

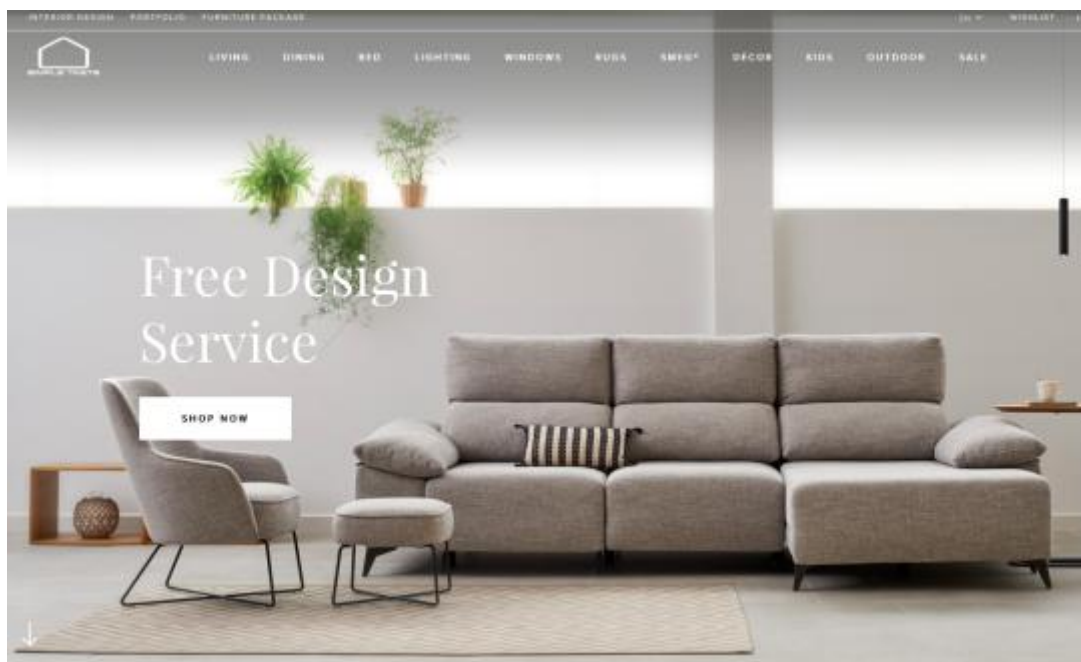


OLIVE HOMES.COM
PORTUGAL PROPERTY

What do you need to consider after you purchase?

While our first priority is to help you find the ideal property, it wouldn't be very helpful of us to ignore everything else. It is all the extras that make some agents stand out against the others. This is where we use our many years of experience to ensure we can offer you a great choice of professionals to do all those bits and pieces necessary to put the icing on the cake.

We understand that the majority of our clients will not be based full time in Portugal and have to head back home. For this reason, we have researched the marketplace and found companies that we are proud to introduce and recommend.



Below is a selection of the most common services where we can assist:

- Legal Services

We have a panel of recommended lawyers all across Portugal who can provide the

necessary legal and conveyancing services to ensure you get the right advice and protection. Lawyers will undertake a 'report on title' which covers an investigation into the ownership of the property and the various planning considerations. Lawyers can also help with tax and inheritance planning.

- Utility Connections

You really don't want to be queuing up in the offices of the electric, gas and water suppliers. So don't! If it is a new home we will ensure you are connected without any hassle. For those clients purchasing an existing property we will make sure the meters are read and the bills switched across into your name without disruption. We aim to have all bills paid by direct debit and that way you need not worry if you miss a bill.

- Bank Account

If you'd like to open a bank account (you really should if you are buying a property here) then we can help introduce you to the right person and local branch/bank. In this day and age, the list of requirements necessary to open an account has grown but it's all straightforward once you know what you need to give the banks. Sometimes it is easier to be prepared before you leave your home country so let us know beforehand if you wish to open an account while you are here.

- Mortgage Services

If you are looking for (or just considering) a mortgage then we can help by obtaining the best rates in the marketplace. We are able to introduce our clients to various banks to ensure we obtain either the best rates and/or the best financial terms. Banks will usually lend up to the age of 70/75 and it is usually on the basis of a full repayment mortgage.

- Currency Exchange

If the banks were not so greedy then currency exchange companies wouldn't exist. Truth is, they can save you thousands on overseas transfers. We can help you open an account with some of the best ones in the market. In the future, the transfer abroad becomes very simple as you just transfer to the local bank account of the exchange company. No more worries about SWIFT codes, IBAN's and NIF's! Read more here.

- Interior Designers/ Furniture Suppliers

We have sourced a variety of options with local companies to help our clients. If you are purchasing a property for rental then we have a ready-made, cost effective solution designed for either 1, 2- or 3-bedroom apartments. At the other end of the spectrum, we know the best interior designers who will help inspire, design and create your dream indoor and outdoor furniture solutions. We have options for all requirements and budgets with everything delivered and installed.

- Architectural Services

If you are going to embark on building your own villa then you'll need the expertise of an architect to visualise your plans and obtain planning permission. Fortunately, Portugal is blessed with some super architects and we will be happy to introduce you for an exploratory meeting. Architectural services can be just the design or you can employ them to be involved in the whole process, until the final brick is laid.

- Renovation Work and Building Services

Commonly, clients are purchasing older properties which require some modernisation. This could be just the kitchen and bathrooms or a full renovation to include plumbing, electrics and tiles. It is currently a good way to increase the value of equity in the property as well as styling the property to how you would like it. We know and recommend professionals who can renovate a whole villa or just paint a few walls.

- Surveyors

A crucial part of any purchase is the reassurance of the integrity of the building. We can organise this for you from our recommended panel of surveyors. Bilingual reports can give you thorough and comprehensive feedback as to the state and condition of the property. We can usually obtain a survey within seven days and a verbal survey within 48 hours. There are various types of survey available and these will be explained by the surveyor.

- Energy Certificate Services

Every property that is for sale must have an energy certificate. The property is rated on a traffic light system with A+ being the most efficient; this would normally mean solar panels, substantial insulation etc. Typically, properties around 20 years old have ratings of C or D. If you require an energy certificate then we can introduce you to a local firm who can prepare this for you.

- Insurance Brokers

Car insurance, house insurance and life assurance - whatever your needs we can recommend the best people to deal with. People who make life that little bit easier when you are trying to complete the insurance application forms or, more importantly, when you are trying to claim! All correspondence can be in English if you so wish giving you the peace of mind that is it all completed accurately.

- Air Conditioning Installation and Servicing

It is recommended that air conditioning units are serviced every 3/4 years but most clients probably don't do it, until, one day, they stop working! Needless to say, do not fear, we can help and get someone to come see you. We are proud to have introduced many clients to the

major air conditioning companies, ensuring your homes are kept cooler in summer and warmer in winter.

- Gardeners and Pool Cleaners

Most clients are not here full time in which case, if you have bought a stand-alone villa, you'll need some form of gardener/pool cleaner. On most occasions this can be the same person or team. In winter there would be less work but it's good to have the pool visited from time to time. The upkeep and maintenance of the garden is important to the overall look of your house - both in aesthetics and value. If you need a gardener or pool cleaner then let us know.

- Management Companies

If you want someone to keep an eye on your investment while you are back home then this is where management companies will help. In effect they will charge a monthly fee to take care of the property. This could involve a quick visit to open windows or a more comprehensive service where they can take care of everything from refurbishments, alarms, access, meet and greet etc. If this is of interest to you then we can give you the best options.

- Transport Companies

Moving your furniture to your new Portuguese home or maybe you wish to import your classic car for the summer? Whatever requirements you have (big or small), and to Portugal from anywhere in the world; there is a service just for you. There are many transport companies based in Portugal and a few which specialise in UK/Portugal trips. Contact us and we can guide you in the right direction.

- Rental Companies

If you are thinking of renting out your property then we will provide full guidance when you purchase a property from us. You basically have the two options. The first would be to effectively give your property to an advertising company to do all the work for you - this is, in theory, easier but the profits will stay with them. Alternatively, if you take the communication in house and operate the bookings yourself then this should be more profitable. We can guide you either way.

Property Of The Week

NEW 3 bedroom Villa Prestigious Gated Development



With prices set to go up on the second phase of this super development (by as much as €100,000) we think it's a great idea to snap up the last remaining unit on the first phase. Located just two minutes walk to Vilamoura marina and offers a secure condominium. Click the picture to learn more.

[Click Here To View Our Virtual Experience For This Property](#)

Testimonial Of The Week



Thank you Mika. This is the beginning of a partnership that will have a great future.

Nelson

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