How to use the IMT and stamp duty calculator

Step-by-step guide · 10 min

For anyone about to buy a home or other property in Portugal who wants to know, before signing, how much tax they will pay and how much cash they need on the day of the deed.

- ✓ **For beginners:** every term explained
- ✓ **Numbered screenshots** of the calculator
- ✓ **Interactive chart** and a PDF to download

1. What this calculator does

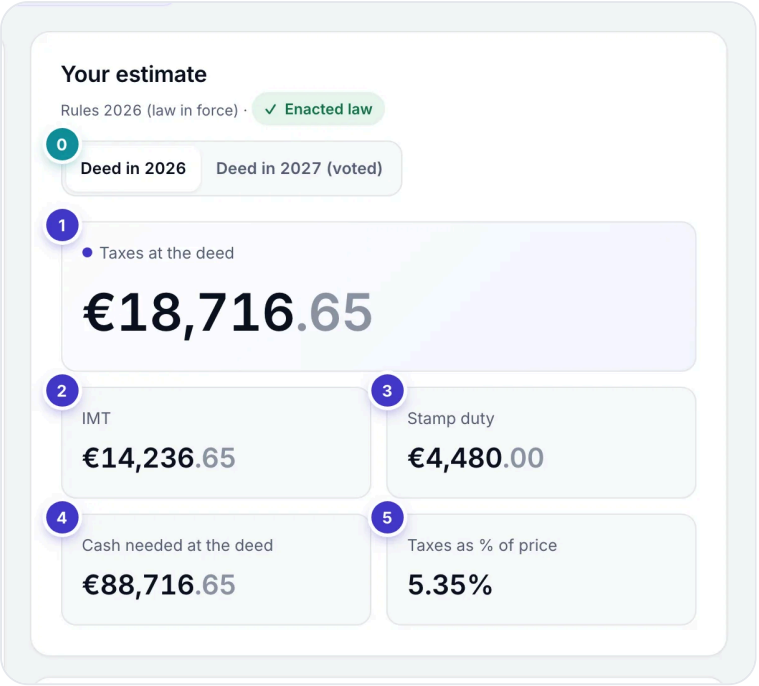
When you buy property in Portugal you pay two taxes **before the deed** (the deed, or *escritura*, is the act, usually at a notary, that transfers ownership to you): **IMT** (property transfer tax) and **stamp duty** (*Imposto do Selo*). You file the IMT declaration, pay both taxes and bring proof of payment to the deed. This calculator estimates those two taxes and, if you take a mortgage, the stamp duty on the loan too.

IMT depends on where the property is (mainland, Madeira or the Azores), the type of property, its value, who is buying (resident or non-resident, a couple, aged 35 or under) and the year of the deed. Stamp duty on the purchase is 0.8% of the same value IMT is charged on. The result adds everything up and shows the **cash needed at the deed**: price plus taxes plus fees, minus the mortgage.

The calculator does **not** cover: mixed property (part rural, part urban), purchases by companies based in tax havens, buying shares in a company, court auctions, or the

resale and rehabilitation regimes. Nor does it cover IMI (the annual tax you pay once you own the property) or bank charges. Notary, registry and lawyer's fees are **not taxes**: they are only included if you type in your own figure.

Everything you see is an **educational estimate**, not tax advice and not an assessment by the Portuguese Tax Authority (AT). Before you buy, always check with a qualified lawyer or tax adviser in Portugal.



What you will see at the end: the main result, explained in section 4.

2. Before you start: what you need

Have these at hand. If one is missing, the calculator tells you

what is unknown — it never treats it as zero.

The purchase price

The price agreed with the seller, shown in the accepted offer or in the promissory contract (CPCV) if you have already signed one.

The tax value (VPT), if you can get it

The property's official tax value. It appears on the property record (*caderneta predial*, the AT document that identifies the property), which the owner can see on Portal das Finanças → Imóveis, and on the IMI bill. Ask the seller or the estate agent for it. If you do not have it, you can leave the field empty.

Your tax residence status

Whether you are tax resident in Portugal, non-resident, or non-resident but previously resident in Portugal. If unsure, check your record on Portal das Finanças or ask your adviser.

The buyers' ages and housing history

For the youth exemption, what counts is your age on the day of the deed (35 or under), whether this is your first own permanent home, whether you are someone's dependant for IRS (income tax), and whether you owned residential property in the previous 3 years.

Your mortgage details

The loan amount and the term in years, from the bank's offer or simulation.

A quote for notary, registry and legal fees (optional)

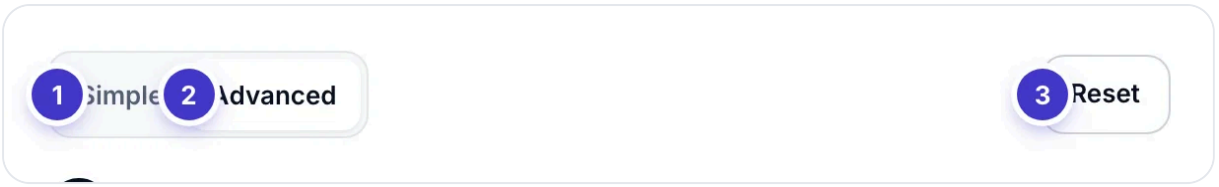
If you have asked a notary, lawyer or solicitor for a quote, keep it to hand. It is not needed to calculate the taxes.

3. Filling it in, step by step

The numbers on the pictures match the numbers in the explanations.

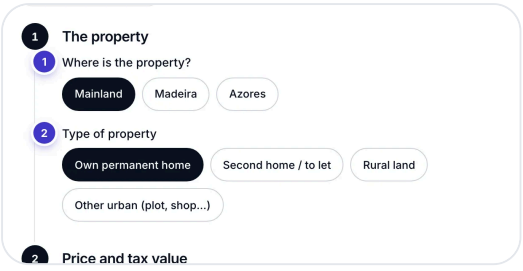
At the top of the form there are three buttons. **1 · Simple** shows only the essentials and uses the price as the tax base. **2 · Advanced** adds the tax value (VPT) field in step 2; use it when you know the VPT, because the tax is charged on the higher of the two values. All other fields are the same in both modes.

3 · Reset clears what you typed and restores the starting values (a €350,000 price, a €280,000 mortgage over 30 years, an own permanent home on the mainland, one resident buyer). The calculator keeps your latest draft in this browser, so if you come back later you will find the values you left.



Step 1 — The property

Say where the property is and what you will use it for. These two choices decide which IMT table applies.



1 Where is the property?

Choose *Mainland*, *Madeira* or *Azores*. In the islands the IMT bracket limits are 25% higher than on the mainland, so you pay less IMT on the same price. For example, on an own permanent home IMT is 0% up to €106,346 on the mainland and up to €132,933 in Madeira and the Azores (2026 rules). The 0.8% stamp duty is the same everywhere.

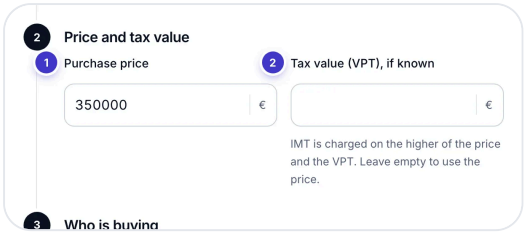
2 Type of property

Own permanent home (HPP, *habitação própria e permanente*) is the home you will live in permanently, with your tax address there; it has the most favourable table, with a 0% first bracket. *Second home / to let* is a holiday home or a home to rent out; it uses a different table with no 0% bracket. *Rural land* (farmland or forest) pays a flat 5%. *Other urban (plot, shop...)* pays a flat 6.5%. Only choose own permanent home if you really will live there: that is the condition for the benefit.

Tip. The under-35 option only appears in step 3 when you choose *Own permanent home*.

Step 2 — Price and tax value

Here you enter the value of the purchase. IMT and stamp duty are charged on the **higher** of the price and the VPT.



1 Purchase price

The agreed price in euros; separators are optional. Example: *350000*. This is the only required field: if it is empty or zero, the calculator shows a message instead of a result.

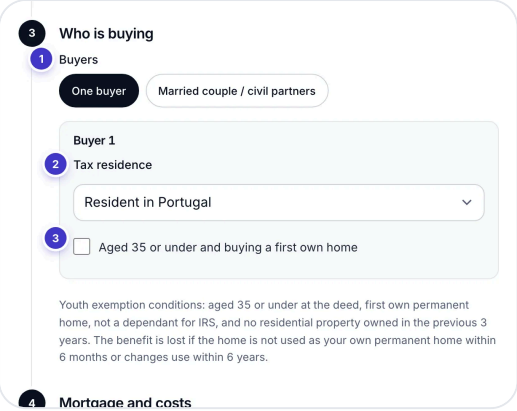
2 Tax value (VPT), if known

Advanced mode only. The tax value shown on the property record. It is usually lower than the price, in which case nothing changes. But if it is higher, the tax is worked out on the VPT. Example: with a €350,000 price and a €400,000 VPT, the base becomes €400,000. Leave it empty if you do not know it: the calculator uses the price and shows a reminder.

Tip. Common mistake: ignoring the VPT of a property bought below its tax value. If you can, get the property record before signing the CPCV.

Step 3 — Who is buying

Who buys makes a big difference: non-residents pay a flat 7.5% on housing, and buyers aged 35 or under can be exempt up to a certain value.



1 Buyers

Choose *One buyer* or *Married couple / civil partners*. If you choose a couple, a second block (*Buyer 2*) appears with that spouse's tax residence and youth option, because each spouse counts separately: the tax is worked out for each spouse on half of the value.

2 Tax residence

Resident in Portugal uses the normal tables. *Non-resident* pays 7.5% on the whole value when buying housing (since 25 May 2026), with no exemptions; if you become resident within 2 years, or let the property at a moderate rent for 36 months, you can claim back the difference. *Non-resident, previously resident in Portugal* does not pay the 7.5% rate and uses the normal tables. For a couple, 7.5% only applies if both spouses are non-resident and neither was ever resident.

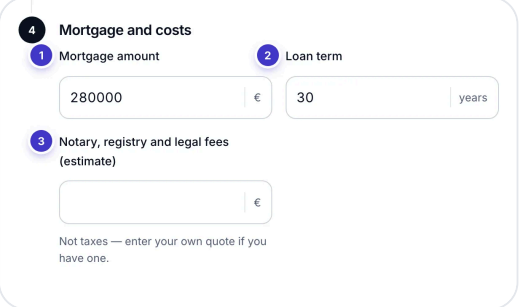
3 Aged 35 or under and buying a first own home

Only appears when the type is Own permanent home. Tick it if, on the day of the deed, you are 35 or under, this is your first own permanent home, you are not anyone's dependant for IRS, and you owned no residential property in the previous 3 years. In 2026, on the mainland, IMT is 0% up to €330,539 (€413,174 in Madeira and the Azores) and there is a stamp-duty deduction of up to €2,644.31. You lose the benefit if the home is not your own permanent home within 6 months or changes use within 6 years.

Tip. For a couple where only one spouse is 35 or under, tick the option only for that buyer. The result is marked ⚠ Provisional, because it is our reading of the law.

Step 4 — Mortgage and costs

If you take a mortgage, the loan also pays stamp duty. Here you also enter the costs of the deed, which are not taxes but are part of the cash you need.



1 Mortgage amount

The amount the bank lends you, in euros. Example: *280000*. If you buy without a loan, leave it empty or type *0*: there is no stamp duty on the loan.

2 **Loan term**

How long the loan lasts, in years. Example: *30*. Stamp duty on the loan is 0.6% for 5 years or more, 0.5% from 1 year to under 5 years, and 0.04% per month under 1 year. Interest on an own-home mortgage is exempt from stamp duty.

3 **Notary, registry and legal fees (estimate)**

The notary and land-registry charges and your lawyer's or solicitor's fees. **These are not taxes**: the calculator does not estimate them for you. If you have a quote, type it here (for example *2500*) so the total and the cash needed at the deed are more realistic. Left empty, it counts as zero.

Tip. The term can have decimals (for example 0.5 for six months), but for a normal mortgage the number of years is enough.

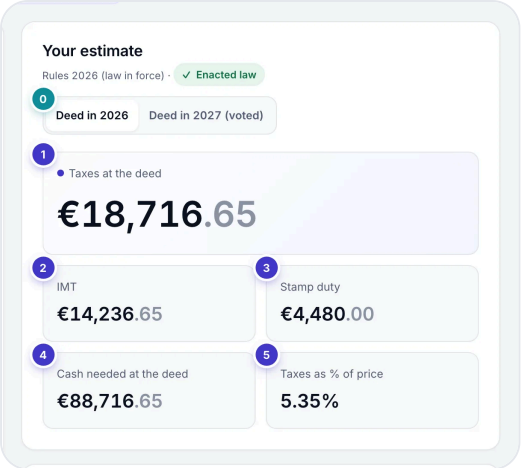
4. How to read the result

From the headline figure to the detail of every line.

Your estimate: the headline numbers

The top card sums up the result. Above it, the line *Rules 2026 (law in*

force) · ✓ Enacted law tells you which rules were used and their status.



0 Deed in 2026 / Deed in 2027 (voted)

Choose the year you expect to sign the deed. *2026* uses the law in force. *2027 (voted)* uses the IMT brackets of the 2027 State Budget as voted in Parliament, not yet published: the brackets rise by about 2.3% (the youth limit becomes €338,141) and the result is marked ⚠ Voted, not yet law. For Madeira and the Azores, the 2027 brackets are our own derivation (×1.25).

1 Taxes at the deed

The total tax: IMT + stamp duty on the purchase − youth deduction (if any) + stamp duty on the loan. This is the amount to set aside for taxes before the deed.

2 IMT

The property transfer tax. For housing it is progressive (base × rate − fixed deduction), but above a limit the whole value moves to a flat 6% and, above €1,150,853 (mainland, 2026), to 7.5%. For non-residents, 7.5% on the whole value.

3 Stamp duty

Stamp duty on the purchase (0.8% of the base) plus stamp duty on the loan, after any youth deduction.

4 Cash needed at the deed

How much of your own money you need: price + taxes + fees − mortgage. It includes your deposit (the part of the price the bank does not lend) and the taxes. Fees only count if you entered them in step 4.

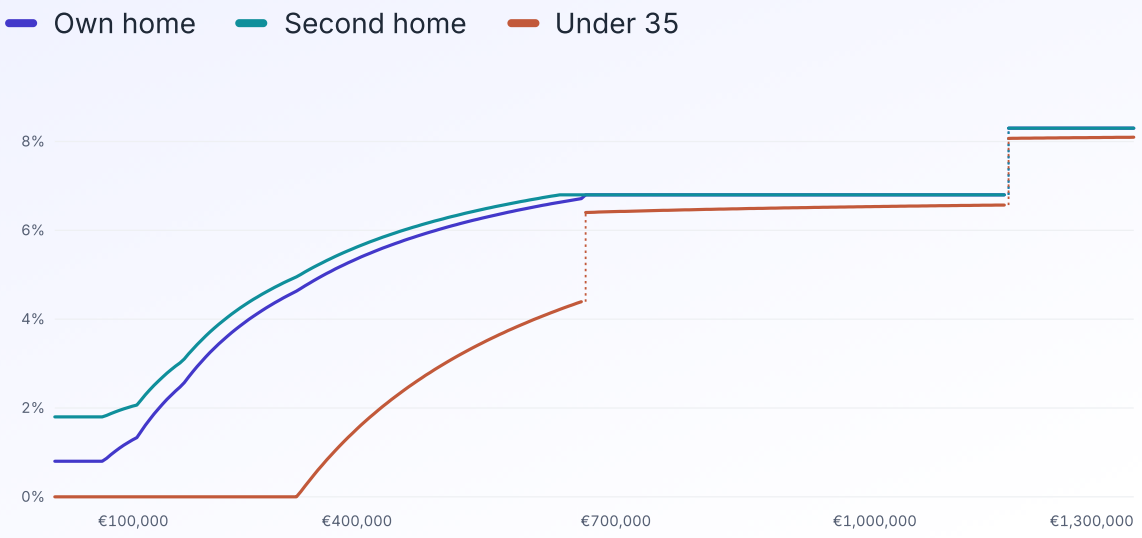
5 **Taxes as % of price**

Taxes at the deed divided by the price. Handy for comparing properties at different prices.

Purchase taxes across prices — you are here

In the calculator, this chart shows the same buyer profile at other prices, with a dot at your price. Jumps show where the whole price moves to a flat rate. The interactive version below shows the taxes (IMT + stamp duty, without the loan stamp duty) as a % of the price for three profiles: Own home, Second home and Under 35, always for one resident buyer.

Try it: interactive chart



Move over the chart, tap it or use the arrow keys to see the taxes at any price. One resident buyer, price ≥ VPT; includes IMT and stamp duty.

Move your mouse or finger over the chart (or use the arrow keys) to read, at any price, the taxes in euros and as a % of the price. Notice that the Under 35 line stays close to zero up to about €330,000 and then climbs; that from about €660,000 (own home) and €634,000 (second home) the lines go flat at 6%, because the whole price then pays the single rate; and that above €1,150,853 there is a jump to 7.5%.

1. **Mainland / Madeira & Azores**

   Switches the region. In the islands the lines are lower, because the brackets are wider.

2. **2026 / 2027 (voted)**

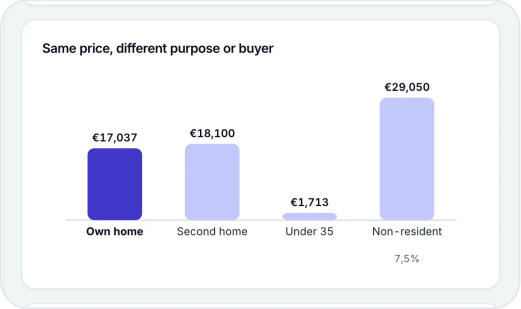
   Switches the rules year. 2027 is a voted scenario, not yet law.

3. **Own home / Second home / Under 35**

   Click one of these names in the legend to hide or show that line.

Same price, different purpose or buyer

Bars showing the taxes at your price for other profiles (without the loan stamp duty), so you can see what each choice is worth. It only appears for housing. The bar matching your situation is highlighted.



1. **Own home**

   One resident buyer, own permanent home.

2. **Second home**

   The same buyer, but for a holiday home or a home to let.

3. **Under 35**

   One resident buyer aged 35 or under, first own permanent home.

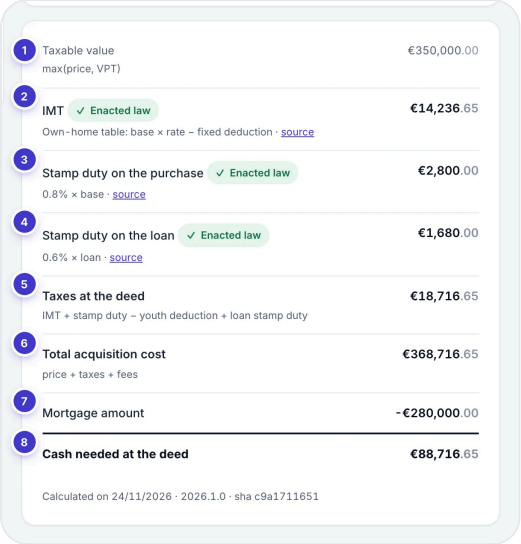
4. **Non-resident**

   One non-resident buyer, at the 7.5% rate.

The calculation, line by line

The table shows where each figure comes from. Tax lines carry a status label, the formula used and a *source* link to the legal rule. You may also see a *Youth stamp-duty deduction* line (if you ticked the under-35

option) and a *Notary, registry and legal fees (estimate)* line (if you entered fees).



1 Taxable value

max(price, VPT): the higher of the price and the VPT. It is the base for IMT and for stamp duty on the purchase.

2 IMT

IMT with the table used (for example *Own-home table: base × rate − fixed deduction*), its status and source.

3 Stamp duty on the purchase

0.8% × base.

4 Stamp duty on the loan

The rate for your term × loan (0.6% for 5 years or more). Only shown if you entered a mortgage.

5 Taxes at the deed

IMT + stamp duty − youth deduction + loan stamp duty: the same total as the top card.

6 Total acquisition cost

Price + taxes + fees: what the property really costs you.

7 Mortgage amount

The loan, shown as a negative figure, because the bank pays that part.

8 Cash needed at the deed

What is left to pay with your own money.

Warnings and notes below the table

Messages may appear under the breakdown. Always read them: they tell you what the calculator assumed.

1. **VPT not entered**

   Shown when you leave the VPT empty: the price was used. If the VPT is higher, the tax will be higher.

2. **↺ Refund for non-residents**

   Non-residents only: shows how much you could claim back if you become resident within 2 years or let at a moderate rent for 36 months.

3. **Warnings about couples, youth and regions**

   For example, when only one spouse qualifies for the youth regime, or when the youth stamp-duty cap in the regions is not yet confirmed (the mainland cap is used).

4. **ⓘ Not covered**

   Reminds you of the cases the calculator does not handle: mixed property, tax-haven companies, share deals, auctions, and the resale or rehabilitation regimes.

5. **ⓘ Independent educational estimate**

   The result is not advice and not an AT assessment. Always consult a qualified Portuguese tax adviser or lawyer.

6. **Save to my account · Print / PDF · Download CSV · Methodology**

   Save the simulation, print it or save it as a PDF, download the figures as a spreadsheet, or read how we do the maths.

The colour labels

Every figure carries a label saying how certain it is. Always read them.

✓ Enacted law

The rule used is published and in force. This is the normal case for the 2026 rules.

⚠ Provisional

The figure relies on our own reading, still to be confirmed. In this calculator it mostly appears for a couple where only one spouse qualifies for the youth regime.

? Unknown — not zero

We could not estimate a tax (for example, if the IMT table for that region and year is unavailable). The total is then incomplete. Unknown does not mean zero.

⚠ Voted, not yet law

Shown when you choose *Deed in 2027 (voted)*: the brackets come from the 2027 State Budget as voted in Parliament, not yet published, and may change.

5. Example: Anna buys her home in Lisbon for €350,000

Anna is 40, tax resident in Portugal, and is buying on her own the home she will live in, on the mainland, with a €280,000 mortgage over 30 years. She does not know the VPT yet and

has no quote for the deed. These are the calculator's starting values.

What you type	Valu
Where is the property?	**Mainlar**
Type of property	**Ov permane hon**
Purchase price	**€350,0(**
Tax value (VPT), if known	**emp**
Buyers	**One buy**
Tax residence	**Reside in Portug**
Aged 35 or under and buying a first own home	**I**
Mortgage amount	**€280,0(**
Loan term	**30 yea**
Notary, registry and legal fees (estimate)	**emp**
Year	**Deed 20**

What you see	Value
Taxable value	**€350,000.00**
IMT	**€14,236.65**
Stamp duty on the purchase	**€2,800.00**
Stamp duty on the loan	**€1,680.00**
Stamp duty	**€4,480.00**
Taxes at the deed	**€18,716.65**
Total acquisition cost	**€368,716.65**
Cash needed at the deed	**€88,716.65**
Taxes as % of price	**5.35%**

How to read this result. Anna should set aside about €18,717 for taxes: IMT and purchase stamp duty before the deed, plus the stamp duty on her loan. As the bank pays €280,000, she needs a €70,000 deposit plus the taxes: €88,716.65. Notary, registry and lawyer's fees come on top, as she did not enter them. If Anna were 35 or under and met the conditions, her taxes would drop to €3,392.57; as a non-resident they would rise to €30,730.00, with a possible refund of up to €12,013.35. In Madeira or the Azores, IMT would be €11,427.52.

6. Common mistakes (and how to avoid them)

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Choosing own permanent home for a holiday home or a home to let

Own permanent home only applies to the home you will live in permanently. Otherwise choose *Second home / to let*: IMT is higher, but correct.

!

Forgetting the VPT

If the VPT is higher than the price, the tax is charged on the VPT. Use Advanced mode and enter it whenever you know it.

!

Ticking the under-35 option without meeting every condition

Check your age on the day of the deed, that it is your first own permanent home, that you are not an IRS dependant, and that you owned no residential property in the previous 3 years.

!

Thinking notary and registry fees are taxes

They are not, and the calculator does not estimate them. Get a quote and enter it in step 4 to see the real cash you need.

!

Treating the 2027 scenario as law

It is the Budget as voted, not yet published. If your deed is in 2026, use *Deed in 2026*.

!

Choosing non-resident when you were previously resident in Portugal

Former residents do not pay the 7.5% rate. Choose *Non-resident, previously resident in Portugal*.

7. Frequently asked questions

When do I pay IMT and stamp duty?

Before the deed. You file the IMT declaration and pay IMT and the 0.8% stamp duty; the notary asks for proof of payment on the day of the deed. No tax is due yet when you sign the promissory contract (CPCV).

What is the VPT and where do I find it?

The property's official tax value, shown on the property record (Portal das Finanças → Imóveis) and on the IMI bill. It is usually lower than the price. Ask the seller for it.

We are a couple, both under 35. Do we pay IMT?

The tax is worked out for each spouse on half of the value. For example, at €350,000 with both eligible, each half (€175,000) is below €330,539, so the estimated IMT is €0. Tick the option for each buyer.

I am a non-resident. Do I always pay 7.5% ?

Yes, if you buy housing and have never been resident in Portugal (for a couple, if both are non-resident). You can claim back the difference to the normal rates if you become resident within 2 years or let at a moderate rent for 36 months. The calculator shows how much.

Why does my IMT jump above a certain price?

For housing, above a limit (€660,982 for an own home and €633,931 for a second home, mainland 2026) the whole price moves to a flat 6%, and above €1,150,853 to 7.5%. That last jump is easy to see on the chart.

Does mortgage interest pay stamp duty?

Interest on an own-home mortgage is exempt. What pays stamp duty is the loan amount itself: 0.6% on a loan of 5 years or more.

What next?

Save or print the simulation and take it to your lawyer, solicitor or tax adviser, together with the property record, the CPCV (if you have one) and the bank's offer. Ask them to confirm the property type, your tax residence and, if relevant, the youth exemption conditions.

Every buyer needs a Portuguese tax number (NIF). The taxes must be paid before the deed. After the deed, you become the owner for IMI purposes from the next 31 December, and IMI is paid the following year: use the IMI calculator to estimate it.

Educational estimate — not tax, legal or financial advice. Uncovered World Unip. Lda is not a tax adviser or financial company: always consult a qualified lawyer or tax adviser.