



BICEFALIA
Consulting

BUYER'S GUIDE IN SPAIN

YOUR ROADMAP TO SECURE
YOUR REAL ESTATE
ACQUISITION IN SPAIN



LOCAL EXPERTISE



OFF-MARKET
OPPORTUNITIES



TAILOR-MADE
SUPPORT



FULL LEGAL
SECURITY

bicefalia.com

01





BICEFALIA
Consulting

02

BUYER'S GUIDE
IN SPAIN

INTRODUCTION

A smooth and secure property project

Buying in Spain is a unique opportunity, provided you understand the specificities.

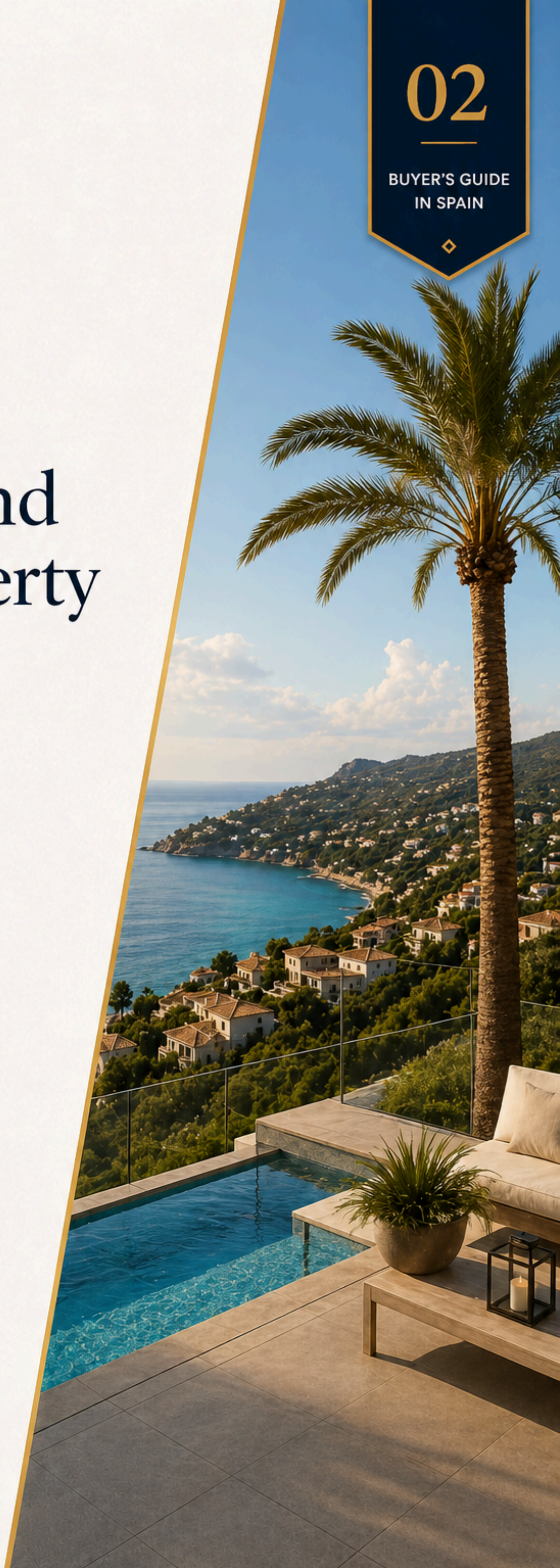
This guide helps you:

- ✓ Understand the market
- ✓ Avoid costly mistakes
- ✓ Secure your acquisition

“

A successful purchase is never luck – it's **preparation.**

— ◆ —
bicefalia.com





BICEFALIA
Consulting

03

BUYER'S GUIDE
IN SPAIN

THE SPANISH MARKET

An attractive and dynamic market

Spain attracts thousands of international buyers every year thanks to:



Exceptional quality of life



Mediterranean climate



Strong growth potential

Each region has its own logic and opportunities: **lifestyle**, **second home** or **investment**.





BICEFALIA
Consulting

04

BUYER'S GUIDE
IN SPAIN

STRATEGIC DESTINATIONS

Where to buy in Spain

Spain offers a wide variety of regions, each with its own lifestyle, advantages and opportunities.



ALICANTE

Excellent accessibility, pleasant lifestyle and strong rental demand.



VALENCIA

Dynamic city, cultural richness and economic balance.



COSTA DEL SOL

International demand all year round.



BALEARIC ISLANDS

Premium lifestyle, crystal-clear waters and high value.



CANARY ISLANDS

Year-round sunshine, unique nature and attractive prices.



ALICANTE



VALENCIA



COSTA DEL SOL



BALEARIC ISLANDS



CANARY ISLANDS



BICEFALIA
Consulting

05

BUYER'S GUIDE
IN SPAIN

KEY STEPS OF
YOUR ACQUISITION

The key steps of your acquisition

1

PROJECT DEFINITION

We analyze your needs and objectives.

2

PROPERTY SEARCH

We select the best opportunities on and off-market.

3

NEGOTIATION

We negotiate the best conditions for you.

4

LEGAL CHECKS

We secure all legal, fiscal and technical aspects.

5

SIGNING

We support you until the final signature.





BICEFALIA
Consulting

06

BUYER'S GUIDE
IN SPAIN

LEGAL SECURITY

The 3 pillars of legal security

A successful acquisition is based on 3 fundamental pillars.



URBAN PLANNING COMPLIANCE

The property must comply with current urban planning rules.



TAX SITUATION

It is essential to verify the tax status of the property and the seller.



LAND REGISTRY VERIFICATION

Ensure the information is accurate, up to date and free from hidden issues.

“

Anticipate, verify, secure:
the key to a peaceful investment.





BICEFALIA
Consulting

07

BUYER'S GUIDE
IN SPAIN

NOTA SIMPLE

Useful but not sufficient

The nota simple (simple note from the Land Registry) provides important information about the property.

But it does not guarantee legal security.



WHAT IT PROVIDES YOU WITH

- Owner identity
- Description of the property
- Liens and encumbrances
- Basic legal situation



WHAT IT DOES NOT GUARANTEE

- Urban planning compliance
- Existence of illegal construction
- Tax situation
- Hidden charges or risks



Additional checks carried out by experts are **essential to secure your acquisition** and avoid unpleasant surprises.





BICEFALIA
Consulting

08

BUYER'S GUIDE
IN SPAIN

ESSENTIAL DOCUMENTS

Essential documents

Certain documents are essential to secure your acquisition and avoid any unpleasant surprises.



CERTIFICATE OF CHARGES

Confirms that the property has no debts or outstanding charges.



HABITATION LICENSE

Guarantees that the property complies with current habitability requirements.



URBAN PLANNING VERIFICATION

Ensures that the property complies with local urban planning rules.



These documents are the basis for a **secure and transparent acquisition**.



The buyer's obligations



The NIE is a key identification document for foreigners in Spain.



A valid identity card



Proof of funds



Marriage contract, if applicable, translated and apostilled.



Preparing these documents in advance helps speed up and secure the transaction.



The preliminary sales agreement



Generally signed directly between the seller and the buyer, without an intermediary.



Drawn up by the seller's real estate agent if there is no legal intermediary



The money is paid directly into the seller's account, rather than held in escrow.



Having full control and understanding of all legal aspects is essential before signing this document.





BICEFALIA
Consulting

11

BUYER'S GUIDE
IN SPAIN

FINANCING YOUR PURCHASE

Financing solutions in Spain

There are several financing options available, whether you are a resident or a non-resident.



SPANISH MORTGAGES

Spanish banks offer mortgage loans to residents and non-residents.



INTERNATIONAL BANKS

Some international banks operate in Spain and can finance your purchase.



FINANCIAL CONDITIONS

Loan amount, interest rate, term and conditions vary according to your profile.



EXPERT SUPPORT

We help you compare offers and obtain the best financing conditions.



A well-structured financing solution is **the key to a successful acquisition.**





COSTS TO ANTICIPATE

The costs associated with your acquisition

Buying in Spain involves certain fees and taxes that are essential to anticipate in order to plan your budget.



PROPERTY PURCHASE PRICE

The price agreed with the seller, freely negotiated between both parties.



PROPERTY TRANSFER TAX (ITP)

Applicable to resale properties. Varies between 6% and 10% depending on the region where the property is located.



VALUE ADDED TAX (VAT)

Applicable to new build properties, at a rate of 10% (or 21% for luxury properties).



NOTARY FEES

Notary fees for drafting and authenticating the purchase deed.



LAND REGISTRY FEES

Registration of the purchase deed in the Land Registry.



LEGAL FEES

Fees for legal assistance from professionals (lawyer, gestor, real estate advisor).



OTHER COSTS TO CONSIDER

Costs for utilities connection, home insurance, and other related services.



As a general rule, anticipate between **10%** and **14%** of the purchase price in additional fees and taxes.



A good anticipation of costs ensures a **smooth and stress-free** acquisition.





BICEFALIA
Consulting

13

BUYER'S GUIDE
IN SPAIN

SIGNING & PURCHASE DEED

Signing at the notary

The final step that officially secures
your acquisition with full legal protection.



NOTARY APPOINTMENT

The notary summons both parties
to sign the public deed of purchase
(escritura pública de compraventa).



FINAL VERIFICATIONS

The notary verifies:

- The identity of the parties
- The legal status of the property
- The absence of outstanding charges
- The payment of taxes



SIGNING THE DEED

You sign the purchase deed,
becoming the official owner of
the property. The notary reads
and explains all the clauses.



HANDOVER OF KEYS

After signing and payment,
the keys to the property
are handed over to you.



Never let anyone other than you
or your trusted advisor choose your notary.



Signing at the notary in Spain is a **crucial**
step — the sooner you prepare, the better.



BICEFALIA
Consulting





BICEFALIA
Consulting

14

BUYER'S GUIDE
IN SPAIN

OUR SUPPORT

A tailored search

Finding the ideal property isn't just about looking. We support you at every step of your search in Spain with a personalized and exclusive approach.



1. LISTENING & UNDERSTANDING

We take the time to understand your project, your criteria, your wishes and your lifestyle in order to identify properties that truly match your needs.



2. TARGETED SELECTION

Thanks to our market knowledge and our local network, we select relevant properties, including off-market opportunities.



3. PERSONALIZED VIEWINGS

We organize and plan viewings according to your availability, with objective advice to help you make the right choices.



4. ADVICE & NEGOTIATION

We support you in analyzing properties, negotiating and securing the best purchase conditions.



5. A TRUSTED PARTNER

At every step, we make your search a smooth, peaceful and successful experience.



Our mission: to find the right property that **suits you**, in the **right location**, at the **right price**.



A demanding search,
human support.
Excellence at every step.


BICEFALIA
Consulting





BICEFALIA
Consulting

15

BUYER'S GUIDE
IN SPAIN

WHAT OUR CLIENTS SAY

Your satisfaction, our greatest success

Discover the testimonials from clients supported by Pauline and Virginie on the Costa Blanca (Alicante).



PAULINE ALICANTE



Local market expert with in-depth knowledge and opportunities



Attentive, responsive and welcoming



Personalized and rigorous support

“

Pauline has been a tremendous help throughout our project. Her knowledge of the market, professionalism and great availability allowed us to find the ideal property with complete peace of mind.

– Marc & Sophie, France
Purchase of a villa in Altea



VIRGINIE ALICANTE



Excellent knowledge of the area and the market



Proactive, transparent and trustworthy



Expert advice at every step of your project

“

Thanks to Virginie, our search was smooth and stress-free. Her expertise, responsiveness and valuable advice made all the difference. We highly recommend her with our eyes closed!

– Julien & Claire, Belgium
Purchase of an apartment in Benidorm

THEY TRUST US

An exceptional experience from A to Z. Pauline understood our needs and found the rare gem. Thank you for your commitment!



Isabelle & Bernard, Switzerland
Villa in Moraira

Virginie is a remarkable professional. Always available, responsive and highly skilled. A truly seamless experience!



Thomas, United Kingdom
Apartment in Alicante

We were impressed by Pauline and Virginie's professionalism and kindness. Bespoke support with complete confidence.



Nathalie & Pierre, France
House in Jávea



Your project is unique,
so is our support.
We are by your side.

 bicefalia.com





BICEFALIA
Consulting

CONCLUSION

16

BUYER'S GUIDE
IN SPAIN

By your side, at every step

Buying a property in Spain is a wonderful adventure. At Bicefalia Consulting, we put our expertise, our network and our commitment at your service to offer you a smooth, secure and successful experience.

Our priority: to understand your needs and support you with **requirement, transparency and care.**



TAILORED SUPPORT

Personalized advice that adapts to your lifestyle.



SECURITY & TRUST

A trusted network of carefully selected partners to ensure secure transactions.



LOCAL EXPERTISE

In-depth knowledge of the Spanish market to help you make the best choices.



AVAILABILITY & LISTENING

A dedicated team by your side, responsive and attentive at every step of your project.



Do you have a project in Spain?
Let's talk.

Contact us for a first meeting and benefit from personalized support.

CONTACT US



+34 672 420 527
+34 633 84 85 16



pauline@bicefalia.com
virginie@bicefalia.com



bicefalia.com

We will be delighted to support you in making your real estate project in Spain a reality.



Your project, our commitment.

Excellence at every step.

