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Investing in UK Property

A Guide for International Investors

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Why Invest in UK Property?

A Market Built on Trust

The UK, and London in particular, has long been one of the most popular destinations for international property investment. The legal system is transparent, property rights are strongly protected, and the Land Registry maintains a public record of every property owner.

What UK Property Offers You

→ Stable Long-Term Returns

UK property has consistently delivered capital growth over decades.

→ Rental Income in GBP

Earn in British Pounds - one of the world's most stable currencies.

→ No Ownership Restrictions

You do not need to be a UK resident or citizen to buy property. There are no restrictions on foreign ownership.

→ A Solicitor Handles Everything

UK law requires a solicitor to manage the transaction on your behalf - protecting your interests at every step.

How Does UK Property Purchase Work?

Buying property in the UK is different from buying in Azerbaijan or Turkey. Here is a simple overview of how the process works, step by step.

01

Choose Your Property

Find a property you want to buy, either directly or through an investment company. Once you agree a price with the seller, the legal process begins.

02

Appoint a Solicitor

Both the buyer and the seller must have their own solicitor. Your solicitor protects your interests, checks the property is legally safe to buy, and handles all the paperwork. You cannot complete a purchase without one.

03

Identity & Money Checks (KYC/AML)

UK law requires us to verify who you are and where your money comes from. This is called KYC (Know Your Customer) and AML (Anti-Money Laundering) compliance - a legal requirement under the Money Laundering Regulations 2017.

ⓘ We work with international document verification services, so your international documents can be processed without difficulty.

What We Need From You (KYC/AML Documents)

🛂 Passport

A certified copy of your passport. If not in English, we arrange a certified translation.

🏠 Proof of Address

A recent utility bill, bank statement, or government document showing your home address.

💰 Source of Funds

Bank statements, a sale contract for another property, business accounts, or employment records showing where the purchase money comes from.

📊 Source of Wealth

For larger investments, documents explaining how you built your wealth over time. This is normal and required by law.

Step 4: Legal Checks on the Property

Once your identity is verified, we begin checking the property itself. This is called **"conveyancing."** It is one of the most important stages of the purchase process.

Title Review

We review the title (ownership documents) to make sure the seller actually owns the property and has the right to sell it.

Local Authority Searches

We carry out searches with the local council to check for any planning issues, flooding risks, environmental problems, or disputes.

Freehold or Leasehold?

We check whether the property is **freehold** (you own the building and land forever) or **leasehold** (you own the property for a set number of years). Most flats in England are leasehold; most houses are freehold.

Lease Review

If the property is leasehold, we review the lease to check ground rent, service charges, and any restrictions that may affect your ownership or investment.

Seller Enquiries

We raise formal questions ("enquiries") with the seller's solicitor about anything that needs clarifying before you commit to the purchase.

Steps 5 & 6: Exchange and Completion

Step 5: Exchange of Contracts

When all checks are complete and you are satisfied, both sides sign the contract and "exchange." This is the **point of no return** - the purchase becomes legally binding.

You pay a deposit, usually **10% of the purchase price**.

Example: Buying at £500,000 - deposit of £50,000

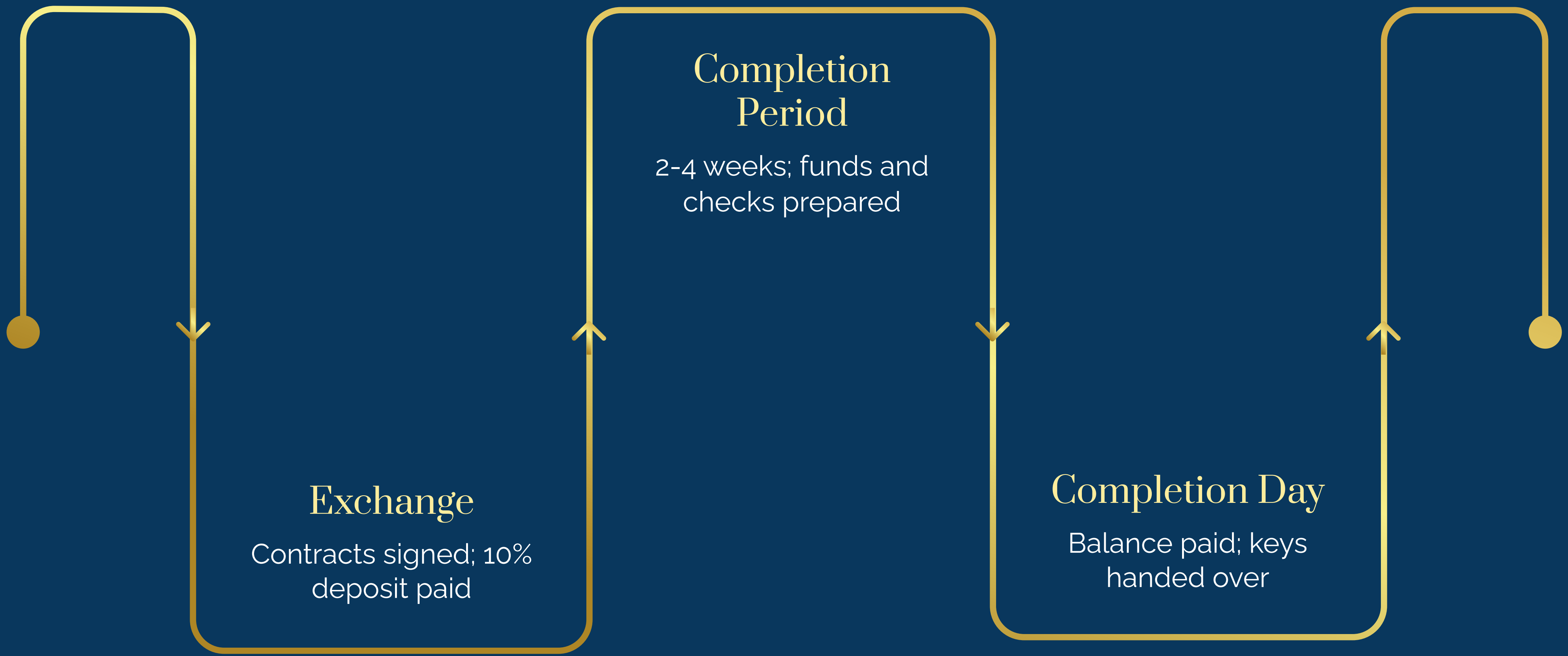
Step 6: Completion

Completion usually happens **2 to 4 weeks** after exchange. On this day, you pay the remaining balance. The keys are handed over. **The property is yours.**

After completion, we:

- Pay the **Stamp Duty Land Tax (SDLT)** - a government tax on property purchases - to HMRC on your behalf.
- Register your ownership at the **Land Registry**, so there is an official government record that you own the property.

This streamlined process ensures a secure, legally protected transfer of ownership from seller to buyer.


Exchange
Contracts signed; 10% deposit paid
Completion Period
2-4 weeks; funds and checks prepared
Completion Day
Balance paid; keys handed over

Do I Need to Visit the UK?

No.

You can complete the entire purchase from your home country. We accept instructions by email and video call.

Remote Instructions

We accept all instructions by email and video call. No need to travel to London to get started or to manage the process.

Remote Document Signing

Documents can be signed remotely and, where necessary, witnessed at the **British Embassy in Baku** or by a local notary with an apostille.

International Clients

Many of our international clients never visit the UK until after they own the property. The entire process is designed to work seamlessly across borders.

What Is Freehold vs Leasehold?

This is a concept that does not exist in international property law, so it is worth understanding clearly before you buy.

⚠ Important: A lease with fewer than 80 years remaining can be expensive to extend. This is something we always check for you before you commit to a purchase.

Leasehold is not necessarily bad, but you need a solicitor to check the lease terms carefully. Ground rent, service charges, and any restrictions in the lease can all affect the value and enjoyment of your investment

Buying Through a Company (SPV)

Some investors prefer to buy UK property through a **UK limited company** rather than in their personal name. This is called using a **Special Purpose Vehicle (SPV)**. There can be significant tax advantages, especially if you are building a portfolio of rental properties.

What We Can Do For You

- Set up the company for you at **Companies House** (the UK company registration authority)
- Prepare all legal documents for the company
- Handle the property purchase through that company

Company formation typically costs between **£500 and £2,000** in legal and registration fees.

Already Have a Company in overseas?

If you already have a company in overseas and want to purchase UK property through that entity, there are additional requirements.

Since 2022, overseas companies buying UK property must register with the **Register of Overseas Entities**. We handle this registration for you.

Tax Efficiency

Potential advantages on income tax and inheritance tax for portfolio investors.

Portfolio Growth

A company structure makes it easier to scale and manage multiple properties.

Overseas Entity Registration

We manage all UK regulatory requirements for overseas companies since the 2022 rule changes.

Get in Touch!

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