



GUIDE · SELL

Selling in the canton of Vaud: *costs and taxes*

Who pays what on the day of the deed, how property gains tax works, and what our flat fee does not include. The general rules, without personal tax advice.

2.2%

cantonal property transfer tax, in principle paid by the buyer

30% to 7%

property gains tax rate, by length of ownership

~1%

of the price: notary and land register, in principle paid by the buyer



01 IN BRIEF

Who pays *what*

In the canton of Vaud, the costs of transferring ownership fall in principle to the buyer. The seller owes the property gains tax, the CECB energy certificate and the broker's fee.

	PAID BY	AMOUNT OR RATE
Cantonal property transfer tax	The buyer, in principle	2.2% of the price
Municipal share of the transfer tax	The buyer, in principle	Up to half the cantonal rate, i.e. 1.1% at most
Notary, land register, mortgage certificates	The buyer, in principle	Around 1% of the price, more if the mortgage is large
Property gains tax	The seller	From 30% of the gain in the first year to 7% after twenty-four years
CECB energy certificate	The seller	Required for a sale; ordered when the mandate is signed if missing
Our flat fee	The seller	8'900 or 13'900, excl. VAT; commercial property on quotation

Notary and land register fees, like the CECB, are not included in our flat fee. No charges for advertising, photography or file preparation are added to it.

02 THE BUYER'S SIDE

Purchase costs, *and why they matter to you*

2.2% cantonal property transfer tax	0 to 1.1% municipal share, set by each municipality	~1% notary, land register and mortgage certificates	3.2 to 4.3% in total, depending on the municipality
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These costs are paid on the day of the deed, at the notary's office; the notary gives the exact figure. The bank does not finance them: the buyer pays them from their own funds, on top of the 20% equity. On a million, that means about CHF 243'000 to bring together. This is why we calculate every buyer's capacity before the viewing: an offer that does not hold costs the seller weeks.



03 THE SELLER'S TAX

Property *gains tax*

It is owed by the seller, on the gain made. The rate falls as the length of ownership grows.

The basis	The difference between the sale price and the purchase price plus documented value-enhancing investments.	The rate	It falls with the length of ownership: 30% in the first year, 7% after twenty-four years.
Reinvestment	Reinvesting in a new main residence in Switzerland allows the tax to be deferred.	The evidence	Value-enhancing investments count only if documented: keep the history and invoices of your works.

30%

rate in the first year of ownership

7%

rate after twenty-four years

Deferral

when reinvesting in a main residence in Switzerland



The exact amount

The exact amount is a matter for the cantonal tax authority and the notary; we guide you in estimating it before the property goes to market. We do not give personal tax advice: the general rule, then the notary, the fiduciary or the tax authority.

04 THE DAY OF THE DEED

What is settled *at the notary's*

I

Ownership

The notarised deed is signed; ownership passes to the buyer.

II

The price

The price is paid; the buyer settles the purchase costs at the notary's.

III

The mortgage

The seller's mortgage is repaid from the sale price.

IV

The flat fee

On your instruction, the notary pays our flat fee from the price. Then the keys.



05 PARTICULAR CASES

What is checked *before setting the price*

**An existing mortgage**

It is repaid on the day of the deed from the price. With a fixed rate, an early repayment penalty may apply: we quantify it with you before setting the price.

**A let property**

The lease passes to the buyer. In some cases, selling a let flat requires cantonal authorisation (LPPPL): we check this at the valuation stage.

**The CECB**

The cantonal energy certificate for buildings is required for a sale. If it is missing, we order it from a certified expert as soon as the mandate is signed; it is at your expense.

**Past works**

They serve twice: in the file given to the buyer, and in calculating the taxable gain, if they are value-enhancing and documented.

06 OUR FEE

A flat fee, *never a percentage*

	 ESSENTIEL	 PREMIUM	 COMMERCIAL
Price	8'900	13'900	On quotation
Payment	All at the deed	2'900 at signature, deducted; 11'000 at the deed	On completion of the transaction
If the property does not sell	Nothing is owed	Only the 2'900 is retained	As set out in the written quotation

The usual practice is a commission of 2 to 3% of the price, plus VAT: CHF 24'000 to 36'000 on a sale at 1.2 million. Our flat fee does not depend on the price; our only interest is to sell, at the price the method can defend.

Everything is in writing before the first step: no percentage, no hidden costs.

Know your net *before you sell*

A written valuation report within 48 hours, complimentary and without obligation; we guide you in estimating the tax before going to market.

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This service online

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OUR SERVICES



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