



Tornamos a sua vida mais simples



On the Spot House

Performing all the necessary procedures for the transfer or encumbrance of immovable property, immediately, at a single place – Land Register Offices / Citizen Centres.

On the Spot House

- Traditionally, buying a house can be complex and involve up to 17 operations / dislocations.
- The On the Spot House project became available on 24th July 2007.

On the Spot House



The following businesses pertaining residential property may be concluded in the On the Spot House:

- Purchase and sale;
- Simple loan and other credit and financing contracts concluded by credit institutions;
- Mortgage;
- Transfer of credits.

On the Spot House

Procedures carried out in Register Offices or Citizen Centres:

1. Obtaining documents necessary to the business conclusion;
2. Payment of taxes (Municipal Transfer Tax and stamp duty);
3. Contract conclusion;
4. Carrying out necessary registries (e.g. Purchase and sale and mortgage);
5. Additional Requests: (Change of tax address, obtaining the plans, payment remission of the Municipal Property Tax (IMI) and the Statement for the registry or update of the property in the land registry).

On the Spot House

Around

19.000

procedures have been performed through the “On the Spot House”.

On the Spot House

A simpler and faster procedure ...

- A single counter
- Based on applications which enable electronic communication between register offices, tax revenue offices, banks and municipalities
- Elimination of acts and formalities

A safer procedure ...

- The procedure's control is no longer dispersed across several entities
- The property's legal status is accurately known when performing the act
- The registry is carried out immediately

On the Spot House

A cheaper procedure ...

Direct Costs :

Purchase and sale with mortgage (e.g.: with financing):

- Traditional method (average price): around 950€ + Taxes
- **On the Spot House: 600€ + Taxes and 400€ + Taxes, with house savings account.**

Indirect Costs :

Elimination of dislocations, swifter and without the payment of dispensable formalities

On the Spot House at your Bank

- Citizens and companies can now do business pertaining residential property, with bank financing, **without going to registry services.**
- The “On the Spot House at your Bank” service **doesn’t have any additional costs.**
- The “On the Spot House at your Bank” service is already available in bank agencies in Braga and Leiria.

On the Spot House

The “On the Spot House” will expand to **all national territory**, to **all banks** and it will extend to land and combined property.