



APPROXIMATE ADDITIONAL COSTS WHILE BUYING AN APARTMENT



Price: _____ **On request** **Publ. (upd.):** _____ **08.06.2018 (09.12.2019)**

Location: _____

Description:

In addition to the sums that the seller has suggested you pay for the new apartment, you will be charged with additional expenses that usually accompany the deal. Data below are approximate and depend on the cost of real estate, forms of payment, the cost of agency services, lawyers, bank rates and all other participants involved in the process of buying and selling.

Taxes	Estimated sum	
tax on transfer of ownership rights OR	2.5%	
VAT	10%	
Agents		
real estate agency commission	2%	
Mortgage		
cost of concluding a credit bureau	€ 2	
cost of issuance of a bill	€ 2	
extract from the register of real estate	€ 10	
certification of pledge application	€ 85	
pledge registration	€ 170	
processing of the application by the NKOSK	€ 30	
award of NKOSK	1.75%	
cost of credit processing	0.5 - 1.5%	
cost of the valuation of the property	€ 100	every 3 years
insurance of real estate	€ 40	annually
life insurance	€ 100	annually
money transfer costs	€ 100	
exchange differences	€ 200 - € 300	
Contract		
lawyer, preparation of preliminary and/or main contract	€ 150 - € 300	
notary services, confirmation of preliminary and/or main contract	€ 300	depends on the value of the property
certification of other documents by a notary	€ 50	



Registration		
registration in the cadaster	€ 50	notary
Total	about 15% + € 1.640	

If we made any mistake in these calculations, please be so kind to inform us about it, since this information is very important for all potential buyers of the apartment in a new building.

Infrastructure
