buying steps explained above and concludes the transaction process. The notary presides over the formal handover of the keys to you and you will pay the balance on the property. The notary will also declare that the private agreement between the two parties is now a public change of ownership with signed public deeds.

The notary is chosen by the buying part so please take the advice of your **Bourgeois** agent or lawyer.



**Once this is signed, neither part can turn back. The property belongs to you, congratulations!**

---

## → step 6



# REGISTERING THE OWNERSHIP

Although the transaction is finished, the legal process has one last task to do. With the contract signed and all taxes paid, the final step is the new registration at the Land Registry (in Spanish: registro de la propiedad). You will have to present all the purchase documents, the tax payment certificates and the "cadastral" information.

This registration can be done on your behalf by either; your lawyer, your **Bourgeois** agent or the notary as it has to be done within 30 days after signing the sale contract (escritura).



**Now it's time to celebrate and enjoy your new property in Spain!**

---

---

# BOURGEOIS PRIME

VENDA DE PROPIETATS EXCLUSIVES DES DE 1950

Roger de Llúria, 151  
08037 - Barcelona  
Tel. 93 415 78 78

Passeig Taulat, 283.  
08019 - Barcelona  
Tel. 93 356 26 66

Les Valls, 20  
08201 - Sabadell  
Tel. 93 727 17 17

Av. Catalunya, 2.  
08392 - Sant Andreu de Llavaneres  
Tel. 93 621 90 00

info@bourgeoisprime.com

[www.bourgeoisprime.com](http://www.bourgeoisprime.com)

