

Power of Attorney Remote Purchase Checklist

Company-authored buyer checklist · Buyer Protection Desk by THE-Ö

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Use this checklist when

You are buying property in Portugal remotely and someone else may sign documents for you.

The goal is to understand exactly what the representative can sign, change, pay, register or delegate before you sign the power of attorney.

1. Representative identity

Check:

- representative's full name;
- role;
- identification details;
- whether one or several representatives are appointed;
- whether they can act alone or must act together.

Questions to ask:

- Who can act in my name?
- Can one person sign alone?
- Is the representative my lawyer, family member or someone else?
- Is there any overlap or uncertainty between representatives?

2. Property and transaction limits

Check whether the POA is limited to:

- one property;
- one unit;
- one development;
- one seller;
- one price or maximum price;
- one CPCV;
- one final deed;
- one mortgage transaction;
- one registration process.

Questions to ask:

- Does the POA identify the property?
- Is it broader than necessary?

- Could it be used for another property?
- Should a maximum price be stated?

3. Reservation and CPCV powers

Check whether the representative can:

- sign a reservation agreement;
- pay or acknowledge reservation fee;
- sign CPCV;
- agree deposit amount;
- agree payment schedule;
- accept default clauses;
- accept mortgage clause;
- amend CPCV;
- terminate or extend CPCV.

Questions to ask:

- Can the representative sign before I approve final terms?
- Can they change deposit or deadlines?
- Can they waive protections?
- Do they need written approval before signing?

4. Final deed powers

Check whether the representative can:

- sign final deed;
- sign authenticated private document;
- appear before notary, Casa Pronta or lawyer office;
- declare price paid;
- accept property condition;
- receive keys;
- complete registration steps.

Questions to ask:

- Does the POA cover the actual completion route?
- Is final payment authority clear?
- Can the representative accept burdens or conditions?

5. Mortgage powers

If you use a mortgage, check whether the POA covers:

- mortgage deed;
- bank declarations;
- insurance-related documents;
- mortgage registration;

- bank payment mechanics;
- amendments requested by lender.

Questions to ask:

- Has the bank accepted the POA?
- Does it cover both purchase and mortgage acts?
- Are extra bank forms needed?

| 6. Payment and money powers

Check whether the representative can:

- give payment instructions;
- make payments;
- receive money;
- receive refunds;
- issue receipts;
- confirm that the price was paid;
- deal with bank accounts;
- direct payments to the seller's bank.

Questions to ask:

- Are money powers necessary?
- Are they limited enough?
- Can the representative change payment flow?
- Should payment approval remain with the buyer?

| 7. Substitution

Check whether the representative can appoint someone else.

Questions to ask:

- Is substitution allowed?
- Is buyer approval required?
- Can any person be appointed?
- Is substitution limited to another lawyer?
- Does the original representative keep powers?

| 8. Expiry and revocation

Check whether the POA:

- has an expiry date;
- ends after CPCV;
- ends after final deed;
- ends after registration;
- is limited to one purchase;
- continues indefinitely;

- is described as irrevocable.

Questions to ask:

- When should this authority end?
- How do I revoke it?
- Is an open-ended POA really needed?

| 9. Foreign signing formalities

If signing outside Portugal, confirm:

- notarisisation;
- apostille or legalisation;
- translation;
- delivery of original;
- bank acceptance;
- notary or Casa Pronta acceptance;
- form required for the intended act.

Questions to ask:

- Will this exact document be accepted in Portugal?
- Does the bank require specific wording?
- How long will shipping and formalities take?

| Red flags

Slow down if the POA:

- covers any property;
- has no expiry;
- allows broad payment powers;
- allows broad amendments without buyer approval;
- allows unrestricted substitution;
- lets the representative contract with themselves;
- includes mortgage powers you do not understand;
- is signed before the buyer sees the CPCV;
- has not been checked by the bank or completion office.

| Next step

Need the power of attorney checked before signing?

Power of Attorney Review </services/power-of-attorney-review-property-portugal/>