

# **BUYER**GUIDE





We thank you very much for your interest in Zero Commission, as our name suggests, we work on a fixed fee basis for seller and buyer. As a buyer you quickly get the idea that the costs are for the seller, but these commissions are high in Spain, between 3 and 6%, with the average commission often being 5%.

It has been proven that our system serves the interests of the seller and buyer most efficiently, with the slogan, "There is no reason to pay more...

If you consider that the average sale of a property in Spain is 250,000 euros for second homes, we are talking about a significant amount, these fees are included in the selling price of a property to realise a sale. Ultimately, in a sale, only one person pays and that is the buyer, and any cost you pay is included in the price and the lower the fees for mediation, the better the final purchase price!

# **HOW IS OUR COMPETITIVE PRICE STRUCTURED?**

Due to our degree of efficiency in the marketing, ICT and the process of each sale, but also in a large turnover of properties sold, distance, and we work very regionally and therefore visit and know every house ourselves within a short distance from our office, we are able to keep our overheads low. In addition, we work with a team of lawyers who know our system and have access to the back office data, allowing everyone to work very quickly, but above all cost-effectively.



# TRANSPARENT SYSTEM

Zero Commission is clear in all its details, our team works with fixed prices for both the buyer and seller of a property and our mission is to make this process as efficient as possible, reducing the costs of the sale through mediation by thousands of euros.

#### **BUYER**

Our service is based on a fixed amount of 999 euros for the mediation to the buyer for our service. You also have access to our free search service at any time. You can not only see us as your purchasing agent. You can of course discuss all additional costs and documents with our broker so that you have an idea of the costs and documents before you make a bid. In addition to this, a bid is always based on legal review and approval of all documents by the lawyer. Of course our service fee is on no cure no cost base, you only pay when we succeed to find the perfect desired property for you.

# **PRE SCAN**

As soon as there is an initial offer, our broker will also make a pre-scan to go through and check the documents in detail for you again.

# MORTGAGE

If you need a mortgage, consult our mortgage section on the website and complete the form. Our system will put you directly in touch with the account manager at the Spanish bank who will provide you with a quote and contact you directly.



# LAWYERS AND LEGAL SERVICE

We give you complete freedom in the choice of your lawyer, but we advise you to use a lawyer who is known in the region where you are purchasing. After all, they are well informed about the localsituation. In case you hire a lawyer with whom we work, you will benefit from faster processing. The reason is simple: affiliated lawyers have access to our back office and can therefore quickly download documents and act faster than average lawyers. We only work with well-known and reputable law firms and they assist you as well with your NIE, bank account setup and much more.

#### YOUR BENEFITS WITH ZERO COMMISSION

#### **EXPERIENCE**

You benefit from more than 30 years of experience in Spanish real estate, a wide range of properties with clear conditions and maximum service. Our free search service at your disposal 24/7.

#### **FIXED SERVICE FEE**

Our company works with a fixed fee, no inflated prices to pay expensive mediation costs. The fixed rate is competitive, and we therefore always have the property for sale at the most favourable conditions you can find on the market.

#### LARGE SELECTION OF PROPERTIES

Through our own offer, but also that of affiliated partners, we offer you a wide range of properties. For every customer we advise you to use our free search service where you can create a profile of all the important criteria to find the ideal property by our team. to find for you. Our system also uses properties that are for silent sale and are therefore not advertised online.

#### **MORTGAGE**

Through our specialists you have access to a network of banks that can help you with financing for the property you want to purchase. If you are interested in a mortgage, complete our form and it will be directly connected to the bank that will provide you with a quote, if you meet the conditions.

# LANGUAGE

t goes without saying that when you make an important decision buying a house, you prefer to discuss each detail in your own language. Both our brokers, who are natively linked to every request in your own language as well our affiliated lawyers only speak the modern common languages. Languages we support are English, Spanish, Dutch, German, Polish, French and Russian.

#### **LOCAL OFFICES**

Our offices are always located close to the properties that we promote, that's why we are not only familiar with the property, but especially with the surrounding area. It is extremely important to give people good advice on where to buy and especially what you should not buy, think of bad neighbourhoods and flooding during heavy rainfall, structural problems and more...





you not only purchase for the best price with optimal service, but you also enjoy a carefree process where your purchase of a new home runs smoothly...