INVESTMENT PROPOSAL

PAYMENT STRATEGY

PORTUGAL | VILLA | €4 500 000

OVERVIEW

SECURE INVESTMENT STRATEGY

A structured payment plan designed to minimize risk and align financial commitment with construction progress.

LAND ALREADY PURCHASED

The land has already been purchased by us for **€700,000**. This value is fully included in the total property price, providing immediate security for your investment.

50%

FINAL PAYMENT

Half of the total value is due only upon completion and handover.

21

MONTHS

Estimated project timeline from the start of construction.

CPCV

LEGAL PROTECTION

All terms secured by a notarized Promissory Contract.

TWO PAYMENT OPTIONS

OPTION A · OPTION B

FIRST STEP — Shared first step for both options: a 5% reservation deposit (€225 000) on signing the preliminary agreement (Sinal). If the buyer withdraws, the deposit is not refunded.

OPTION A. PHASED PAYMENT

€4 500 000

PHASED CONSTRUCTION FINANCING

5%	RESERVATION DEPOSIT	€225 000
25%	CPCV	€1 125 000
10%	STRUCTURE COMPLETION	€450 000
10%	ENCLOSURE & ENGINEERING	€450 000
50%	HANDOVER & KEYS	€2 250 000

OPTION B. €600 000 DISCOUNT

€3 900 000

50% AT CPCV, 50% AT HANDOVER

5%	RESERVATION DEPOSIT	€225 000
to 50%	CPCV	€1 725 000
50%	HANDOVER & KEYS	€1 950 000

PAYMENT SCHEDULE

OPTION A · PHASED CONSTRUCTION FINANCING



5%	25%	10%	10%	50%
SINAL	CPCV	STAGE 3	STAGE 4	FINAL
RESERVATION DEPOSIT	PROMISSORY CONTRACT	UNDER CONSTRUCTION	STRUCTURE COMPLETE	HANDOVER & KEYS

FIRST STEP

RESERVATION DEPOSIT

Signing of the preliminary agreement (Sinal). This payment confirms the buyer's intent and initiates the transaction process.

PAYMENT AMOUNT

€225 000 5%

BOOKING CONDITION

If buyer cancels: Deposit is non-refundable.

02

25%

PAYMENT AMOUNT

€1 125 000

STAGE 2

PROMISSORY CONTRACT

Contrato de Promessa de Compra e Venda

The key legal milestone. Signing of the notarized contract which secures all transaction terms, property specifications, and construction deadlines.

PRICE LOCK

Property value becomes fixed and non-negotiable.

SPECIFICATIONS

Approval of all materials, finishes, and floor plans.

CONSTRUCTION STAGES

PAYMENT STRICTLY UPON COMPLETION OF MILESTONES

STAGE 03

10%

€450 000

STRUCTURE COMPLETION

Payment due after the completion of the reinforced concrete frame and slabs. Engineering supervision confirms compliance with the project.

STAGE 04

10%

€450 000

ENCLOSURE & ENGINEERING

Payment due after installation of walls, roof, and glazing. The villa is fully weather-tight, and internal engineering works begin.

FINAL STAGE

HANDOVER & KEYS

The remaining balance is paid only when the villa is fully completed, inspected, and legally licensed for habitation.

50%

€2 250 000

- HABITATION LICENSE ISSUED
- FINAL INSPECTION
- PUBLIC DEED OF PURCHASE

OPTION B

€600 000 DISCOUNT

The buyer first pays the €225 000 reservation deposit, which counts towards the first 50%. On signing the CPCV, the buyer pays the balance up to 50% of the price (€1 950 000) and receives a €600 000 discount. Total price: €3 900 000. The remaining 50% (€1 950 000) is paid at the handover of the keys, once the habitation license has been issued.

TOTAL PRICE

€3 900 000

5%	RESERVATION DEPOSIT Part of the first 50%.	€225 000
to 50%	CPCV Together with the deposit, €1 950 000, which is 50% of the price.	€1 725 000
50%	HANDOVER & KEYS Paid once the habitation license has been issued.	€1 950 000

INVESTMENT SECURITY

COMPREHENSIVE LEGAL AND FINANCIAL PROTECTION

01

NOTARIZED CONTRACTS

Every payment stage is backed by a formal public deed or promissory contract signed before a Notary Public.

02

FIXED PRICE GUARANTEE

The total purchase price is locked upon signing the CPCV. No inflation adjustments or hidden costs.

03

TITLE & OWNERSHIP

Full freehold ownership transfer guaranteed upon final payment. Property is delivered free of any liens or encumbrances.

RESIDENCY & LEGAL SUPPORT

Our lawyer will accompany you and your family at every stage of the residency procedure.

1

DOCUMENTS

Collection, translation and legalisation of the necessary documents.

2

APPLICATION TO AIMA

Submitting the application to the migration service (AIMA), with support at every stage.

3

BANKING & TAX SUPPORT

Opening a bank account and registering your NIF.

✓ SERVICE INCLUDED IN THE PRICE OF THE HOUSE

The decision rests with the Portuguese migration service, and the outcome is not guaranteed. Buying property does not in itself give the right to residency.

PRICE

WHAT THE PRICE INCLUDES

The price includes the plot of land and the turnkey construction of the house, including permits and connection to the utilities.

THE BUYER PAYS SEPARATELY

01 IMT (property transfer tax)

02 Stamp duty (Imposto do Selo)

03 Notary fees

04 Registration at the land registry

05 Legal support for the purchase (if the buyer engages their own lawyer)

READY TO PROCEED?

NEXT STEPS

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ZUGERSEE TECHNOLOGY LDA

PREMIUM REAL ESTATE DEVELOPMENT