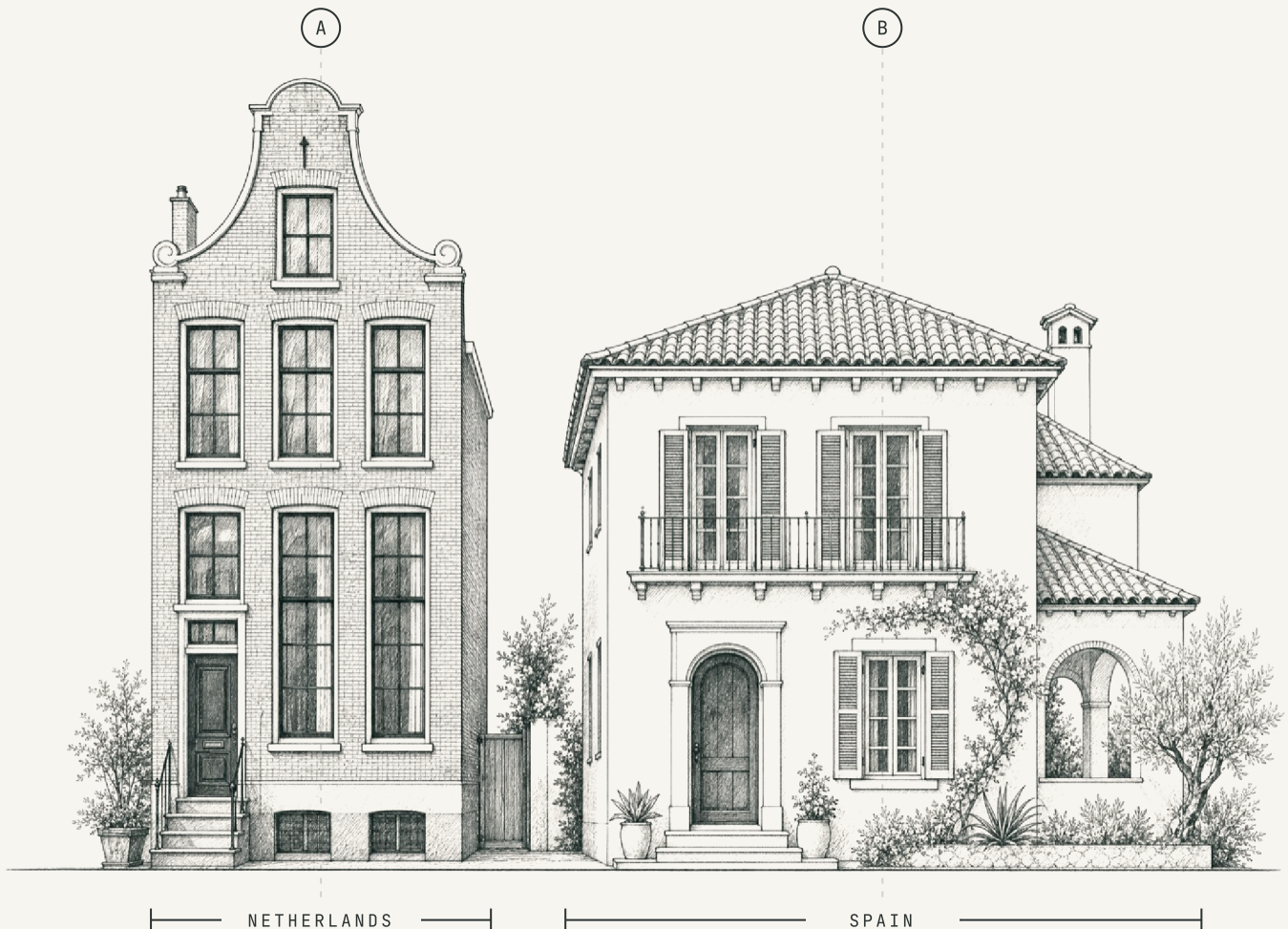


Buying in Spain

It takes 8 steps and
2 to 6 months to get from first
research to the keys.



WHAT IS IN THIS GUIDE

1	The 8 steps in order	p. 2
2	What to arrange before you search	p. 3
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START TO FINISH

2 to 6 months

BINDING FROM

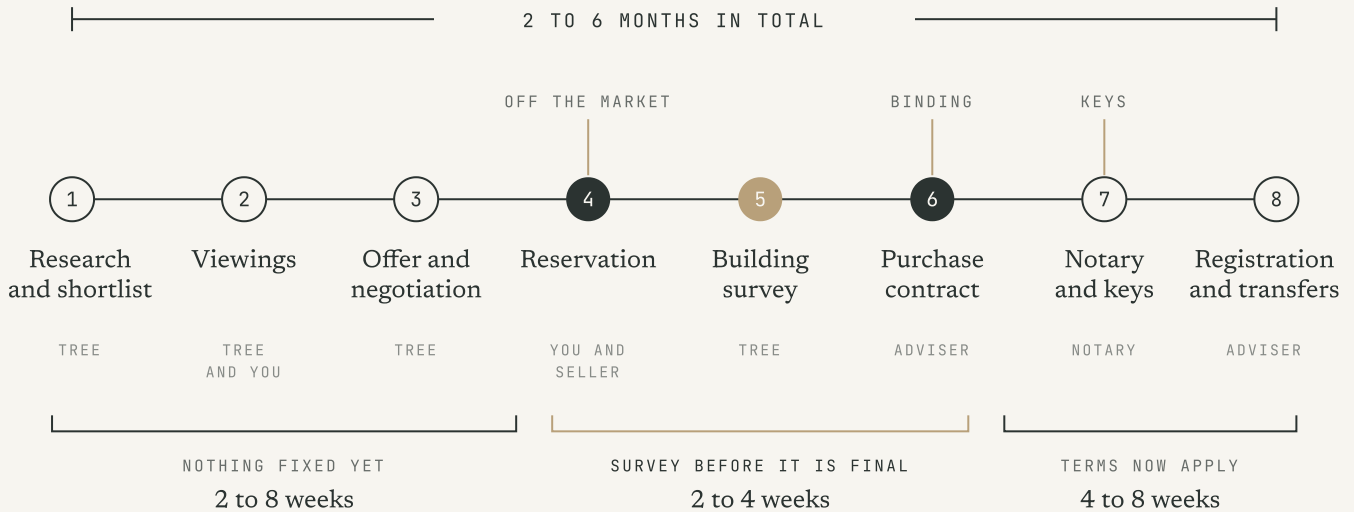
step 6

ON TOP OF THE PRICE

around 10.5%

8 steps, 2 to 6 months

A reservation comes before the purchase contract. The notary plays a different role here from the one you are used to, and the survey falls at a point most buyers do not expect.



NO	STEP	WHAT HAPPENS	WHO
1	Research and shortlist	Anything that is not right stays off the list	Us
2	Viewings	We say what we see, there and then	Us and you
3	Offer and negotiation	We handle the talks with the seller	Us
4	Reservation	You commit a sum and the property comes off the market	You and the seller
5	Building survey	Our building surveyor inspects it before the purchase is final	Us
6	Purchase contract	From here on, pulling out costs money	Adviser
7	Notary and keys	Deed signed, balance paid, keys handed over	The notary
8	Registration, transfers	Land Registry, Cadastre, water and electricity in your name	Adviser

A dark circle marks a point where it becomes binding. The beige circle is the survey, placed deliberately in between.

WHERE BUYERS FROM ABROAD GET CAUGHT OUT

In the Netherlands, for example, the purchase agreement follows straight after the offer. Here the reservation comes in between, and it already commits money. Buyers who do not know this commit before the survey and the paperwork have been checked.

PHASE LENGTHS

The weeks under the timeline come from our own practice; every purchase differs. You sort out the NIE number and the bank account alongside all of this.

The three phases come to 8 to 20 weeks, or 2 to nearly 5 months; the rest of the 6 months is waiting time.

3 things to have ready sooner than you think

Most buyers only arrange them once they have a property in mind. That costs time at the wrong moment: once a reservation is signed, the clock is running.



1 The NIE number

Your identification number as a foreigner. Without it the notary cannot sign the deed and you cannot pay tax in your name.

2 Spanish bank account

Not a legal requirement, but essential in practice. The payment at the notary and the running costs go through it. You can only open one with the NIE number.

3 Legal adviser

Someone who works only for you, not for the seller as well. We work with the same adviser regularly; you are free to choose your own. Allow around 1% of the purchase price.

HOW TO APPLY FOR THE NIE NUMBER

At the Spanish consulate in your own country, or in Spain at the foreigners' office or a police station. In person, or through someone holding a valid power of attorney.

The number is not a residence document and says nothing about where you live. Moving here permanently is a separate process.

ORDER

First the number, then the account. The other way round does not work.

APPLICATION TIME

Varies by consulate and by office. Start as soon as you are searching seriously, not once you have found one.

READY BEFORE THE RESERVATION

☐	NIE number applied for or received	Needed for the deed and the tax
☐	Spanish bank account opened	Needed for the payment and the running costs
☐	Legal adviser chosen	Reads the reservation before you sign
☐	Clear how you are funding it	See guide 10 (Mortgages for non-residents)

The moment it gets serious



4 • RESERVATION

The property comes off the market. You commit a sum, and a deadline starts running for completing the purchase.

5 • SURVEY

After the reservation and before the purchase contract. Off the market, but not yet final.

6 • PURCHASE CONTRACT

What the survey found can still shape the talks on price and terms.

7 • NOTARY

The last step: deed and keys. Page 5.

WHAT THE RESERVATION SHOULD SAY

NO	ITEM	WHY
1	The amount and the account	Never into the seller's private account
2	The deadline	Too short is risky: the survey and the paperwork still have to fit
3	If the purchase falls through	The most important sentence in the whole document

THE SURVEY

An independent Dutch building surveyor assesses the property before the purchase is final. What comes up most often: damp and ventilation, papers that do not add up, wiring or pipework, and the roof or the pool. More in guide 03 (The building survey).

PROPERTY ALREADY IN MIND

€800

SEARCHING ONLY WITH US

included

SURVEYS PER YEAR

50

BUILDING OLDER THAN 50 YEARS

An Informe de Evaluación del Edificio may then be required: a statutory report on the building's condition, valid for 10 years. Ask for it; it is not the same as our own purchase survey.

WHAT WE DO NOT PROMISE

What happens to the reservation if the survey turns up problems differs from seller to seller. We press for it to be in writing.

One afternoon, and it is yours

Between the purchase contract and the deed is the stretch where pulling out costs money. At the notary it becomes final.



6 • THE PURCHASE CONTRACT

You set down what you are buying, at what price and when you will appear before the notary. You also pay a deposit.

If the buyer pulls out, the buyer loses the deposit. If the seller pulls out, the seller pays back double. An agreed way out, the same for both sides.

HAVE THIS READ BEFORE YOU SIGN

Spanish law recognises several kinds of deposit, with different consequences. A reference to Article 1454 of the Civil Code is not enough on its own: the contract must state expressly which kind it is. Your legal adviser reads it for you.

7 • AT THE NOTARY

You sign the deed, pay the balance and take the keys. Buyer and seller both attend, or are represented under a power of attorney. If you do not speak Spanish, bring an interpreter or have someone represent you.

The notary checks that the deed is formally correct and that nothing registered stands in the way. The notary does not act for you, nor for the seller.

WHAT IS PAID AROUND THE DEED

NO	ITEM	COLLECTED BY	WHEN
1	The balance of the purchase price	The seller	On signing
2	Transfer tax, or value added tax plus stamp duty on a new build	Tax authority	After the deed
3	Notary and Land Registry	Notary, registry	Around the deed
4	Legal adviser and paperwork	Adviser, gestoría	Around and after the deed

TRANSFER TAX 9%	PROFESSIONAL FEES around 1.5%	ON TOP OF €900,000 around 10.5%
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For an existing property bought from a private seller, around 10.5% comes on top of the price: on €900,000 that is €94,500. Above €1,000,000 the transfer tax becomes 11% on the whole value. Guide 02 (What it costs) works it through.

4 things that carry on afterwards

1 Land Registry The deed goes into the register, so your ownership also holds against third parties.	2 Cadastre A separate record, kept separately. The Land Registry and the Cadastre do not automatically match.
3 Water and electricity Contracts in your name, paid from your Spanish account. You cannot do this without a certificate of occupancy; see guide 06 (The papers that must be right).	4 Annual costs Municipal property tax (IBI), community fees where they apply, and an annual tax return if you do not live in Spain. See guide 07 (After the keys).

3 RULES OF THUMB FOR THE WHOLE PROCESS

1	Arrange the NIE number and the bank account before you search	Page 3
2	Do not sign a reservation without agreeing what happens if the purchase falls through	Page 4
3	Have the property surveyed before the purchase is final, not after	Page 4

A question about your situation

This guide describes how the process generally runs. What it means for you depends on the property and on what you want to do with it. A 30-minute call covers that.

[Book a call](#)

CALL

+34 865 76 03 63

EMAIL

info@tree.es

TOPIC	SOURCE
NIE number	Ministerio de Asuntos Exteriores, consular information
Deposit and purchase contract	Código Civil, Article 1454
Buildings older than 50 years	Generalitat Valenciana · Decreto 53/2018, Informe de Evaluación del Edificio
Tax and costs	Guide 02 (What it costs) · Agència Tributària Valenciana, Ley 5/2025
Water and electricity	Confirmed by our legal adviser, September 2026
Timeline, survey and adviser	TREE's own figures, 17 September 2026

General information, not tax or legal advice. Rules and rates change; this guide carries a reference date and is reviewed every quarter.

THE TREE GUIDES SERIES

01 Buying in Spain	02 What it costs	03 The building survey	04 Renovation and permits	05 Buying a plot and building on it
06 The papers that must be right	07 After the keys	08 Inheritance and wills	09 Renting out	10 Mortgages for non-residents