

# Buying a Residential Property in Portugal

*Expert knowledge means success*

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## Introduction

Buying a property in Portugal is more popular than ever. The warm healthy climate appeals to the British. Disillusionment with the UK, investment opportunity, holiday homes, uprooting in search of a better life and retirement are all reasons Britons look to Portugal.

The sunny climate – with warm winters, a slower pace of life, excellent food and wine, beaches, mountains and the friendly people are all reasons to buy property in Portugal. In addition, southern Portugal offers many quality golf courses and other sporting activities. These factors will appeal whether buying a residential property for retirement purposes or to rent to the burgeoning holiday market.

There are strong expatriate communities in Portugal, particularly on the Algarve and around the main cities including Lisbon, that comprise both retired and employed residents. Only a small percentage of the native Portuguese speak English – French being the more common second language. However, this is no obstacle to purchasing a property as many Portuguese estate agents employ English speaking staff.

A property purchase in Portugal can offer long term investment potential. The country is politically and economically stable and is still undergoing improvement. Prices rise at an average of 5% in most areas; although in the more desirable areas of the Algarve, and in the main cities price rises have increased more substantially in recent years, with an average price rise of 15% per year. Demand for new and modern resale properties generally outstrips supply. A studio apartment can be purchased for as little as €100,000, while a 4 bedroom detached villa may come with a price tag of €1,000,000.

However, with the credit crunch the market has slowed in 2008. The appreciation of the Euro against the pound means that mortgage payments for Britons with mortgages in Portugal are now 25% higher than a year ago.

Although the British tend to favour the purchase of new or nearly new modern properties; there are still many properties in need of modernisation available in rural areas. The cost of restoration needs to be carefully considered and multiple quotes should be obtained as the quality of materials and workmanship varies greatly.

If you are looking to buy a property for rental purposes, there are many companies in Portugal who offer both a management service and also a letting service and who will market and look after your property for you. From a financial perspective, near in mind that mortgage payments are not deductible from rental income.

## Where to buy

### *The Algarve*

Ninety per cent of British second home buyers in Portugal purchase property in the Algarve. Located at the southernmost tip of Portugal, it enjoys a Mediterranean climate – 3,000 plus hours of sunshine a year - and an exceptional setting. Surrounded by the Atlantic in the south and the west, it stretches for 100 miles from Cape De Vincent to Villa Real de Santo Antonio and is regarded as having one of Europe's most beautiful coastlines. It combines long sandy beaches and red cliffs with pine forests and fruit groves.

The Algarve is well known as a haven for golfers with many high quality golf courses situated in the holiday areas of the Algarve. More traditional fishing villages are peppered along the coast.

The Algarve is divided into three areas. The Western Algarve runs from Cape St Vincent to Albufeira – the largest resort on the Algarve. This area also includes the town of Lagos, which is expected to be further developed in coming years. The Central Algarve stretches from Albufeira to Faro and includes the “golden triangle” – the popular and expensive resorts of Dunas Douradas, Quinta do Lago and Vale do Lobo. The Eastern Algarve extends from Faro to Vila Real de Santo Antonio on the Spanish border and is a quieter less developed region with fishing villages and farms. Its lagoon and offshore islands add to its attraction.

### *Lisbon*

Lisbon, the capital city, previously regarded as tired and shabby is undergoing a massive regeneration. It is steeped in culture with its wealth of museums, monuments and architecture.

Lisbon's coastal region (Costa de Lisboa) runs from Ericeira in the north to just below Sines in the south and boasts many fine beaches including those at Praia da Adraga, Guincho and Caparica. There is a thriving expat community centred around the Estoril

Coast where, unsurprisingly, there are a number of golf courses.

## *The Silver Coast*

The Silver Coast (Costa de Prata) stretches from north of Lisbon to just short of Porto. It combines sandy beaches and mountain ranges with architecture and heritage sites. Popular beaches include Nazare, Sao Martinho do Porto and Figueira da Foz. The new resort of Praia d'El Rey is reputed to have one of Europe's best golf clubs.

## *The Green Coast*

The Green Coast (Costa Verde) runs from Porto to Galicia bordering Spain. It is a region free from modern developments and therefore least likely to attract British homebuyers. It boasts Minho – regarded as Portugal's most beautiful province – and various market towns and fishing villages.

## Getting There

Portugal is easily accessible from the UK. The main international airports in Portugal are located in Lisbon, Porto, Faro, Funchal (Madeira) Ponta Delgada (S.Miguel, Azores) and Lajes (Ilha Terceira, Azores). There are regional airports at Coimbra on the Costa de Prata, Portimao on the western Algarve and Villa Real de Santo Antonio on the eastern Algarve. The national airline is TAP-Air Portugal. Other main airlines serving Portugal include British Airways, GB Airways and Iberia. Budget airlines also operate flights to and from Portugal.

If you prefer not to fly, you can take the Eurostar service from London to Paris and then the TGV to Irun or Madrid in Spain from where you can take connecting trains to Porto and Lisbon.

## Travelling in Portugal

The Portuguese railway system provides a very reasonably priced transport within the country. Major lines are fast, effective and comfortable. There are express trains (Alfa) between Lisbon and Porto, and in the tourist season also from Lisbon and Porto to the Algarve. A regional train system (IC) operates throughout the rest of the country, linking up the other major towns. It is slower and less comfortable than the Alfa system. The capital city Lisbon has a Metro system that has a total of four different lines, purple for Linha da Gaivota, yellow for Linha do Girassol, green for Linha da Caravela and

orange for Linha do Oriente.

Porto has a Metro system with 5 lines (Line A to Line E) connecting the central areas and Oporto with the neighbouring areas of Matosinhos, Povoia de Varzim and Trofa. The Oporto metro will soon have a metro station at the airport-Pedras Rubras (Line E) allowing connection via metro to the centre of the city. For further info and network map: visit [www.metroporto.pt](http://www.metroporto.pt)

There is a national network of Rodoviaria Nacional (RN) coaches and other competing private operators who run quick non-stop services on the more popular routes and often to destinations not covered by train.

Taxis charge according to the taxi meter within urban areas. Outside these areas the charge is per kilometre and includes the cost of the return trip.

In all major towns there are a number of companies providing a car hire service. Most major airports have a selection of companies to choose from. Proof of identity and a valid current Driving Licence is required. The minimum age to hire a car is 21, but some companies place the age limit higher. Make sure that all documents relating to the hired vehicle are always available as the Portuguese traffic police often make spot-checks.

In Portugal, motorists drive on the right side of the road.

## Geography

Portugal is located in Europe on the South West side of the Iberian Peninsula. It lies to the west of Spain and borders the North Atlantic Ocean, with a coastline of 1,793 km long.

Portugal covers a mainland area of 91,985 sq km. (92,391 sq km including the Azores and Madeira islands). The nine islands of the Azores are scattered over an area of approximately 1,000 sq km about 1200 km west of Lisbon in the North Atlantic Ocean. The island of Madeira lies about 800 km South West of Lisbon.

The main rivers are the Tagus (Lisbon) and the Douro (Porto). The terrain is mountainous north of the Tagus river with plains to the south. Portugal's highest mountain is Mt Pico, located on the Azores.



## Climate

Portugal enjoys a temperate climate the whole year round. In the North of the country it is cool and rainy. In the Southern part of the Country, and especially along the coast of the Algarve, it is very similar to that of countries in the Mediterranean. Average temperatures vary between 9-12 degrees celsius in winter and 24-26 degrees celsius in summer. Madeira has a sub-tropical climate. The Azores experience damp, rainy winters and humid summers.

## Residency

You may apply for Portuguese residency at the local department of immigration (Serviço de Estrangeiros e Fronteiras) if you wish to spend more than 183 days in Portugal. You will also need to apply for a Tax number at the local tax office (Finanças).

## The Buying Process

### Estate Agents

When buying property in Portugal you should deal only with a government-registered estate agent (mediador autorizado) and employ an English-speaking lawyer to protect your interests. You should choose an agent who's a member of a professional association such as the Associação de Mediadores Imobiliários (AMI), Sociedade de Mediação Imobiliária or the Associação dos Mediadores do Algarve (AMA). Ask to see an agent's licence, which should be displayed. An additional safeguard is membership. Additional protection may be afforded if the agent is a member of an international organisation, such as the European Federation of Estate Agents.

Estate agents in Portugal aren't regulated, don't require professional indemnity insurance, can set their own fees and are not bound by consumer protection legislation. You may therefore prefer to use a British estate agent that works in co-operation with Portuguese agents and developers. Most agents can arrange legal advice, insurance, utilities, interior decorators and builders, and offer a full management and rental service on behalf of non-resident owners. They may also offer conveyancing but you are advised to employ an independent lawyer for this service.

If you do appoint a third party lawyer (advogado), a "Procuracao Publica" document will need to be prepared with the necessary details and signed and registered by the public Notary.

### New Houses

New properties are widely available in Portugal and include coastal and city apartments and townhouses, luxury developments (e.g. golf or marina) and a wide range of individually designed villas.

### Purchase Price V Declared Price

The purchase price is shown on the promissory contract. The declared price is shown on all other legal documentation associated with the sale and is often less than the actual purchase price.

The pricing is negotiable between the buyer and seller. The lower the declared price, the less Capital Gains Tax the seller need pay, but the higher the potential tax liability for the purchaser on re-sale.

Most new properties (particularly in the Algarve) are part of purpose-built developments, many of which are planned as holiday homes and may therefore not suit your requirements if you are looking for a permanent home. If you're buying an apartment or house that's part of a community development, check whether your neighbours will be mainly Portuguese or foreigners if you have a preference. "Sheltered housing" purpose built retirement communities are also available.

Most new properties are sold by property developers (promotor/promovedor) or builders (construtor), although they're also marketed by estate agents). The quality of a building and the materials used will be reflected in the price, so when comparing prices ensure that you're comparing similar quality. Be particularly careful if buying "Off-plan" (see sidebar).

## Re-sale homes

It may be preferable to buy a modern resale home to an off-plan home. Any teething problems will have been resolved and there may be a better range of local services and facilities in operation. The garden will have matured and other extras such as furniture may be included in the price.

## Viewing

Most agents and developers arrange viewing trips with inexpensive accommodation for prospective buyers, and usually refund the cost if you buy a property. Tailor your research with consideration to the length of time you can spend viewing. A long weekend is unlikely to be sufficient. You should also bear in mind that most Portuguese estate agents don't work during lunch or on Saturdays and Sundays.

## Survey

There is no requirement to have a survey on a Portuguese property, but you are advised to do so, and it may be a requirement of your mortgage lender. As with surveys in Britain, you can choose from a simple valuation survey to a full structural survey. In this case, you may be better off choosing a local Portuguese surveyor who is familiar with Portuguese building methods.

## Property searches

The law of subrogation applies in Portugal whereby property debts, including mortgages, local taxes and community charges, remain with a property and are inherited by the buyer. Your lawyer must therefore check whether there are any outstanding debts on a property on the day of completion.

In order to make sure that the property you are willing to buy has a good clean title with no debts outstanding, searches must be carried out at least in the following public departments:

- **Conservatória do Registo Predial** – Land Registry Department. This is a department where you will find information about property, i.e., ownership, description, mortgages, encumbrances and charges.
- **Repartição de Finanças** – Finance Department. You will also find in this department information about properties - their description and taxes, namely predial tax 'contribuição autárquica'.
- **Câmara Municipal** – City Council. In this department you will find information about planning permission, possibility of construction in country areas, rules applicable to certain developments, approval of projects, building licences and habitation licences.

A residential property must have the following documentation:

- a habitation license if the property was constructed after 1951;
- a certified insertion in the records of the Land Conservatory;
- a detailed "Caderneta Urbana" (or a "Caderneta Rustica" for a rural property) that provides a detailed description of the property from the Tax office.

## Fiscal number

If you do not already have one, you will need to apply for a fiscal number (numero fiscal de contribuyente) from the local Tax office for the purchase to go ahead. If you are a non-resident, you will need to appoint a fiscal representative to manage your tax liabilities in Portugal.

## Buying Off-plan

Be very careful if buying off-plan in Portugal. Developers have been known to go broke or not provide what was agreed in the contract.

When a building is purchased off-plan, payment is made in stages as building work progresses. Ensure that each stage is completed satisfactorily before making payments. If you aren't able to do this yourself, you should engage an independent representative (e.g. an architect or structural engineer) to do it on your behalf. It has been calculated that around half of all new properties have construction defects or deficiencies and in around a third of cases the contract conditions aren't fulfilled, particularly regarding the completion date and the quality of materials used.

Don't accept a builder's word that a property is finished. A 'finished' property is a property where all communal services have been completed, and all infrastructure is in place such as roads, parking areas, external lighting, landscaping, water, sewerage, electricity and telephone services. The completion should be confirmed by an architect.

A builder is supposed to provide buyers who purchase off-plan with an insurance policy or banker's 'termination' guarantee, which protects buyers against the builder going broke before construction is completed.

## Mortgages

You can choose to apply for a mortgage in Portugal or from the UK. Mortgage rates in Portugal tend to be lower than those in the UK and are set by the European Central Bank. However, commissions and fees need to be offset against a lower mortgage rate to get a truer financial picture.

In general, a Portuguese mortgage will be offered at a lower percentage of the value of a property (50 to 75 %) and over a shorter period of time (15 to 20 years) when compared with a UK mortgage. Note that the Sterling/Euro rate has made Portuguese Euro mortgages more expensive in 2008.

### *Exchange rate fluctuations*

The price you pay for a property in Portugal is usually based upon the exchange rate prevailing at the time of your offer; changes in the exchange rate will affect the end price you pay.

If you believe the exchange rate could increase the price you will pay, you should consider either buying your currency at the time the offer is accepted, or buying your currency over a period of time to offset exchange rate fluctuations. Exchange rates are usually linked to interest rates and can therefore be affected by economic growth, war and natural disasters. Banks and currency specialists can advise on currency purchases.

## Promissory contract

In order to secure the deal, both the buyer and the seller must sign a promissory contract 'Contrato Promessa de Compra e Venda', whereby all conditions for the sale agreed between the parties will be stated including the completion date. A deposit of between 10 and 30% is usually payable by the buyer when the contract is signed. If the buyer defaults, he loses his deposit. If the seller defaults, he will have to refund twice the value of the deposit to the buyer.

## Notarial deed of purchase and sale

When all the terms of the promissory contract have been met, Completion (escritura pública de compra e venda) can take place. The final deed is drawn up by a public Notary (notario). All the property documents must be submitted to the Notary, together with the proof of payment of tax on the transfer of the property where applicable.

The escritura must be signed at the Notary's Office in the presence of all relevant parties. At the same time the balance of the purchase price is paid to the vendor. The Notary will issue a photocopy of the escritura that carries the seal of the Notary as proof of the completion. Note that this is not the same as a UK style "Title Deed".

## Registration

Even though you become the owner of the property when you sign the escritura, it is the registration of the property in your name, at the Land Registry Department (Conservatoria do Registo Predial), which grants you full security of ownership. Until this final act, fraudulent charges can be registered against the property without your knowledge. It is therefore important to ensure that a certified copy of the escritura is sent as soon as possible to the registry.

## Will

It is highly recommended that once you have purchased a property in Portugal, in your own name, you have a will for your Portuguese assets only.

## Legalisation of Documents

Some documents originating outside Portuguese territory will require legalisation in the country of origin before their use in Portugal is accepted. The legalisation of British documents for use in Portugal, requires the issue of an "Apostille" of the 1961 Hague Convention. A Notary in the country of origin of the document should be consulted.

Documents can be legalised at:

The Legalisation Office,  
Foreign & Commonwealth Office.  
Old Admiralty Building,  
Whitehall,  
London SW1A 2LG.

## Advice to Buyers

The following advice may be helpful:

- Determine your budget based on your capital and what mortgage you can afford. Remember that non-residents will have to provide a larger cash deposit than residents.
- Determine the area of Portugal you wish to consider. This will be affected by the type of climate you prefer, whether you are buying-to-let or planning to take up residence and what type of activities and facilities you enjoy. Consider renting a property while you investigate your chosen area.
- Use a government registered Portuguese estate agent or a British agent with Portuguese connections. They will be able to show you a selection of properties in the area of your choice, and have an idea of the value of the property of your choice.
- View the property several times, and if possible, visit the property/area at various times of day and/or on different days (e.g. early morning, during working hours and at night-time, week-day and weekend).
- If possible, speak to neighbours about the area (ask about neighbour and neighbourhood problems) and also if they are familiar or know anything about the property itself.
- Check the property has and is connected to services such as telephone, electricity, mains water and sewage – these are particularly important points for rural properties. Where the services are not currently connected, it may not be possible to obtain them or be cost prohibitive.
- Use the services of a reputable local lawyer. Only a lawyer will know all the checks that should be made before parting with money.
- You must use the services of a Public Notary. The Notary is not acting for you, and will not give advice. He/she is an official of the state whose job is to ensure that all transactions are in the proper form.
- Remember that the parties to a sale and purchase have to appear in person before the Notary at the same time. If they do not want to appear in person, they can give power of attorney (in the Portuguese form) to their lawyer (or anyone else) to represent them.
- Obtain an estimate of legal fees and disbursements including the fees of the Notary and the Property Registry and for the power of attorney, and confirm who is responsible for payment of the Notary's fees and any capital gains tax which may arise from the sale.
- Unless you speak fluent Portuguese, always have documents translated for you into English by someone you can trust. It is worth the expense of having lengthy documents translated, e.g. title deeds, so that you understand fully what the original documents say and mean.
- Ask your lawyer to confirm to you in writing that there is no mortgage or other charge or encumbrance registered on the property you are intending to buy, that it is registered in the name of the seller, and that there are no outstanding local taxes or capital gains tax. Make sure that all the community payments are up to date. If you buy a property which has these payments outstanding, you will be liable for them as the new owner.
- Get the property surveyed for structural defects. A builder or architect may do this, however for complete peace of mind you should use a Qualified Surveyor or Buildings Engineer.
- Seek legal advice BEFORE signing anything or handing over any money (even if a new build from a seemingly reputable building company) – ownership and outstanding debts on the property need to be checked thoroughly.

**The Foreign and Commonwealth Office cannot give legal advice on buying a property in Portugal but each consular post can supply a list of local English-speaking lawyers that can advise you.**

## Tax and Fees on Buying Residential Property in Portugal

There are many taxes and fees payable by the purchaser of a residential property in Portugal.

### Capital Transfer Tax (IMT)

Imposto municipal sobre transmissões onerosas (IMT) is payable on all resale properties and building plots. The calculation is based upon the higher of two taxable values – the declared value of the property being purchased and the determined taxable value. The higher value is then taxed at 0-8% for residential property, 5% for rustic and agricultural lands, 6.5% for urban, construction land or commercial property and 15% for offshore-domiciled buyers.

IMT is paid before the signing of the final deed of sale (escritura) and the receipt must be provided to the Notary on completion.

### Notary Fees

The fees for the Notary who officiates at a sale are fixed by law with a standard charge per transaction plus additional charges per amendment.

### Legal Fees

Legal fees for the conveyancing involved in a property sale are usually 1 to 2 per cent of the purchase price for an average property. The actual amount depends on the work involved, although there's usually a minimum charge, e.g. €1,000. Fees, which should be agreed in writing beforehand, are much lower if a lawyer is engaged only to vet the sales contract.

### Deed Registration Fee

The registration fees for registering a deed of sale at the land registry (conservatória do registo predial) are approximately 0.75 to 1 per cent of the property's value. The deed registration fee is paid to the Notary with his fee for completing the sale.

### Surveyor's Fee

If you employ a surveyor to inspect a building or plot of land, the fee will depend on the type of survey, any special requirements and the value of the property. A homebuyer's survey and valuation for a property valued at up to €200,000 is usually from around €50 and a full structural survey on the same property is around €300.

### Selling Agent's Fees

The selling agent's fees are usually between 5 and 10 per cent of the selling price, depending on the cost of the property and the type of contract, and are paid by the vendor. However, they're usually allowed for in the asking price, so in effect are paid by the buyer.

### Utility Fees

If you buy a new property you may need to pay for electricity, gas and water connections, and the installation of meters. If they aren't included in the price, you should ask the builder or developer to provide the cost of connection to all services in writing.

### Mortgage Fees

Mortgage fees may include a commitment fee, an arrangement fee (usually 1 per cent of the loan amount), an administration fee (e.g. 1 per cent), and an appraisal or valuation fee.

### IVA (VAT)

Value added tax (IVA) of 19 per cent is levied on new properties purchased from a developer or builder and being sold for the first time. VAT should be included in an advertised or agreed price and not added afterwards, but you should check this carefully.

## Tax Position for UK Property Investors

The Portugal tax year runs with the calendar year from 1st January to 31st December. There is a single income tax for individuals that covers all income, profits and capital gains. There is no wealth tax in Portugal. Inheritance tax is only 10 per cent and there is no inheritance tax for bequests to spouses or descendants.



## Resident's Tax liabilities

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If you are resident in Portugal you will be liable for income tax on your worldwide assets. Any rental income is added to any other income you receive and taxed on a sliding scale between 10.5% and 42%.

If a resident sells their primary residence, 50% of the gain is added to the regular income for income tax purposes. If the proceeds are invested in the purchase of alternative real estate for a residence within two years, the capital gain is exempt from tax.

If a resident sells a property that is not their primary residence, and the proceeds of the sale are re-invested in the purchase of other permanent assets (another Portuguese property or shares, etc.), only 20% of capital gains tax need be paid in the current year. The balance of 80% of the profit is deferred to the following years.

## Non-Resident's Tax liabilities

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Non-residents are liable to income tax at a general rate of 25%. However, income derived from real estate is subject to a tax rate of 15%. Rental profits at a flat rate of 25%. Mortgage interest payments can not be deducted from the tax due. Only repairs and maintenance expenses are tax deductible.

If a non-resident sells a property in Portugal capital gains tax is payable at 25% of the gain.

Under the double tax treaty with Portugal, UK residents will be credited any tax paid in Portugal against any tax payable in the UK.

Portugal has recently taken drastic steps to prevent the avoidance of Capital Gains Tax using Offshore Companies. To this end it has raised transfer taxes and transfers by Offshore Companies are now subject to a 15% transfer tax. There is still scope for planning using certain Companies including UK ones, but it all needs careful planning.

## Property taxes

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Property tax or rates (*contribuição autárquica/CA*) are levied annually on land or buildings by the local authority (*câmara municipal*). The tax is payable by property owners and not by tenants. It is based on the fiscal or rateable value (*valor tributavel*) of a property as shown in the fiscal register (*matriz predial*). A property's fiscal value is based on its market value, location and the

standard of local services. The percentage rate applied is variable for urban properties and fixed for rural properties.

## Timeshare

Timeshare ownership carries many risks and dangers. Prospective purchasers are advised to study any offer carefully. They should never sign anything unless there is written provision for a 'cooling-off' period (during which time they can change their mind without incurring a penalty).

Further advice is available from: The Organisation for Timeshare in Europe and Timeshare Consumer Association, details of which can be found later in this publication.

## Pensioners

Pensioners retiring to Portugal should take into account that a basic British pension may not cover all future needs, particularly if it is subject to exchange rate fluctuations. The Benefit Agency's Leaflet, SA29 *Your Social Security Insurance, Benefit and Health Care Rights in the EEA* provides further information. Local benefit offices can also advise on the transfer and availability of social security benefits. That said, the cost of living in Portugal is less than in the UK.

If you receive a UK State pension but are resident in Portugal, you are entitled to receive the same free medical treatment in Portugal as a qualified Portuguese State pensioner. Most entitled pensioners will have already been so notified by the DHSS and provided with a form E121. If you have not heard from the Department and wish to determine your own position, you should write to:

The International Pension Centre (DWP)  
Tyneview Park  
Newcastle-upon-Tyne  
NE98 1BA  
England

If you wish to settle in Portugal before the normal UK pensionable age, you should, consult your local DHSS office about medical cover, possibly under form E106. This provides for health cover benefit for a limited period until the pensionable age is reached.

British residents are automatically entitled to get healthcare through the public system in Portugal while on a temporary stay there through a reciprocal agreement between Portugal and the UK, which covers free or reduced cost, state-provided, emergency medical treatment in State facilities.

However, it gives no entitlement to medical repatriation costs, it cannot be used to settle the bill at a private clinic, and will not cover ongoing illnesses of a non-urgent nature. Private treatment is expensive.

## Working in Portugal

UK nationals who take up residence in Portugal need to obtain a Tax and Social Security number and have a valid passport in order to work there. They have equal entitlement to pay, working conditions, training, social security and trade union rights as Portuguese nationals.

If you visit Portugal to look for work, you have 180 days in which to find employment or establish a business and apply for a residence card. EU nationals don't need a residence card if they will be working in Portugal for less than three months.

There is much bureaucracy associated with starting up a limited company in Portugal, and in some professions with starting up as a sole trader. All official documents will be in Portuguese and professional advice should be sought to ensure that you adhere correctly to the legal procedures.

## Useful Addresses

Algarve websites:

[www.algarve-information.com](http://www.algarve-information.com)  
[www.algarve-web.com](http://www.algarve-web.com)  
[www.algarve.org](http://www.algarve.org)

### Association of Foreign Property Owners in Portugal

AFPOP  
Rua Infante D. Henrique,  
8500 Portimao  
Portugal  
Tel: 00 351 282 458 509  
E-mail: [afpop@ip.pt](mailto:afpop@ip.pt)

### British Embassy in Portugal

British Embassy  
Rua de S Bernardo 33  
1200 Lisbon  
Portugal  
Tel: 00 351 21 392 4000  
Fax: 00 351 21 396 6768  
Website: [www.uk-embassy.pt](http://www.uk-embassy.pt)

### Foreign & Commonwealth Office in London

[www.fco.gov.uk](http://www.fco.gov.uk)

### HM Revenue & Customs International Division (Double Taxation)

HMRC International  
Victory House  
30-34 Kingsway  
London  
WC2B 6ES  
Tel: 0207 438 6622  
Website:  
[www.hmrc.gov.uk/international/dtr1.htm](http://www.hmrc.gov.uk/international/dtr1.htm)

### For legalisation of documents:

The Legalisation Office,  
Foreign & Commonwealth Office.  
Old Admiralty Building,  
Whitehall,  
London  
SW1A 2LG.  
Tel: 0207 008 1111  
[www.fco.gov.uk/legalisation](http://www.fco.gov.uk/legalisation)

### The Organisation for Timeshare in Europe

AlSBL, 78-80 rue Defacqz,  
4th floor, B-1060 Brussels,  
Belgium.  
Fax: 00 32 2 533 3061  
[www.ote-info.com](http://www.ote-info.com)

### Portuguese Embassy

Portuguese Embassy  
11 Belgrave Square  
London  
SW1X 8PP  
Tel: 0870 162 0857  
Fax: 0207 245 1287  
Website:  
[www.portugal.embassyhomepage.com](http://www.portugal.embassyhomepage.com)

### Portuguese Tax Office

Direccao-Geral das Contribuicoes e  
Impostos)  
DGCI  
Rua da Prata 10 -2  
1100 Lisbon  
Portugal  
Tel: 00 351 21 866 92 11

### Portugal Visa / Consular Section in London

3 Portland Place,  
London  
W1B 3HR.  
Tel: 020 7291 3770  
Fax: 020 7291 3799

### Timeshare Consumers Association

Hodssock  
Worksop,  
Nottinghamshire  
S81 0TF.  
Tel: +44 1909 591100 (office hours)  
+44 901 607 0077 (24hr advice line)  
Fax: +44 1909 591 338  
[www.timeshare.org.uk](http://www.timeshare.org.uk)

## Further Information

This guide is for general interest - it is always essential to take advice on specific issues. We believe that the facts are correct as at the date of publication, but there may be certain errors and omissions for which we cannot be responsible.

If you would like to receive further information about this subject or other publications, please call us – see our contact details on the next page.

## Important Notice

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