THE BENAHAVIS COLLECTION

Fee & Cost Cheat Sheet — Benahavís & Andalucía

Guide only. Confirm figures with your lawyer and bank. Printed on October 30, 2025.

Purchase at a glance

Resale: transfer tax (ITP) at 7% in Andalucía, plus notary/registry, legal fees and (if financing) bank costs. New-build: VAT (IVA) at 10% + stamp duty (AJD) approx 1.2%, plus notary/registry, legal fees and bank costs.

Cost component	Resale	New-build
Transfer tax	ITP 7% (Andalucía flat rate)	—
VAT (IVA)	—	10% of purchase price
Stamp duty (AJD)	— (except certain mortgage deeds)	≈ 1.2% (province-dependent)
Notary & Land Registry	Typically €1,000–€3,000 combined	Typically €1,000–€3,000 combined
Lawyer / conveyancing	≈ 0.75–1.00% + IVA (21%)	≈ 0.75–1.00% + IVA (21%)
Bank costs (if mortgage)	Arrangement 0–1%; valuation ~€300–€600; other admin	Arrangement 0–1%; valuation ~€300–€600; other a

Benahavís specifics (ownership)

IBI: one of the lowest municipal property tax rates on the Costa del Sol (varies by property). Basura (rubbish collection): fixed €18 per year. Plusvalía Municipal: usually paid by the seller on sale (unless otherwise agreed). EPC (energy certificate): required to sell or rent.

Worked examples (guideline only)

Example	Resale — €750,000 (cash)	New-build — €750,000 (cash)
Main tax	ITP 7% = €52,500	IVA 10% = €75,000 + AJD ≈ €9,000
Notary + Registry	≈ €1,500	≈ €1,500
Lawyer (0.9% + IVA)	≈ €8,168	≈ €8,168
Indicative total buying costs	≈ €62,000 (≈ 8–9%)	≈ €85,500 (≈ 11–12%)
Indicative total to budget	≈ €812,000	≈ €835,500

Notes & tips

• Figures are indicative; exact amounts vary by property, documentation and lender. • New-builds: AJD rate set by Andalucía; confirm your exact rate with your lawyer. • Mortgages: request the bank's total APR/TAE for like-for-like comparisons. • Always send funds only to named client accounts confirmed by your lawyer.

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