



# Vendor Information

## OFFICES IN

**VILLAMARTIN – QUESADA – TORREVIEJA  
FORMENTERA DEL SEGURA – VISTABELLA GOLF  
GANDIA – OLIVA – JAVEA – ALFAZ DEL PI – LA NUCIA  
SAN PEDRO DEL PINATAR  
AND SURROUNDING AREAS**



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# **MORE THAN THREE MILLION €UROS SAVED BY OUR CLIENTS IN ESTATE AGENT FEES**

Based on traditional Spanish estate agent fees of 5% + IVA



Welcome to 5 Real Estate, we are delighted you have chosen to sell your property through one of the fastest growing fixed fee estate agents in Spain. With our extensive industry experience, you can be assured you are in safe hands.

The information contained in this brochure is designed, not only to introduce ourselves and our services but to give you some useful pointers when selling your property in Spain. Our aim is to make this as smooth and efficient a process for you as is possible.

Please note than any information contained within this brochure is not a substitute for professional legal, financial and/or tax advice.





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A great big thank you to you all at 5 Real Estate, it was a pleasure doing business with you. I truly hope you prosper and flourish as you deserve it.

Maurice & Susan Astbury

# TABLE OF CONTENTS

- **5 Reasons Why**  
how to benefit from our services
  - **Our Fees**  
transparency from the outset
  - **Lawyers**  
our panel of independent lawyers
  - **Marketing**  
how we find buyers for your property
  - **Currency**  
benefits of using a specialist provider
  - **Documents**  
what you will need to sell your property
  - **Selling Costs**  
additional fees and taxes to consider
  - **Rent to Buy**  
an alternative selling option
  - **Our Promise to you**  
finally what we promise you when you use 5 Real Estate
-



# 5 REASONS WHY

## 1) No Commission

We do not charge commission on the sale of a property, instead, we simply charge a fixed administration fee.

## 2) No Upfront or Hidden Fees

There are no upfront or hidden fees. We only charge our administration fee once you have accepted an offer and a deposit has been received. Our fee is taken from this deposit.

## 3) No Exclusivity

We never ask for exclusivity on the sale of your property as we feel you should feel free to explore all options.

## 4) Full Estate Agency Service

We deliver a full and complete estate agency service. Starting with a free valuation, photography, extensive international marketing through portals and social media, negotiating with prospective buyers and liaising with lawyers and notaries.

## 5) We Are Growing Rapidly

We are expanding rapidly and currently have 11 offices, enabling us to transfer potential buyers from different areas to view your property.





# Our Fees

We have 2 options to choose from once you have accepted an offer on your property

## 5RE TRANSPARENT FEES

1) €999 + IVA - Administration Fee applied when the vendor uses the services of one of our recommended independent lawyers.

2) €1,999 + IVA - Administration Fee applied when one of our recommended lawyers is not engaged.

The reason behind the second option is simple. Our business model is built around efficient processes and maximum volume. We introduce a considerable number of clients to the lawyers that we recommend and in return, they treat both our clients and ourselves as a priority. This efficient communication channel enables us to keep our administration costs to a minimum which in turn ensures modest fees for our clients. Importantly from a vendor's perspective, it leads to straightforward completions and easier problem-solving in more complex cases.

A decision on lawyers is only required once an offer has been accepted.

## Lawyers

### Lawyers

We work closely with a select number of lawyers and are happy to recommend them. They act independently, have years of specialised conveyancing experience and speak multiple languages. In addition, they have extensive notary contacts which ensure straightforward and stress-free completions. In all cases our clients are treated as "priority" when they instruct one of the legal firms on our panel.

In addition to conveyancing they can help with other legal and tax requirements.



# My Lawyer in Spain

English Solicitors and  
Spanish Abogados



## WE SPEAK YOUR LANGUAGE

*Are you planning a move to Spain?  
Buying or selling a property?  
Are you living or working in Spain?  
Have you inherited a property?  
Are you worried about your assets?*

At My Lawyer in Spain, we are able to offer you Spanish legal services in areas such as:

- Residency + N.I.E.
- Non-lucrative Visas
- Golden Visas
- Property Purchases or Sales
- Rental Contracts
- Spanish Wills, Estates and Inheritance
- Company Incorporations
- Tax Advice
- Opening a bank account
- Donating Spanish Assets

## MEET US ON THE COSTA BLANCA



### **Ciudad Quesada**

Calle Severiano Ballesteros 1,  
La Marquesa Commercial  
Centre Office 4C, Ciudad  
Quesada, Rojales 03170,  
Alicante

## ✉ CONTACT US

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🌐 [www.mylawyerinspain.com](http://www.mylawyerinspain.com)

Say you saw us in: **FIVE** 5  
REAL ESTATE



# Marketing

## Portals

In this digital age, most clients who buy overseas property first look online, it is essential to market through the major property portals to attract buyers. In addition, we utilise selected promotions to ensure maximum exposure for your property, including mass email campaigns, newsletter features and banner advertisements. Amongst the major portals that we market with are:



## Social Media

In the current marketplace, to achieve optimum exposure, it is essential to be active on social media platforms. We have employed the services of a professional agency to manage our campaigns to increase engagement and provide positive results.

## Intuitive CRM

We have invested and installed the latest CRM technology to allow us to match potential buyers with the correct property. When a prospective purchaser contacts us with their detailed requirements, our system intuitively matches their criteria against suitable available properties. In addition, we constantly run bespoke campaigns to generate interest in our portfolio.

# Currency

## Currencies Direct

For repatriating funds from a property sale to the UK, Scandinavia or any non-euro country we highly recommend Currencies Direct.

As one of the main currency exchange experts, they offer bank-beating exchange rates that can save considerable sums of money. They are the biggest FX company in Spain with 19 offices giving you complete peace of mind.

In addition, they have a specialised Repatriation Service which can eliminate the substantial fees charged on preparing Bankers Drafts, immediately making considerable savings. Currencies Direct are authorised by the Bank of Spain as an Electronic Money Institution.



# Selling a property in Spain: Making the most of your sale

If you're selling your Spanish property, there are a number of ways you can make sure you're getting as much from your sale as possible.

By working with the right companies you can avoid costly fees, enjoy significant savings and take a lot of the stress out of the selling process.

**NO RECEIVING  
CHARGES**  
In any Spanish bank!

## How Currencies Direct can help

### Avoiding bank fees

Banks fees can eat into your money, but they're completely avoidable.

When you sell your property you'll be paid via a banker's draft. This is essentially a cheque from the buyer that is guaranteed by the buyer's bank.

Spanish banks tend to charge a 1% fee when you deposit a large amount of money, including via a banker's draft, into your account. So, if you sell your property for €300,000, the bank will take €3,000 for processing the payment.

However, CaixaBank - one of Spain's largest banks - has a special arrangement with Currencies Direct, a specialist currency provider. If you're a Currencies Direct client, CaixaBank will waive the banker's fee, potentially saving you thousands.

Opening a Currencies Direct account is free, easy, and definitely worth doing for this benefit alone. But using a currency broker also offers other ways to make the most of your money if you're transferring it out of Spain.

### Using a specialist currency provider

People often make overseas currency transfers using their banks. But banks aren't specialists. They work on higher margins, which often means higher fees, and they don't offer the same level of service or range of tools as specialist currency providers do.

Many currency brokers can give you highly competitive exchange rates, which makes a massive difference when you're dealing with large sums of money.

Currency providers also offer different products that you can use to get the most out of your transfer. For instance, if the exchange rate is currently in your favour but you're still in the process of selling your house, you can use a forward contract to fix that strong exchange rate for up to a year.

If you've sold your property but you're happy to wait for a better exchange rate before transferring the funds, you can set up a limit order. A limit order allows you to target a specific exchange rate and your currency provider will automatically make the transfer if the market reaches that level.



## Currency volatility

The reason why these tools are so useful is that the currency market is highly volatile. Exchange rates can shift dramatically in a relatively short space of time, which can have a massive impact on how much money you get from your transfer.

For instance, if you put your property on the market in mid-December 2021 and sold it just one month later, the EUR/GBP exchange rate would've fallen from £0.85 to £0.83. On a €350,000 transfer, that two-penny drop would mean you'd get £7,000 less.

With a specialist provider such as Currencies Direct, you can reduce the risk of the market moving against you and potentially get a much better deal on your transfer.

## A convenient, friendly

While getting the best deal on your sale is likely your main priority, you may also be a little anxious about the sales process itself. But it needn't be daunting. Working with the right people can take a lot of stress out of the experience.

One of the things that sets Currencies Direct apart from other providers is their friendly and supportive approach. As a client, you'll have your own personal account manager to guide you through the process. They're always just a phone call away and will help however they can.

Prefer to meet your account manager in person? Currencies Direct has 16 Spanish branches filled with friendly, bilingual

currency experts. You can also use these branches to deposit your banker's drafts outside of the usual office hours, which is particularly convenient if you have a busy schedule.

Currencies Direct are authorised by the Bank of Spain and all the relevant regulatory bodies, so you know your money's in safe hands. What's more, they've got a five-star rating on Trustpilot, as well as seals of approval from both CaixaBank and 5 Real Estate.

Remember, it's free to register with Currencies Direct and you could save a significant amount of money, so be sure to reach out and see how they can help.

## How It works

Making a currency transfer with us couldn't be easier.



### Register

Create an account in minutes online or over the phone.



### Secure your rate

Tell us how much you want to transfer and secure a great exchange rate.



### Send us your funds

Once you've paid for your transfer we'll send the funds to your recipient account hassle-free.



# Documents

To sell your property the following paperwork will be required:

- **Passports** - We will require a copy of your passport and/or your national identity card. Supplied when listing your property.
- **NIE Numbers** - We will require a copy of your NIE number. Supplied when listing your property.
- **Energy Performance Certificate** - This is a legal requirement within the EU to market your property for sale.
- **Habitation Certificate** - A valid licence of secondary occupation.
- **Title Deed** - To demonstrate that you are the legal owner of the property.
- **Mortgage Provider** - Details of the provider and the mortgage number (if relevant).
- **Planning Permission** - For any works undertaken that require permission.
- **Suma/IBI Bill** - Your latest Suma/IBI bill.
- **Utility Bills** - A copy of your latest utility bills.
- **Community Certificate** - Issued by your administrator to show your account is up to date.
- **Fiscal Residency Certificate** - For residents only and to avoid the 3% retention, your taxes will be assessed the following year.
- **Power of Attorney** - May be used to facilitate the process through to completion.



## Real Estate Lawyers



644 731 628

Centro Comercial los Dolses, Local 131

03189 Orihuela Costa (Alicante)

✉ [info@pastorlawfirm.com](mailto:info@pastorlawfirm.com)



# Selling Costs

- **Estate Agency Fees** - The fees of traditional international agents in Spain tend to be around 5% + IVA, minimum fees are also often applied, typically at €5,000 +IVA. 5 Real Estate fees are 999€ +IVA or 1,999€ +IVA depending on your choice of option. This fee is retained from the deposit.
- **Legal Fees** - Conveyancing fees can vary, the 5 Real Estate panel of independent lawyers have fees set at 1,000€ +IVA up to €300k sale price and 0.5% +IVA over €300k. There can be additional costs such as notary fees as well as costs for extra services such as the recovery of retention tax and non-resident income tax returns etc.
- **Power of Attorney** - In order to ensure a smooth transaction, we recommend you give your lawyer POA, the notary fee for this is c100€. You can execute this from a notary in another country however this is usually more expensive.
- **Plus Valia** - A tax which may be applied by the local Town Hall however should this be applicable in your individual sale then your legal representative will advise.
- **Capital Gains Tax** - This tax is 19% for non-residents and up to 23% for residents which is charged against the profit made on the property. Some expenses are deductible, such as buying and selling costs, plus if you have kept receipts for work carried out on the property they may be considered. As a non-resident 3% of the sales price will be deducted and paid to the Spanish tax office on account of your potential capital gain. To claim this back you will need to complete and present Form 210H within 3 months of the sale. Some groups are exempt from CGT and you should always check with your lawyer.

**For information purposes only and professional legal and tax advice should always be sought.**





# Rent to Buy

## Increasingly popular for both buyers and vendors

On selected properties, we offer an alternative sales method called a 'Rent to Buy'. It should be noted that whilst there are many advantages to selling this way it may not be suitable for everyone. Before entering into such an agreement you should give careful consideration to your position and understand the process.

Some buyers seek this option as it allows them to secure a property whilst waiting to have the full purchase funds available. For example, they may be selling a property, expecting an inheritance, waiting for an investment to mature or for other financial reasons.

Vendor benefits include:

- Opening your property to a greater market of buyers
- Potentially securing an improved price as the negotiating position of the vendor is stronger.
- Typically receive a 10% deposit upfront plus an agreed monthly rent, these funds are deducted from the final payment.
- The buyers have a vested interest in looking after the property during the rent phase.

Each agreement is different, however, as standard, they are for 2 years. The buyer can complete at any time during this period, however, failure to complete on or before the agreed time can see all of the funds retained by the vendors. The buyer is responsible for the costs related to the property through the rental phase.

If you would like to know more please contact us for details as we have a standard agreement available for perusal.





# Your Influence

When selling a property there are only 2 factors under your control:

- Presentation
- Price

You cannot influence other factors that potential buyers are looking for such as location, orientation, proximity to shops, bars, restaurants and many other factors. These two elements above therefore take on increasing significance and it is worth taking time to consider both.

In the current market, overpriced properties will generate less interest and therefore will take longer to sell. It is important to present your property in the best possible light for example by making sure it is airy, clean, tidy and clutter-free.

A correctly priced and well-presented property is always likely to receive more enquiries and interest from potential buyers.

## OUR PROMISE TO YOU

We will use our best endeavours to sell your property and achieve the best possible price for you according to the market conditions. At all times we will be transparent and keep you informed of viewings and any significant interest.



### Effectiveness and flexibility

Feel free to contact us by phone, Whatsapp or email, or book an online conference. We are used to discuss preliminary matters even if our clients are not in Spain. Do not hesitate to call us to discuss the ways we can assist you. We are delighted to offer initial help and advice free of charge and under no obligation.



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**Mentioned 5RE for priority service**



Deed conveyance team consist of solicitors, abogados, tax advisors and assistants. We have a network of other specialist professionals to offer the most complete and effective result at a reasonable fee.

### Independent legal and tax advice

It is important that you seek expert professionals when selling your property in Spain. To achieve a quick and smooth transfer, and to save for you as much money as possible are our sole concerns.

### Experience and expertise

We have the knowledge and expertise to help avoid falling into any potential pitfalls.

Ensuring that any legal document or contract is properly drafted will protect your interests.



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## REAL ESTATE

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## OFFICES

### Los Dolses

Los Dolses Commercial Ctr.  
126, Villamartin,  
Orihuela Costa,  
03189, Alicante

### Vistabella Golf

Calle Mandarin, Local 6,  
Residencial Laguna Green 2,  
Vistabella Golf Resort, Orihuela,  
03319, Alicante

### Ciudad Quesada

Av. de las Naciones 12, 1C,  
Ciudad Quesada,  
Rojales,  
03170, Alicante

### Torre Vieja

Urb. La Siesta,  
Calle Bizet, 3,  
Torrevieja,  
03183, Alicante

### Formentera del Segura

Av. Reina Sofia, 8  
Formentera del Segura  
03179  
Alicante

### San Pedro del Pinatar

Av. Emilio Castelar, 4,  
San Pedro del Pinatar,  
30740,  
Murcia

### Gandia

Calle San Francisco de Borja, 45  
Planta Bajo, Gandia  
46701  
Valencia

### Oliva

Calle Mayor 5,  
Oliva,  
46780,  
Valencia

### Javea

Avd. Cap de la Nau,  
135, Local 3,  
Javea,  
03730, Alicante

### La Nucia

Pasaje Bonavista, 6  
La Nucia  
03530  
Alicante

### Alfaz del Pi

Avenida Pais Valencia  
17, Edificio Gran Avenida,  
Planta Bajo, Puerta 5, L'Alfàs  
del Pi, 03580, Alicante



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New offices opening soon!