TRACKER | BUYING IN BUDAPEST

Buyer Timeline and Cost Tracker

A straightforward cash purchase in Budapest usually completes in about one to one and a half months; with a mortgage, allow longer for the valuation and loan approval. Use the timeline to plan each step with your lawyer, and the tracker to keep every cost and payment in one place.

The timeline

1

Agree the price

Listings are mostly on portals like ingatlan.com. There is no shared listing system, so the same flat can appear in several places.

Who: you and the seller (or the seller's agent)

Planned | Done | Notes

2

Engage your own independent, bilingual lawyer (ügyvéd)

The single most important step. Your lawyer checks the title, drafts and countersigns the contract, and files the transfer.

Who: you. Ask for a written fee quote.

Planned | Done | Notes

3

Title and document checks

A fresh tulajdoni lap (including the széljegy line), the energy certificate, the electrical safety inspection, any pre-emption right and any condominium debt.

Who: your lawyer

Planned | Done | Notes

4

Preliminary contract and the foglaló

Typically around 10 percent of the price. Confirm the contract says foglaló or előleg, and add a financing condition if you need a mortgage.

Who: you, the seller, your lawyer

Planned | Done | Notes

5

Non-EU buyers: acquisition permit

Filed with Budapest Főváros Kormányhivatala for a Budapest property. 65,000 HUF per property; routine for ordinary homes; the legal deadline for a decision is 45 days.

Who: your lawyer. Skip if you are an EU/EEA citizen.

Planned | Done | Notes

6

Mortgage: valuation and loan approval

The bank values the flat and approves the loan. See the financing guide for what banks ask foreign buyers.

Who: you and the bank. Skip for a cash purchase.

Planned | Done | Notes

7

Final contract and the balance

Where a mortgage or staged payment is involved, money usually moves through your lawyer's escrow (ügyvédi letét).

Who: you, the seller, your lawyer

Planned | Done | Notes

8

Handover (birtokbaadás)

Keys, zero-balance certificates (nullás igazolás), meter readings and a signed handover record. Home insurance from this day.

Who: you and the seller

Planned | Done | Notes

9

Land registry

Your lawyer files the transfer within 30 days of signing; registration timing varies, from a quick automatic decision on a simple transfer to several weeks.

Who: your lawyer

Planned | Done | Notes

10

Transfer duty and utilities

NAV assesses the transfer duty after completion. Transfer the utilities into your name, generally within about 15 days of handover.

Who: you

Planned | Done | Notes

Cost tracker

Categories and typical amounts from www.hona.hu/costs. Fill in your quotes and payments.

Cost	Typical (costs page)	Who pays	Quote (HUF)	Paid (HUF)	Date
Transfer duty (**illeték**)	4% up to 1 bn HUF; 2% above	Buyer			
Lawyer fee (**ügyvéd**)	0.5% to 1% + 27% VAT (some up to 1.5%); min. about 100,000 to 150,000 HUF	Buyer			
Non-EU acquisition permit	65,000 HUF per property (about 180 EUR)	Buyer, non-EU			
Valuation (**értékbecslés**)	40,000 to 60,000 HUF; often waived	Buyer, if financing			
Loan disbursement (**folyósítási díj**)	Often a % of the loan; often waived	Buyer, if financing			
Mortgage charge registration	20,000 HUF, fixed	Buyer, if financing			
Land registry filing fee	10,600 HUF per property (about 29 EUR)	Buyer			
VAT on new builds	5% or 27%, normally in the price; 5% ends 31 Dec 2026 under current law (extension before Parliament)	In price			
Agent commission	3% to 5% + 27% VAT, in the price	Seller			
Home insurance (first year)	Get quotes	Buyer			
Moving, minor works, furnishings	Your own budget	Buyer			
Other					
Total					

WORKED EXAMPLE (ILLUSTRATIVE, NOT A QUOTE)

An 80 million HUF resale bought with a mortgage, at the costs page assumptions: transfer duty 3,200,000 HUF, legal fee at 0.75% plus VAT 762,000 HUF, valuation 50,000 HUF, charge registration 20,000 HUF. Total one-off costs about 4,032,000 HUF. Budget roughly 5 to 6 percent of the price in one-off costs for a resale home.

Payment schedule

The foglaló, any installments and the balance, with the date each must arrive.

Payment	Amount (HUF)	Due by	Paid to	Sent on
Foglaló / előleg				
Installment				
Balance at final contract				

Euro figures are approximate, at about 365 HUF per EUR (ECB reference rate, 30 October 2026); check the live rate against any real offer. Process and timings from www.hona.hu/buying. Figures and steps are taken from the guide at www.hona.hu/costs, where each one is sourced and dated. This is general information, not legal advice. Rules and fees can change, so confirm anything that matters with the relevant office or your own lawyer.