



WHY BUY WITH US?

Buying a property in Spain should be exciting and stress-free. At Marbella Luxury Homes, we offer you expert guidance, a curated property selection, and a seamless experience from your first viewing to signing the deed. With a strong international presence and access to more than 600 collaborating agencies, we help you find the perfect property at the right price.

Our multilingual agents, local knowledge, and full in-house services ensure that your buying journey is smooth, secure, and enjoyable.





The steps of buying a property

Making a Formal Offer

When you find the right property, your sales agent will assist in submitting a written formal offer along with a good faith deposit. This reservation amount secures the property and temporarily removes it from the market.

Once the seller signs and accepts the offer, the agreement becomes a Reservation Contract. This outlines the basic conditions and timelines for proceeding to the next step.

Signing the Private Purchase Contract

The Private Purchase Contract (Contrato Privado de Compraventa) details the agreement between buyer and seller, including: – Property description – Agreed purchase price – Payment schedule – Completion date

Typically, a 10% deposit is paid by the buyer at this stage. This contract usually includes clauses to protect both parties: – If the seller withdraws, they must return double the deposit – If the buyer withdraws, the deposit is forfeited

Prior to signing, legal due diligence is performed to confirm ownership, debts, planning permissions, and other technical details.

Completion and Signing of the Title Deed

On the agreed completion date, the remaining purchase funds are transferred, and both parties meet before a Notary Public to sign the Public Deed of Conveyance (Escritura de Compraventa).

This finalizes the legal transfer of the property. A copy is submitted to the Tax Office and the Property Registry.

We strongly advise using a solicitor throughout the process. Our in-house legal team is available to provide expert support in your language.



What are the costs involved on purchase?

When Buying a New Build Property

VAT (IVA): 10% of the purchase price for residential property; 21% for building plots

Stamp Duty (AJD): 0.5% to 1.5%, depending on the region

When Buying a Resale Property

Transfer Tax (ITP): 6% to 11%, depending on the property price and region

Legal and Administrative Fees

Solicitor's Fees: Approximately 1% of the purchase price (variable)

• **Notary and Land Registry Fees:** Vary depending on the property and complexity of the deed



Local Property Tax (IBI)

Annual tax based on the cadastral value (valor catastral) of the property. Your agent can help you estimate this.

Community Fees

Applicable to apartments and properties within managed communities. Fees vary based on communal services such as pools, lifts, cleaning, security, etc.

Non-Resident Income Tax

If you are not a Spanish tax resident and you own a property in Spain, you are liable for:

– **Imputed income tax** (if the property is not rented):

Based on 1.1% to 2% of the cadastral value

– **Rental income tax** (if rented):

Based on actual income. Deductions available for EU residents

– **Tax Rate:** 19% for EU residents, 24% for non-EU residents





Administrative Requirements

Spanish NIE & Bank Account

Non-Spanish buyers need to obtain a **Spanish NIE (Tax Identification Number)** and open a **Spanish bank account** to: – Pay taxes and fees – Register utilities and property – Complete legal transactions

This can be done in person or via Power of Attorney, which our legal team can arrange on your behalf.

Why Us?

Why Choose Marbella Luxury Homes?

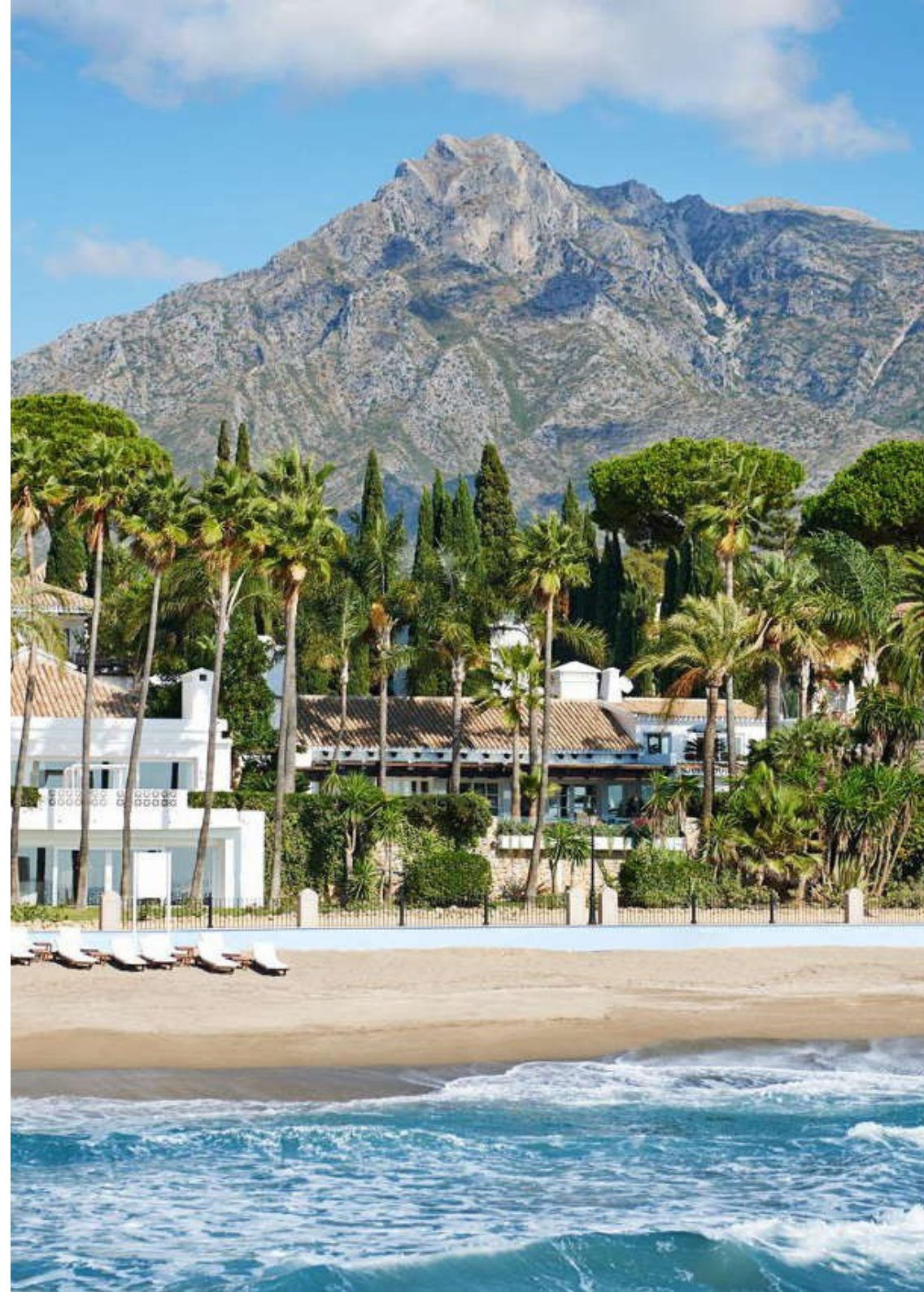
- Curated selection of premium properties
- Access to 600+ agency listings
- Full multilingual support
- In-house legal and financial coordination
- Local offices in Marbella and Cancelada
- Complete after-sales service

Whether you're buying a holiday home, a permanent residence, or an investment, Marbella Luxury Homes is your **trusted** real estate partner.



4.8/5

126 reviews





Marbella

luxury homes

Start your property journey today with
a team you can trust.

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 Offices in Marbella and Cancelada

Marbella Luxury Homes “We don’t just
help you buy. We help you belong.”