

CATch   
*Your Portuguese  
Dream!*

# Buying

S E R V I C E S

**YOUR GUIDE** to  
relocate and purchase in Portugal





About Us



Buying Service



Q&A





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# About Us

Savvy Cat Realty values integrity, above all. As a business in real estate, we are concerned with cultural and economic sustainability. Our goal is to slow down gentrification by making sure foreign buyers make informed purchases that are not overpriced. We believe in helping expats spend less and have a much smoother relocation. Have the support from a local business and integrate into the local community while bringing cash flow in a sustainable way.



**FULL HEARTS  
FULL-SERVICE**

Find the most complete  
service in the market  
with us



**PRACTICAL  
KNOWLEDGE**

Specialized on EXPATS  
and tailored for buyers



**INTEGRITY  
IS KEY**

We've got  
your back!





# Our Pillars



## FLEXIBILITY

We work with Real Estate agencies, private sellers, banks, auctions and more!

We're not limited by portfolios.



## AVOID CONFLICTS

We avoid conflicts of interest at all costs. We will never represent both the buyer and the seller.



## TECHNICAL KNOWLEDGE

Count on Ana's vast experience in the Real Estate market to help you. She knows the in's & outs of all the bureaucracies and technical aspects of the process.



## SUSTAINABILITY

We want to create a balanced and equal market for both locals and foreigners. You will also be supporting a local growing business.



## BESPOKE SUPPORT

By building personal relationships we support our clients with their individual needs - from opening a bank account, getting a NIF, licensing, construction, connecting you with experts, a community, a school, holistic & spiritual requirements etc.



## NON COMMISSION

Our services have fixed prices, so we do not push for higher value purchases to get higher commissions. We work solely on our client's best interest.



## INSIDE PERSPECTIVE

All of our advisors are locals who have lived in their assigned area for over 10 years!

They know the area of your interest inside out and are here to help you navigate it.



## TRANSPARENCY & INTEGRITY

Transparency and honesty are absolutely fundamental to us! We want to create a mutual trust and respect relationship with all of our clients.



## LEGAL SUPPORT

We have a lawyer on payroll and all transactions & relevant information are verified by him.



## Our Mission

With the help of an amazing team of Savvy Locals, Savvy Cat is able to assist people who are looking for a dream where location is secondary.

*Let us know your dream and share a bit about who you and your family are, and we will support you all the way until you are living it!*

This business was designed to focus on service and not on profit. We believe profit comes when clients are happy, and everyone is doing their part, and so far, that is exactly what is happening.

## Our Vision

Savvy Cat was created to help expats that wish to move to Portugal find the right location, neighbourhood & property and make sure they are getting a good deal that benefits them (by saving money) and the locals (by not inflating prices).

It's also important for us helping with the culture shocks, and supporting the integration into local communities so our clients feel at home and everyone benefits.

We hope to, with time and effort, help change the market for the better, and contribute for service focused businesses to thrive, opposed to profit focused businesses, specially in the real estate area.





“So, I created a business model that was not just about buying real estate but more targeted at finding the right location and the right property for each client while making sure they weren't overpaying. It's about easing culture shock and assisting with relocation so that foreign citizens can truly enjoy their time here.

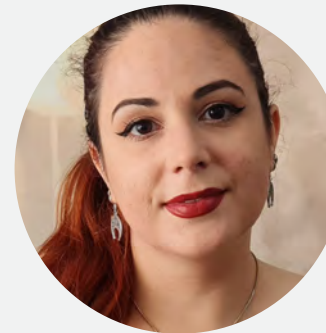
I designed it to benefit everyone involved, focusing on service and not profit. I believe profit comes when clients are happy and everyone is doing their part, and so far, that is exactly what is happening.

I hope to, with time and effort, help change the market for the better and contribute to service-focused businesses thriving, as opposed to profit-focused businesses.

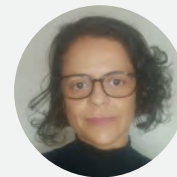
Now I have a Team of Savvy Portuguese locals to back me up on this dream and we aim to improve and grow as a business and as people in every step of our journey!

Ana Caramujo

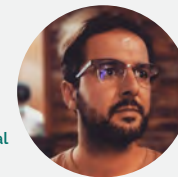
## Our Team



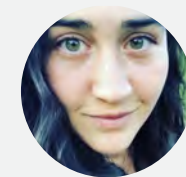
**ANA CARAMUJO**  
Savvy Cat Founder  
& entrepreneur



ANDREIA  
XAVIER  
-  
INVESTMENT  
MANAGER  
Mainland Portugal



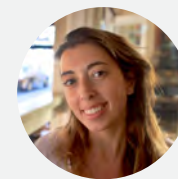
MARCO  
OLIVEIRA  
-  
RELOCATION  
ADVISOR  
Braga District



TERESA  
ATHAYDE  
-  
RELOCAT ION  
ADVISOR  
Porto District



DIOGO  
ALBUQUERQUE  
-  
INVESTMENT  
MANAGER  
Coimbra District



DIANA  
SANTOS  
-  
RELOCAT ION  
ADVISOR  
Leiria District



GRACIOSA  
MORGADO  
-  
RELOCAT ION  
ADVISOR  
Lisbon District



JOÃO  
BRANQUINHO  
-  
RELOCAT ION  
ADVISOR  
Algarve Region



IRINA  
PIRES  
-  
RELOCAT ION  
ADVISOR  
Alentejo Region



HUGO  
PACHECO  
-  
LAWYER  
PRACTICE  
LICENCE  
N° 60386F





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## Buying Service

### A COMPLETE SERVICE FROM WHISKERS TO TAIL

**Our Service is two in one : Consulting + Real Estate**

This means we advise on all kinds of things related to moving and buying in a different country and combine this consulting service with the real estate purchase service. This is our model and how we love to work. We do not provide these services separately.

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In order to initiate service, an initial advisory call with Ana (CEO) must be booked to assess if our service is truly a match, provide initial advice, and make sure expectations are realistic. It can be booked on our website (sometimes there are waiting lists).



# Buyer Services Process

1

## ADVISORY CALL

So we understand your needs and make sure our service is the best fit for you.

2

## 2 WAY FEEDBACK

So you understand the market and we understand your taste & needs.

3

## LOCATION CHOICE

For you to experience the locations/neighbourhoods we think are the best fit and decide which one attracts you the most.

4

## POST PURCHASE SUPPORT

Utilities, over vision of renovations/works, support with any further networking (decorators, movers, solar panels, etc).

5

## CLOSING

Negotiation & Final revision of the process (costs, timeframes, potential issues) signing the CPCV & Deed.

6

## GROUND WORK

Visitations/Advisory/Technical Inspection / Legal Verification to make sure we find the right thing and it comes with no surprises; quotes for works & renovations.

NIF and bank accounts are usually done between step 2 and 4 depending on urgency







# Our Packs

And to further personalise our clients experience, the Buying Service offers 3 package categories according to the needs of our 3 main clients profiles.



## DECIDED

Want to move and live in Portugal;  
May want support with the Visa application

- Have a specific location in mind & likely did a lot of research;
- Want to buy one property for private use that is ready to move or in need of minor renovations
- May rent for a few months before buying;
- Want support finding the right neighbourhood and getting settled
- Want to make a smart purchase & someone who will help find it
- Want to avoid issues with the property or location by having expert & legal advice



## WANDERER

Want to move and live in Portugal;  
May want support with the Visa application

- Are considering several locations or Looking for an ideal, not a location;
- Don't know the country well and want support in finding the right match;
- Likely enjoy travel and change & want to explore;
- Want to be in contact with the locals & culture;
- Interested in return and re-sale as moving elsewhere is always a possibility;
- May be considering constructing or renovating;
- May want up to one extra property



## INVESTOR

Want to move  
to Portugal & invest;

- Want support in the whole process, including setting up a business
- Looking to purchase multiple properties,
- Looking to build / renovate / rent / buy a business property;
- Want to be presented different business models for their investments,
- May be quite wealthy, but are fair and reasonable,
- Would like an inside perspective on the markets & access to off market networking, connections & deals,
- Often Golden Visa Investors & Cash buyers;



## ADVISORY & ASSISTANCE (SERVICE PACKS)

Moving to a different country is a complex and often stressful process.

Our service is designed to give our clients "a friend on the inside," with all the legal and technical knowledge needed so no surprises arise later on.

We offer an all-in-one solution where we figure out the best possible options for each of our clients, providing a smooth and more relaxed relocation to Portugal.

Our market experience allows us to solve most of the problems that come along without the stress and time consumption of figuring it out yourself, while also guaranteeing you are safe legally and making a good purchase.

Each client is on a very unique and personal journey, and we are here to help them every step of the way.

**STEP 1** - The advisory packages consist of all the services we provide that incur a great deal of time and technical knowledge. This separates us from the typical real estate service and guarantees we will invest in every single one of our clients. You can see what each pack includes on the [table](#).

A service contract is signed between Savvy Cat Realty and the client - this makes sure we are always on your side. Our contract holds us to that. We only work with exclusivity, exactly because of how much we invest in each client.





## ADVISORY & ASSISTANCE (SERVICE PACKS)

### ADVISORY CALLS

Our Management Team advises clients countrywide and helps them narrow down their choices. They're also the ones to request for technical and investment study inquiries.

Calls with Management must ideally be prescheduled and 15 days apart.

Representatives advise on neighborhoods, locations, or cities within their respective areas and give an inside perspective as long-term residents. You should ask them about daily life: transport, schools, jobs, banks, services, markets, etc. And of course property search and visitations! Research is a two-way street; we encourage open communication!

Staff is usually only available during business days. Please respect the staff's time off. When our brain has time to rest, we will perform better!





## REAL ESTATE MEDIATION

**Step 2** is about the real estate transaction. However, as we are against inflating prices for commission gains, these costs are tabulated and not commission based.

This step is only requested after the deed is finalized.

If you opt to buy a property under a licensed agency listing and we secure a shared commission that covers the amount of our tabulated cost, it will not come out of pocket for our clients, as it is included in the property value. This scenario results in clients only paying for the service package out of pocket.

For private sellers, auctions, or other situations with no shared commission, this value is due in total from our clients.

In situations where the commission is reduced (either due to an uncooperative agency or an agency that negotiated a very low commission amount that keeps them from sharing), the amount comes partially from you and partially from the seller.

Mediation costs apply per transaction to all real estate transactions mediated by Savvy Cat Realty.

PROPERTY VALUE	SERVICE PRICE
€ 0-110k	€ 3 000,00
€ 111k-250k	€ 5 500,00
€ 251k-450k	€ 9 000,00
€ 451k-1 M	€ 15 000,00
1-2M	€ 25 000,00
2-4M	€ 45 000,00
Over 4M	€ 75 000,00

We always take these costs into account during negotiations and inform you of their value before you commit to the purchase. We always make sure our clients are never on the wrong end of a deal.

By signing with Savvy Cat Realty, you are committing to both of these services; they are not provided separately.

If you decide to move forward with a purchase and exclude Savvy Cat during the contracted time, you will be liable for the amounts tabulated here.





# Additional Service Information

## KEEP IN MIND

You can work with more than one representative (except on "the Decided") and explore several locations of your choosing. Limits are set by each package.

The property verifications are done by a qualified professional and include a report. When no professional is close by, travel costs may be incurred.

The tours last approximately 8 hours and include one meal for up to two people. We explore the locations extensively and give a lot of input from a resident perspective. We don't recommend bringing children.

Everything in Portugal tends to be slow; be prepared for that. We do our best to get things done in a timely manner, but it often depends on second parties.

All staff travel counts towards the travel limits, except for the tours. We book visits and tours on weekends, upon agreement reached at least 7 days prior to the booking date.

## HOLISTIC SERVICES



Find a home that matches your soul  
*Consultations with a spiritual guide*

For those with holistic needs, are you looking for someplace specific in order to ease and nourish your soul and keep your vibes high? Or perhaps you'd like to have the energy of the property assessed before moving in?

You can count on our respectful and empathic Savvy Team, alongside fellow holistic practitioners, to accommodate and take into account any of your spiritual needs.





## Package Breakdown Costs

SERVICE	COST	DECIDED	WANDERER	INVESTOR
Location advisory * (hour)	€100	0	4	4
Support Calls w/ agents (hour)	€60	10	20	40
Calls with Investment Managers (hour)	€100	2	3	10
Travel (km)	€0.5	600	1200	2400
Utility Support (unit)	€100	2	2	4
Resident Tours · 8hs	€480	1	2	2
Bank Account opening (unit)	€50	2	2	2
Obtaining NIF /Fiscal Rep. (unit)	€50	2	3	4
Expert verifications of property (unit)	€350	1	2	3
Legal Assistance (hour)	€100	4	6	12
Consultations with a spiritual guide	€50	1	2	2
Renovation PM (unit)	€500	1	2	2
Residential construction PM (unit)	€1500	0	1	0
Investment PM (unit)	€3500	0	0	1
Package duration		6 months	12 months	30 months
Allowed Suspension Time		3 months	6 months	6 months
<b>Total of services included</b>		<b>3,280.00 €</b>	<b>6,810.00 €</b>	<b>13,510.00 €</b>
<b>Price of pack</b>		<b>2,500.00 €</b>	<b>4,500.00 €</b>	<b>8,500.00 €</b>

**25%  
PACK DISCOUNT**  
**DECIDED**  
**2,500 €**

**30%  
PACK DISCOUNT**  
**WANDERER**  
**4,500 €**

**35%  
PACK DISCOUNT**  
**INVESTOR**  
**8,500 €**

## All packages include



1 Rental Assistance



Purchase Search



Off Market Sourcing



Contact & Selection of Listings



Neighbourhood /City Advisory



Covers Private & Agency Listings



Negotiation



Visitations



Property Advisory



Contract & Documentation verification by Lawyer



Mortgage/ Credit Mediation



Renovation Budgets & Oversight



Local Sourcing & screening of professionals  
(Contractors, Engineers, Architects Decorators, etc)

\* can be more than one agent on call.

2 payment, we impose no fixed limits, but we will avoid wasting both our clients and our teams time in excessive or unnecessary visitations.

\*\*\*optional spiritual guidance sessions.

PM : Project Management

ALL PRICES presented in this document DO NOT INCLUDE VAT (23%)





# About Payments & Process



## DEPOSIT

- 20% of service pack cost  
(500€ | 900€ | 1700€)

The service contract will be sent within a week of receiving the first payment. It can be requested for review prior to signing up.

After this payment, you will be assigned a representative according to the area you decide to explore first. They will accompany your process, help with research, questions, suggestions and experiences in regards to moving and living in Portugal. You can request to speak with other representatives and explore other areas, within the limits of your package. Additionally, it is also possible to contact management (Ana and Andreia), but response times can be slower due to busy schedules.

We start by making an initial search to get to know your tastes and requirements and introduce you to the Portuguese market. This is a two-way street; you can send us things you think are suitable for you to get our feedback and we will send you options too, so that we learn your tastes and you understand the market better.

You can only schedule visits, tours and other non-digital services after the second payment.

Additionally, you can also book a consultation with Iryna, our numerology and tarot master. This is optional and at no extra charge.

This payment is only refundable if made within 15 days and if no service was provided up to the date of the refund request (advisory and research services).



# About Payments & Process

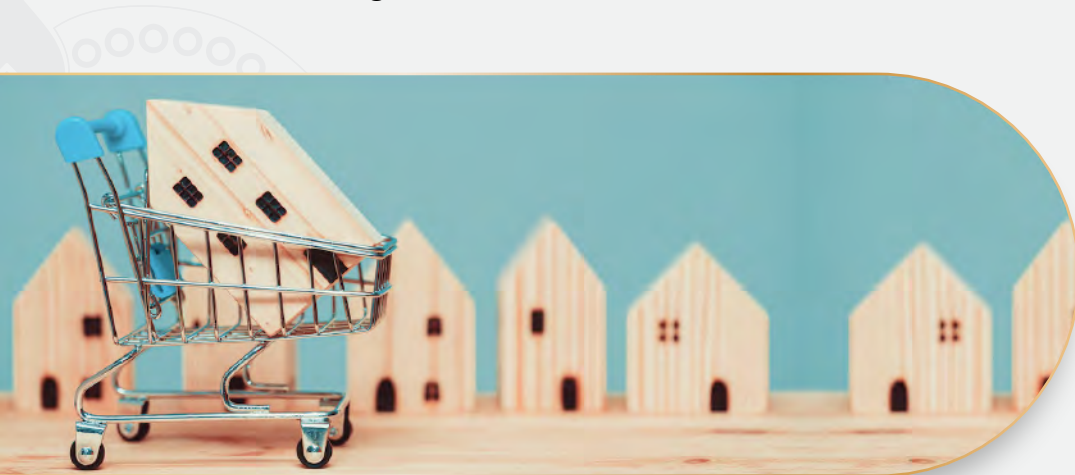


## THE SECOND PAYMENT

Remainder of service pack cost  
(2000€ | 3600€ | 6800€)

Requested within 90 days of the first payment or a week before in-person service is initiated - this gives access to all of the remaining services, such as tours, visitations, written and video reports, market and investment studies, etc.

Keep in mind the buying process takes between 1 month and 8 months, depending on market availability, client requirements and documentation being in order for the sale. The average time is about 4 months.



## REAL ESTATE TRANSACTION COST

According to the value of the purchase, consult our real estate mediation cost [table](#). Only after the deal is guaranteed (purchase contract or deed) is it requested.

This amount can be paid in three ways:

- Either entirely by the seller or a 50/50 split between buyer and seller representative (standard commission is 5%).
- In the case of reduced commissions, partially by the seller and partially by the buyer (to total the amount tabulated).
- Fully by the buyer (Savvy Cat's client) in case of private or off-market transactions or uncooperative agencies.

Clients are warned before closing of any costs coming out of pocket to them.





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# Q&A

## **ARE YOU A BUYER'S AGENCY?**

We are a buyer and relocation agency. We provide visa, location, rental, purchase, investment, renovation and construction support to future owners and tenants in Portugal.

## **WHERE DO YOU WORK?**

We cover all of continental Portugal and will soon be expanding to Madeira. Azores is not yet covered. You can meet our team here.

## **DO YOU HAVE A PHYSICAL OFFICE?**

We currently do not have a physical office. We meet with clients, partners, technicians and agencies in person, but as we have a team spread throughout the country, having an office does not work for us. We don't work with "walk-ins". The team only meets in person with paying clients or at sponsored events. If you have any questions, feel free to reach us at [contact@savvycatrealty.com](mailto:contact@savvycatrealty.com).

## **DO YOU HAVE ACCESS TO OFF-MARKET PROPERTIES?**

Yes, we search the whole market, do in-person scouting and off-market networking for our clients. But we cannot guarantee that we will find a match off-market for each specific client.

## **ARE SAVVY CAT SERVICES PAID IN ADVANCE?**

Yes. Rental packages are pre-paid, and service begins only after a package is purchased on the website a 20% downpayment is required to start the

service and an advisory call must be booked for screening.

## **ARE REAL ESTATE SERVICES USUALLY PREPAID?**

No, the standard in Portugal is a 5% commission paid by the seller at the end. Buyers are frequently represented by selling agents, which leads to a lot of misinformation and price inflation. Selling agents usually divide commissions 50-50 with buyer representatives, but there is no obligation to do so. We offer a lot more than real estate services, and that's what our packages cover - a tailored service with verification, location, networking, analysis and project management, among others - and why they are pre paid. The real estate transactions in Savvy Cat are paid after the deed is finalized.

## **CAN I CALL YOU FOR FREE BEFORE I PURCHASE YOUR SERVICES?**

No. We will have discussions with prospect clients free of charge at sponsored events only. We also respond to simple inquiries that don't require tailored or specialized knowledge via email. For technical and tailored advice, an advisory call must be booked with either Ana or an Agent.

## **DO YOU OFFER SERVICES INDIVIDUALLY (OUTSIDE THE PACKAGE)?**

We only offer Resident Tours. Package clients can purchase extras at the tabulated price to complement their package if needed.



### **CAN I PURCHASE A PACK WHEN I ARRIVE IN PORTUGAL AND START SERVICE IMMEDIATELY?**

We recommend purchasing rental packs at least 7 business days prior to the date you want to start visitations and buying packs at least 3 weeks in advance. We recommend scheduling in-person activities with your local representative as far in advance as possible, as scheduling requests are answered in the order in which they are received.

### **IS MY LOCAL REPRESENTATIVE ONLY WORKING FOR ME?**

No, each representative will be working with multiple clients. We cap the number of clients and delegate tasks among the team when one member is overworked due to client scheduling. It is important to give us as a heads up of any in-person services you might require with as much advance time as possible, so we can organize our time accordingly. Scheduling requests are answered in the order in which they are received. The representative will warn you of any schedule conflicts and offer you alternatives.

### **WHAT DO YOU MEAN BY OFFERING SUPPORT FOR MY VISA? WHAT KIND OF SERVICES DO YOU PROVIDE FOR THIS?**

We assist in obtaining the NIF(s), residence permits, address registries, family reunification bookings, reviewing and checking all documentation

if needed. We provide recommendation letters, and support in opening the bank account. This does not apply to golden visas, as the submission needs to be made by a lawyer, but we have special rates with trustworthy partnered lawyers.

### **HOW MANY NIF'S CAN YOU ASK FOR WITH THE PACKS?**

Packages include support for up to 2 NIFs, except for the investment package, which will cover up to 4.

### **CAN YOU GET OUR NIFS EVEN IF WE ARE NOT IN THE COUNTRY? HOW LONG DOES IT TYPICALLY TAKE TO GET NIFS AND A BANK ACCOUNT?**

In person, they can be done in 1-2 business days. Online: 1-3 weeks, depending on the offices handling the process.

### **IF WE PURCHASE A BUYING PACK BUT WANT TO RENT FIRST, HOW DOES THE TIME FRAME WORK IN TERMS OF INITIATING THE BUYING PROCESS, CONSIDERING THE PACK HAS A X VALIDITY?**

We allow suspension of packages for a period of time in situations like this or when the clients need to go back to their country for a period of time. You can check the suspension limitation for each package here.

### **CAN YOU NEGOTIATE A CLAUSE IN THE CONTRACT IN CASE THE LANDLORD IS RELUCTANT TO ACCEPT MY PETS?**

We often negotiate a bigger safety deposit, but the landlord is not obliged to accept it.

### **CAN YOU NEGOTIATE A TERMINATION CLAUSE IF OUR D-7 VISA IS NOT ACCEPTED?**

We can request that, and have had cases where it was successfully implemented, but it has to be accepted by the landlord as they have no obligation to accept such a clause.

### **CAN I TERMINATE A LEASE AGREEMENT BEFORE 1 YEAR?**

Depends on the duration of the contract and the type of contract (holiday rental property or long time lease). Long term rent 1 year contracts can usually be terminated after 6 months.

### **IS THE INTERNET RELIABLE IN X CITY?**

That is something you can discuss with your local agent- most medium and large cities have fiber internet, which is very reliable. In more isolated locations, it will depend a lot on where the lines go. There is always a solution, whether it is ADSL or satellite.

### **CAN YOU OPEN A BANK ACCOUNT FOR US EVEN THOUGH WE ARE OUT OF THE COUNTRY?**

There can be limitations, as it depends a lot on the person handling the process. We have a contact in Lisbon Millennium who is usually very efficient but is not always available.



### **WHEN SHOULD THE PURCHASE PROCESS BE INITIATED?**

We recommend initiating the purchase process about a month before your trip to Portugal or a month before your ideal search start date. This is because it is very important to organize and plan with agents, not only in terms of scheduling but also because it's important for us to get to know you a bit in order to better tailor our services to your specific needs. We recommend doing the tours before starting the property visitation service.

### **WHAT IS THE NEXT STEP AFTER WE PURCHASE THE PACKAGE ON THE WEBSITE?**

For rental packs, once you complete filling out our rental form, you will be assigned to the agent corresponding to the area of your interest who will initiate services as soon as possible. Buying packs can only be purchased after an initial Advisory Call. One of our agents will be assigned to you upon the 20% payment of the pack of your choice.

### **DO YOU HAVE A REAL ESTATE PORTFOLIO?**

No. We will be expanding to represent sellers soon, but it will be a separate service with different professionals. The buying team will not work with sales, and vice versa.

### **CAN WE BRING OUR CHILDREN TO YOUR TOURS?**

We do not recommend this. Resident tours are a full day with a lot of information. Our company cars can only accommodate three passengers at a time (for group tours, we use a rented minibus).

### **CAN YOU ASSIST OR RECOMMEND WHO I SHOULD CONTACT TO BEGIN GETTING A MORTGAGE AMOUNT?**

We have trusted mortgage advisors and credit mediators that we work with and our team will support the credit process throughout the buying and relocating service relationship.

### **WHAT MORTGAGES DO I QUALIFY FOR?**

Tailored advice must be discussed on a paid advisory call.

### **WHEN SHOULD I START THE MORTGAGE PROCESS?**

We recommend that our clients start the analysis process right after they sign up with us. Banks have been very slow and request a lot of documentation. Preapprovals are not available in Portugal, but preanalysis can provide you with an installment estimate and a credit limit. The process is only finished once the property is evaluated by the bank, and the final amount will always depend on the result of this evaluation.

### **CAN I UPGRADE TO ANOTHER (BUYING/RENTAL) PACK IF NEEDED?**

Yes, depending on the timing of your decision, you may only get a partial discount. If you upgrade within 90 days from the initial purchase, the full price of the initial package is applied towards the upgrade. Between 31 days and 180 days, 50% of the cost of the initial purchase is applied towards the upgrade; from 181 days up until 270 days, only 25% is applied. After this, no discount will be applied.

### **HOW LONG DOES IT TYPICALLY TAKE TO FIND AN APARTMENT?**

It depends a lot on the location you are looking in; generally, the market has more demand than it has supply, and the more requirements you have, the harder it will be to find a match. In Lisbon this particularly true, so we recommend adjusting demands and expectations, especially for rental.

Rentals usually take 30-60days.

Buying usually takes an average of 3-4 months, but it can be between a month and 8 months depending on how specific the client requirements are and how readily available the offer is at the desired location.



/SavvyCatRealty



savvycatrealty.com



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