notte global

OVERSEAS BUYERS GUIDE

"United kingdom"

Contents.

Introduction.

UK property is known worldwide as one of the most reliable and profitable investment options available. For many years, investors from across the globe have been attracted to the UK market for its stability and the potential for long-term profits – both monthly rental income and capital appreciation.

The latest figures from the UK's Office for National Statistics show an annual deficit of 100,000 new homes and that the rate of housebuilding in the UK is only increasing by 1% a year.
At the same time, the population of the UK – particularly in the busiest city centre and commuter town – is growing rapidly, making this the perfect situation for investors.

This is the ideal time to invest in UK property and enjoy the benefits of one of the world's most stable and highly profitable investment markets.

In this guide, we have collated everything that an overseas investor needs to know, from the legalities of investing in UK property to the taxes you can expect to pay to the buying process in the UK, and much more.
This guide contains everything you need to know as an overseas investor looking to purchase buy-to-let property in the UK.

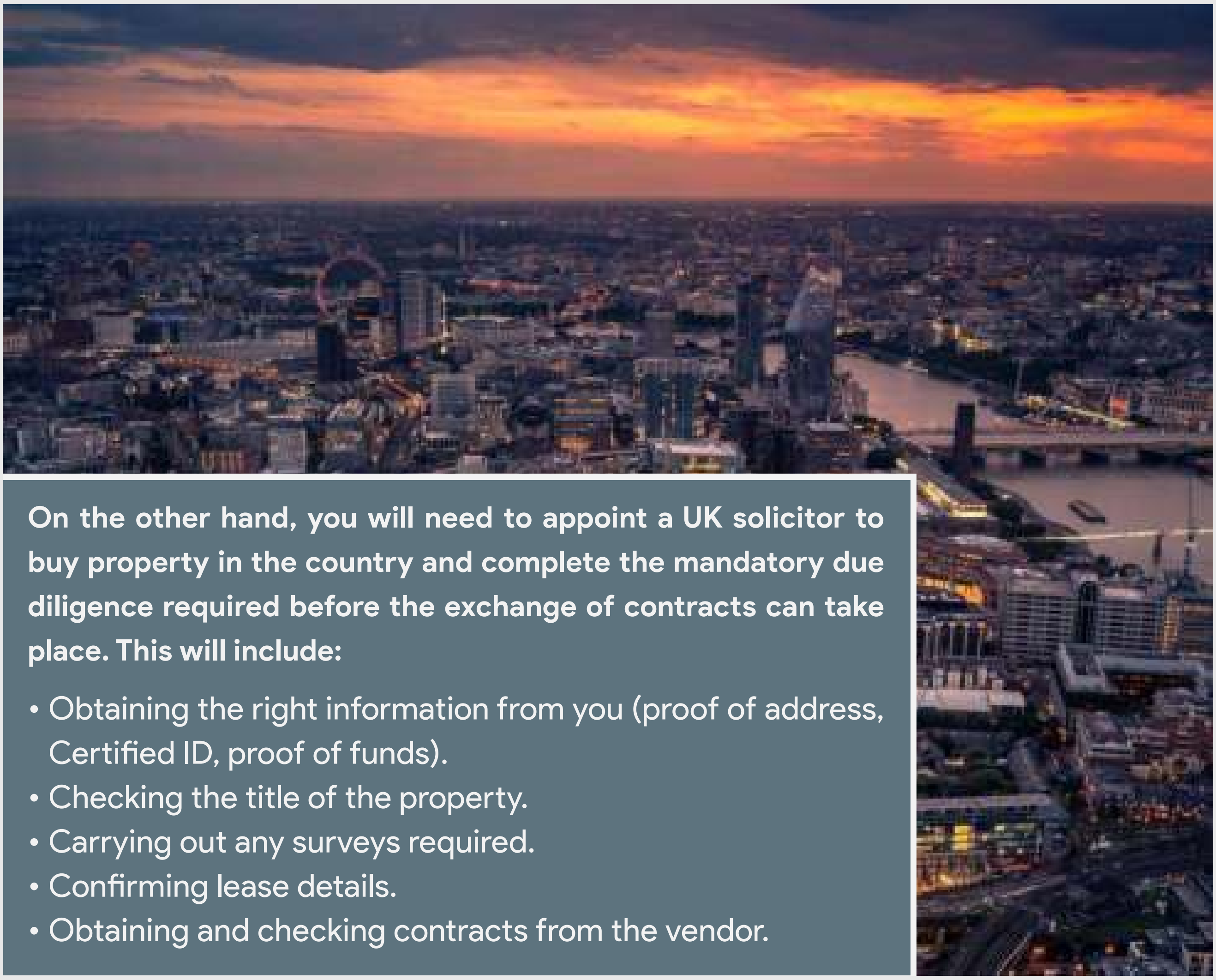
Legalities.

Purchasing a property in the UK as an overseas investor could not be easier and buyers from abroad will find the whole process to be efficient and convenient.

The first and most important thing to note is that you do not have to visit the UK in order to buy a property in the country. You can begin and complete the purchase from the comfort of your own home in the same way that you would do so if buying a property in your country of origin.

This also extends to receiving the income from your investment following its completion and renting out.

While it can be easier for you to open a UK bank account, it is not essential and all monies received as income can be transferred to your regular account.



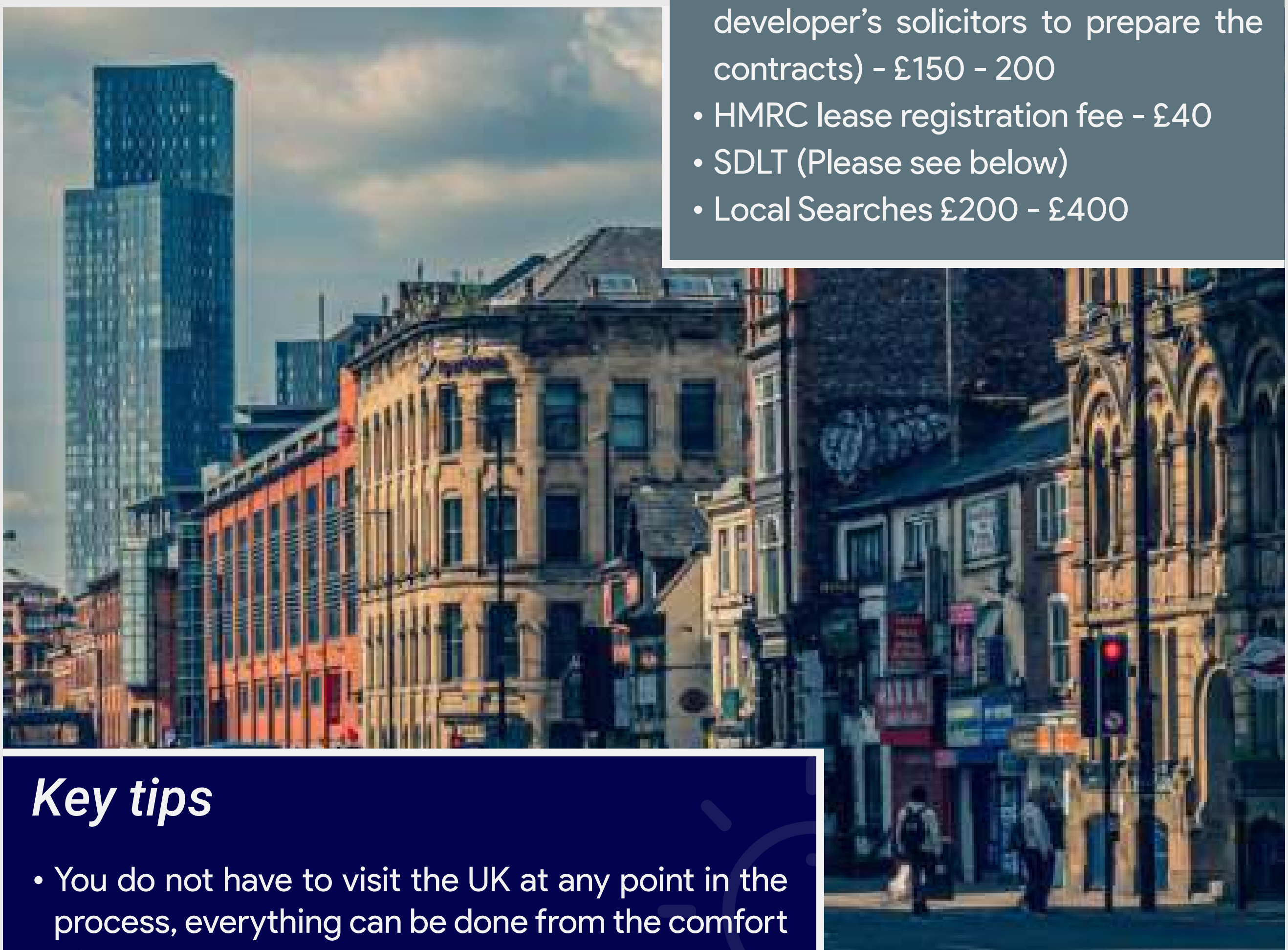
On the other hand, you will need to appoint a UK solicitor to buy property in the country and complete the mandatory due diligence required before the exchange of contracts can take place. This will include:

- Obtaining the right information from you (proof of address, Certified ID, proof of funds).
- Checking the title of the property.
- Carrying out any surveys required.
- Confirming lease details.
- Obtaining and checking contracts from the vendor.

Your solicitor will communicate directly with the solicitor employed by the developer to make sure everything is in order, and we recommend that you employ a solicitor familiar with buy-to-let investment in order to streamline the process. This is especially important if you are purchasing an off-plan property as that is a different type of transaction to buying a completed property and comes with its own unique features.

Solicitor's costs can vary however typically range between £1000 - £2000 depending on the value of the property. This price will include everything listed above. In addition to this, you will also be required to pay disbursements that apply to the transaction. Disbursments typically can include

- Bank Transfer fees - £40 - £50
- Document fee (a fee charged by the developer's solicitors to prepare the contracts) - £150 - 200
- HMRC lease registration fee - £40
- SDLT (Please see below)
- Local Searches £200 - £400



Key tips

- You do not have to visit the UK at any point in the process, everything can be done from the comfort of your own home.

- Appointing a UK solicitor is essential and will cost between £1,000 and £2,000.

- This cost depends on the value of the property but is an inclusive package

What taxes do overseas investors have to pay?

UK property is a stable and reliably profitable investment, but overseas buyers should be aware of the various types of taxation which come with their purchase and profits. To assist, we have collated this list of the taxes you will have to pay and provided an explanation of the rates which go with them.

Please be aware that notte globe is not an authorised tax advisor and we highly recommend you talk to an independent financial advisor before investing in UK property.

Stamp Duty Land Tax (SDLT)

Stamp Duty Land Tax (SDLT) is a tax applied to all residential property purchases in England and Northern Ireland worth more than £125,000.

It is a legal requirement on all purchases, and you should ensure that it forms part of your calculations when considering your next investment.

Additionally, please note that there is a 3% surcharge payable by all investors who are purchasing a property in England or Northern Ireland that is not their primary residence, including overseas investors.

This additional 3% surcharge is also levied on properties valued between £40,000 and £125,000 if they are bought as a second property.

Finally, there is a further 2% SDLT levy payable by overseas investors as of April 2021 on top of the additional rate for all buy-to-let investors.

SDLT rates are calculated on a sliding scale that corresponds to value of the property when you purchase it, as per the below table:

Value of property	Normal rate	Additional rate	Overseas rate
£40,000 - £125,000	0%	3%	5%
£125,001 - £250,000	2%	5%	7%
£251,001 - £925,000	5%	8%	10%
£925,001 - £1,500,000	10%	13%	15%
£1,500,001 or more	12%	15%	17%

The additional charges for landlords and overseas investors should not be an off-putting amount, however. If you are investing in the right area with a strong rental market and high capital appreciation prospects, the additional charges will be covered within a year, if not less. Finally, you will need to pay the full Stamp Duty amount within 30 days of completing in your purchase. If you do not pay within this time limit, you risk a fine.

Income Tax

This is a compulsory tax paid on all of the rental returns you make from a property based in the UK. The rate goes from a basic 20% to a maximum of 45% depending on how much income you receive through the Non-Resident Landlord Scheme.
If you do not reside in the UK, you will have to pay income tax at the rate in your home country.

The Non-Resident Landlord Scheme is how HMRC collects taxable income from landlords who spend most of their year (more than six months) living overseas. If you qualify for the scheme, you are required to sign up for it.

Being part of the scheme means that landlords can receive their full rent without an immediate deduction of basic rate income tax. You are still obliged to pay this tax, but if you are signed up for the scheme you can do so through a tax return at a later date.

If you are not part of the Non-Resident Landlord Scheme, you will have the basic rate of income tax (20%) deducted immediately from your rent.

While this may sound like a lot of work, a good accountant will carry out all of this on your behalf,
reducing your workload and making sure that that investment process is as easy as possible.

Capital Gains Tax (CGT)

Capital Gains Tax (CGT) is a tax paid upon the sale of your property. It is levied as a percentage of the profit made over the original purchase price – the 'capital gain' which gives the tax its name. It is charged to all sellers making a profit, including overseas owners, and the rate differs based on whether you are an individual (either 18% or 28% depending on the capital gain made by the sale), working through a trust (28% for trustees) or a company (20%).
Your accountant will take care of this process on your behalf and make sure that the right amount of tax is paid in the required time frame.

Inheritance Tax

Inheritance Tax is a tax paid on the estate of someone who has died. In the case of an overseas property investor, you will only be liable for tax on any assets in the UK worth more than £325,000. Above this, a tax of 40% will be applicable to all assets in the UK which are in your name when you die. If you wish to pass on your assets to a spouse or relative before you die to reduce your potential UK tax, please consult an independent financial advisor to get professional assistance and legal recommendations.

Council Tax

Although this is not a tax you would pay regularly yourself, we feel it is worth a mention here. It's amazing how many overseas and even local investors get caught out by council tax. The first thing to note is this tax is always payable by the tenant of your property. Where people tend to get caught out, however, is thinking they don't have to pay it when the property is empty. If your property is ever empty, you will need to cover the cost of the council tax on the property until the next tenant moves in. This cost will be approximately £80-£120 a month, depending on where the property is located.

Key tips

- There are various taxes that you will need to pay when investing in UK property, but a good accountant can take care of everything on your behalf.
- Signing up to the Non-Resident Landlord Scheme means that you can receive your full rental income without the basic rate of taxation being automat cally deducted
- Remember that you will need to pay Council Tax on your property when it is empty.

The buying process.

Investing in UK property could not be simpler.
The process is accessible, efficient and safe.
Here, we have outlined every step of the process with information about what you will need to do at each stage:

1. Find the right investment agent for you:
While there is no shortage of property investment agents and companies in the UK, not all of them will place your needs above their own desire to earn a short-term profit. You can avoid firms that are not acting in your interest by researching their track record of delivering completed developments and their reputation with other property investors.

2. Discuss your requirements with a consultant:
Once you have found a property company to your liking, it is time to talk to a consultant about your requirements and financial goals. This comprehensive process will include research, and due diligence and lead to a strategic framework to add value and create wealth for you. Your consultant will be able to recommend investments which meet your needs and can be delivered with a degree of confidence on which they are willing to stake the reputations of themselves and their company. We call this the "notte global Way".

3. Pay the reservation fee:

Once you have agreed on investment strategy that works for you,
are aware of the terms of investment and are satisfied with your initial property investment of choice, it is time to pay the deposit and secure it.
This will no may be a small fee (often around £1,000 - £5,000) which will take the property off the market and prevent another investor from buying it in your place. This fee will also be deducted from the amount payable at the exchange of contracts and should not be considered a cost as such.

4. Appoint a solicitor:

Once you have paid the reservation fee, you will need to instruct a solicitor who will act on your behalf to take care of the legal aspects of the purchase. This solicitor will communicate with the developer’s solicitor to ensure that everything is in order and that the sale can proceed.

They will thoroughly check all of the contracts and raise any queries should they feel the need. If you would like more information about the legalities of investing in UK property, please see the appropriate section of this guide.

5. Exchange of contracts:

Once your solicitors are happy with everything, the exchange of contracts will follow.
You will normally have no more than 30 days to supply all required legal information and pay any additional money required to successfully exchange contracts on the property, though this period of time can vary.
The amount you may need to pay at this stage will have been made clear to you by your consultant, however, this is typically between 10% and 25%.

6. Staged payments (if applicable)

If purchasing off-plan, further staged payments are required throughout the construction process.
You must pay them at the required time, and your solicitor will be in touch to request them at the relevant time. For example, some off-plan property deals will require a staged payment six months after the exchange. The amount you may need to pay at this stage will have been made clear to you by your consultant and is only applicable to off-plan purchases.

7. Completion:

All remaining monies owed on your property must be paid on completion. This will be the total value of the property on sale, minus any deposit and staged payments already paid throughout the process.

Following this, the sale will be completed, and the handover of the keys can be arranged.

At this stage, your solicitor will also register the lease for your property at the land registry office so that title deeds can be provided in due course.

8. Letting and management

After completion, it is time to think about the ongoing letting and management of your property. As an overseas investor, it is recommended that you appoint a local agent to oversee this for you so that you can enjoy the benefits of being a landlord with minimal input.

notte global's management arm is a first-class option that works to ensure you achieve the highest possible returns and make the most of your investment.

For more information about the benefits of appointing a lettings and management agent – as well as how notte global can help you – please see the relevant section of this guide.

Tenure.

If you are buying a property in the UK then it will either be a freehold or a leasehold, and this is the same whether you are buying a home to live in or an asset to rent out. The difference between the two types of tenure is simple: with a leasehold, you own the property for a certain amount of time, but not the land that it stands on; with a freehold, you own both the property and the land outright.

Each comes with different costs and responsibilities, and each is more common with a particular type of property.

Freehold

Freehold properties are common houses rather than apartments, and this tenure is more common on older properties than it is with brand-new properties. The major advantage of a freehold is that you don't have to think about the lease running out as you own the ground underneath the property as well, and therefore you may find it easier to sell the property when you wish to dispose of it. However, it is worth noting at this point that new build leasehold properties will come with a lease that runs for hundreds of years, so this is mainly a point that comes into play if you are purchasing older homes. Owning the freehold rights for a property also means that you will not need to pay ground rent – a yearly charge that leaseholders are obliged to pay to the owner of the freehold. As a freeholder, you will also not have to pay an annual service charge and will have the freedom to make changes to the property as you wish without worrying about breaking the terms of a lease.

This added layer of responsibility does have its advantages, but you should be aware that there are downsides too. While you are not paying a service charge, it does mean that you will not get any of the benefits that the service charge pays for. You will be responsible for the costs of maintaining the building and the ground around it, and this means that your investment will not be a 'hands-off' one – increasing your costs and the amount of time it takes to manage.
Freeholds generally also come with higher initial purchasing costs which offset many of the perceived gains made by the lack of ground rent and service charge payments. In a business where achieving the highest possible rental yield is the cornerstone of long-term planning, it is not often advisable to immediately reduce your yield by looking for a higher initial entry price.

Leasehold

When you buy a leasehold property, you are buying the right to own the property for the set number of years specified in the lease.
Unlike a freehold, you will not own the land under the property, and when the leasehold term runs out the property will revert entirely to the freeholder.

The major perceived problem with buying a leasehold property in the UK is the problem that a short lease can give you. While you can extend a lease, anything under 80 years will begin to cost you a considerable sum of money. However, when investing in new apartments, this is not something to worry about. For example, the lease length on new apartments is measured in the hundreds of years – up to 999 years in many cases.
This is far too long a stretch of time to have any real bearing on your decision to purchase, and it will not come into play if you are seeking to secure a mortgage.

The fact that you do not own the land under a leasehold property means that they are cheaper to buy initially than a freehold property as a general rule.
The land is a commodity, and you will pay a premium for it – meaning that there is no need to add to your costs, and therefore cut into your rental yield if you are buying a new property with a long lease.

There are additional annual costs which come with a leasehold property that you should be aware of:

GROUND RENT – an annual charge paid to the owner of the land underneath your property as a term of the lease. This is normally a small amount, and a reputable sales agent will ensure that you are not charged an excessive amount for this by the freeholder.

SERVICE CHARGE – Paid every six months or every year, this is a payment which goes towards the overall building maintenance, structural repairs, improvements to the building, and more. It can seem like another burden to the investor, but it means that the cost of maintenance issues and upkeep of common areas will be shared between you and other apartment owners, and there is no danger of you having to pay for major repairs or improvements on your own. It is a safer option which is likely to save you money overall.

For investors, the rental returns will more than cover the ground rent and service charge, and incurring these costs comes with another advantage – your property will be easier to manage. By relieving yourself of responsibility for costly and time-consuming maintenance, repair and upkeep costs through the service charge, your property will be easier to manage.

One thing to watch out for are contract clauses which double the ground rent and service charge every five years. Some developers will add these in, and they can cut your income down to an extremely low level.
Instead, we recommend looking for ground rent and service charges that are fixed for a certain amount of time following completion and then rise only with RPI.
This will ensure you are not stuck with any excessive increases and that your income stays high in the long term.

As an overseas investor, the last thing you want to have to manage is the day-to-day work of basic maintenance that all buildings require. By choosing a leasehold property, not only will you save money on the initial purchase, but you are much more likely to find the hands-off, turnkey investment that will earn you the most amount of money possible with the minimum amount of hassle.

Key tips

- If your property is freehold, you own the land underneath it but will need to manage all maintenance issues yourself
- If your property is leasehold, you do not own the land under it but the service charge will cover all building repairs and structural issues that arise
- Make sure to avoid properties where the ground rent and service charge are not fixed and double every five years

Ownership structure.

An important decision for every investor is whether they buy property as an individual or through a limited company. Both types of purchases have their pros and cons, so it is important to work out what is right for you.

Mortgage considerations

As of April 2020, private landlords can no longer deduct their mortgage expenses from their tax bill, but investors buying through a limited company can treat that as a business cost.

Instead, private landlords will receive a 20% tax credit on their mortgage interest payments, which means that high ear ers will not get all their money back on mortgage tax payments. This tax credit may also work to push you into a higher tax bracket depending on your earnings.

The downside of limited companies from a mortgage perspective is that there are fewer products and lenders available for companies.

You may find it more difficult to arrange a mortgage if you are buying as a limited company, and the interest rates for repayment may be higher. Additionally, the loan-to-value percentages offered to a limited company may be lower, meaning that you may need a larger initial deposit.

Taxation considerations

Another area where there are differences to consider is with regard to taxation. The first major difference is that the Corporation Tax rate is much lower than the Income Tax rates for high earners. For individuals, any income from the property will be classed alongside other earnings and taxed accordingly:

Tax band	Annual income	Tax rate
Basic rate	£12,571 to £50,270	20%
Higher rate	£50,271 to £150,000	40%
Additional rate	Over £150,000	45%

In contrast, if you purchase through a limited company you will fall under the Corporation Tax which stands at 19%, with a planned rise to 23% in the financial year 2023/24 for companies making annual profits of more than £250,000. The process for accessing your rental income is also different if you buy as a limited company. You can pay yourself a salary which will be liable for Income Tax as described above, or you can pay yourself dividends instead. These dividends are not considered a business cost and so will incur Dividend Tax after the first £2,000 which is tax-free. The rates are as follows:

Tax band	Tax rate on dividends above the allowance
Basic rate	7.5%
Higher rate	32.5%
Additional rate	38.1%

This tax will not apply if you plan to leave the rental income in the company as a profit, but if you need to live on that income then you can still pay a reduced amount of tax by disbursing the income as dividends.

Finally, using a limited company to invest in property makes it a lot easier to avoid Inheritance Tax when passing the property to a beneficiary. You can make them directors of the company easily, rather than passing them property in your will. They will then be able to own the properties and receive dividend payments in exactly the same way as you.

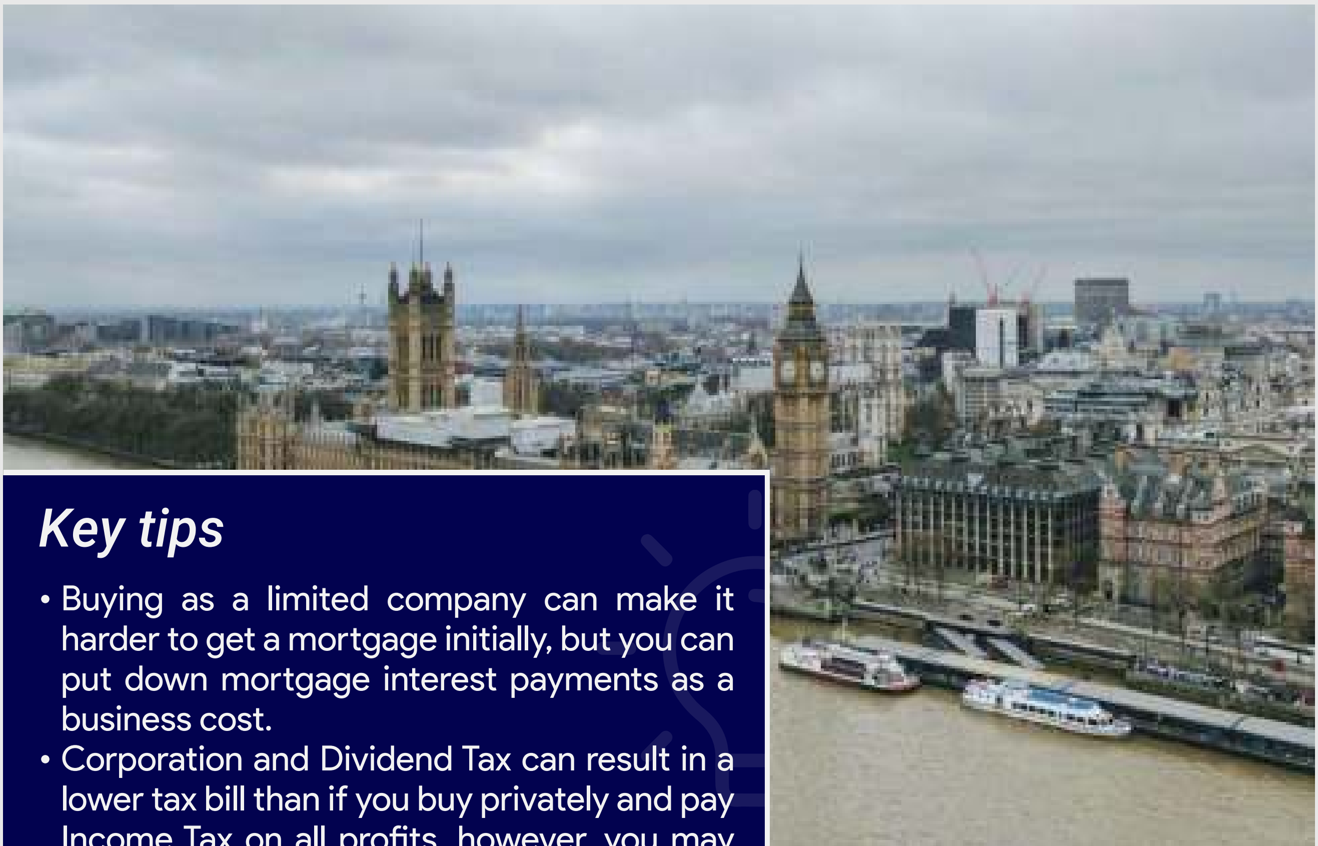
As with all taxation questions, you should speak to an independent advisor before investing if you are unsure

Setting up a limited company in the UK is extremely easy to do.
It costs £12 to register your company through the government website and you will need to do the following:

- Appoint at least one director.
- Decide who the shareholders are and issue shares.
- Prepare a Memorandum of Association and Articles of Association.

Setting up a limited company and annual accounting

For more information on the process of setting up a company, please see the UK Government website. As with all other financial aspects of investing in property, a good accountant can take care of every step of the process on your behalf. This includes the initial set-up, the reporting of annual accounts and everything else that is needed. notte globe is not qualified to give tax advice and therefore investors should consult a specialist tax consultant prior to creating any ownership structure.



Key tips

- Buying as a limited company can make it harder to get a mortgage initially, but you can put down mortgage interest payments as a business cost.
- Corporation and Dividend Tax can result in a lower tax bill than if you buy privately and pay Income Tax on all profits, however, you may not have easy access to all of your profits.
- Setting up a limited company in the UK is extremely easy and a good accountant will handle all paperwork on your behalf.

Finance.

Choosing how to finance your investment is one of the most important stages of the process. There are two common ways that overseas investors choose from a cash purchase, or making use of a mortgage.

Cash

Using cash to purchase your UK investment property is a popular option for those who have the liquidity to undertake it due to the obvious fact that it means you will not be in any debt following the completion of the property.

With no mortgage payments, you will be able to enjoy a much higher profit margin when your rental income begins to arrive, and consequently, your overall NET yield will be significantly higher. Additionally, it makes the process of completing a lot simpler as you are not involving a mortgage broker, reducing the overall number of parties involved in the transaction.

Finally, a cash purchase can sometimes allow you to negotiate a reduction in the overall price of the property from the agent or developer, or receive other incentives such as a free furniture pack or free legal fees. This is not guaranteed and depends on individual circumstances, but it is a possibility if you are making a bulk

You will also need to undertake an Anti-Money check which will require proof of identification, address and the provenance of your funds. This is a simple check and should not be a problem when investing in the UK.

Mortgage

Contrary to popular opinion, it is perfectly possible for overseas investors to get a mortgage in the UK which can be used to fund their buy to let investment. While lending criteria can vary, and there are the usual array of rules and regulations to adhere to, getting a mortgage should not be off-putting, and overseas investors can look at the market with confidence.

The first consideration is that a buy-to-let mortgage for a foreign investor will generally require a minimum 40% deposit (or to put it another way, you will mostly be offered a 60% loan-to-value mortgage).
Your mortgage advisor will be able to recommend the right product for you based on your available funds, your desired repayment terms and your credit status.

Moving onto the aforementioned repayment terms, your affordability criteria for the mortgage will be judged on the property's projected rental income rather than your individual earnings or limited company income. Typically, a lender will require monthly rental payments to be between 125% and 145% of the monthly interest repayments in order to meet the lending criteria and approve the mortgage.

The following is a list of information you will need to provide to get a mortgage in the UK:

- Details of your property purchase
- Photo ID and proof of address for all named purchasers
- Proof of income
- Proof of deposit
- Declaration of existing liabilities

All of the residential properties sold by notte globe qualify for a mortgage, and we would be happy to recommend a trusted,
credible advisor who understands the UK buy to let market if you require one.

Key tips

- Buying with cash can allow you to negotiate perks including a bulk purchase discount, free furniture pack or free legal fees.
- Buying a mortgage as an overseas investor means you are likely to need a larger deposit.
- All notte global properties qualify for a mortgage.

Education.

One of the most popular reasons to invest in UK property is to buy a home for your child when they attend university in the UK. While the UK does have a large, and growing, sector of Purpose-Built Student Accommodation which supplies high-quality homes, there are more than 500,000 international students in the country and there are not enough beds to go around.

This is particularly the case in the most desirable city centre markets which put people close to the local university as well as every other shop, bar, restaurant and cultural site. These properties go for a premium, and in many cases, international students are not at the front of the queue and can end up with less desirable homes.

A way to avoid this is to buy a private residential property in the same area and sidestep the student accommodation market entirely. This has numerous benefits – your child will have a safe and secure luxury home during their time at university; and once they are finished, you will have a ready-made investment property in a premium market that can be rented out to others or sold to earn the capital appreciation which has accrued during the years your child has been living in it.

You can secure a premium home for your child, and then rent it out to other students in the future once they have graduated.
The student market offers a guaranteed tenant pool every year and offers a profitable alternative to residential property which is a reliable long-term bet. Some of the factors to bear in mind if you are considering buying property for this purpose are:

Location
Make sure to buy in an area that is within walking distance of the local university campus, or has good public transport links. For example, next to train stations or convenient bus routes.

Property type
Buy a property which will have future appeal to students or young professionals in order to future-proof your investment and ensure that you can profit from it in the long term.

Regeneration

As with any property investment, you should look to buy in an area which is likely to benefit from local regeneration and redevelopment in the coming years. This can take the form of a new public realm, new mixed-use masterplans or even a redevelopment of the local university itself. All provide quality-of-life benefits to the resident and the area that will make your property more attractive.

Economic growth

This is another factor which applies whether you are buying a residential property or PBSA. If local businesses are moving to the area, the jobs on offer will be more attractive, and the area as a whole will be a bigger draw for residents whether that is young professional workers or students looking for high-quality employment after graduating.

Transport infrastructure

Make sure to invest somewhere which has top-quality transport infrastructure either in place or under construction. Modern train lines and easy access to international airports in particular are especially attractive features for potential residents in the future.

For many years now, notte global has been helping overseas investors find a suitable properties for their children to stay in whilst studying here in the UK. These properties also make great investments both in the medium and long term. We offer a fully managed service and can provide options in various key university cities.

Key tips

- Buying a property for your child attending university in the UK can lead to big long-term profits.
- You can buy either a residential property or Purpose-Built Student Accommodation for this purpose.
- You should look to buy a property that is within walking distance of the and local university, local regeneration projects are in an area that businesses are drawn to, and is close to local train and airport links.

Management.

Once you have completed the purchase of your new property, you can start the process of earning returns through rental income. This requires you to find a tenant and undertake the ongoing management of the property – a process which takes time, effort and a lot of trial and error.

When managing your property, you never know what is going to come next, and it can easily become a full-time job. What's more, many of the typical property management tasks will require you to attend in person, and many agents will typically leave overseas investors to deal with the management themselves having already earned their commission on the sale of the property. Some of the tasks required include:

Marketing and viewings

This can involve listing your property on a portal like Rightmove or Zoopla, which involves time and money. Following this, you will receive enquiries and requests to view the property from potential tenants, all of which will have to be arranged and then attended to.

Prospective tenants will also need to be referenced and fully checked.

Furnishing the property

Furnished properties achieve higher rents, and we would highly recommend that you provide furniture for this reason. However, this is another task that is much harder to manage from overseas as it involves allowing tradesmen access to measure the property and install the furniture, both of which will require you to be there in person.

Key handover and inspections

Once you have agreed on a tenancy, you will need to meet the tenant to arrange a key handover before they can move in. Likewise, if you wish to undertake inspections of the property, which is recommended, you will also need to do this in person.

End of tenancy

When a tenancy ends, you will need to carry out a final inspection of the property and return the keys before the tenant moves out.

Repairs and maintenance

Keeping your property in its best condition is a constant source of work that will never end and also can require action at any time. As an overseas investor, you will not be best placed to deal with these time-consuming and costly day-to-day issues. Instead, you can appoint a management agent to take care of it for you.

Bi-annual property inspections

Carrying out regular property inspections throughout a tenancy is a vital part of being a landlord. If you do not visit the property, you won't be able to see the condition it is being kept in or assess the state of the tenancy. A management agent will carry out these inspections as a matter of course.

Rent reviews

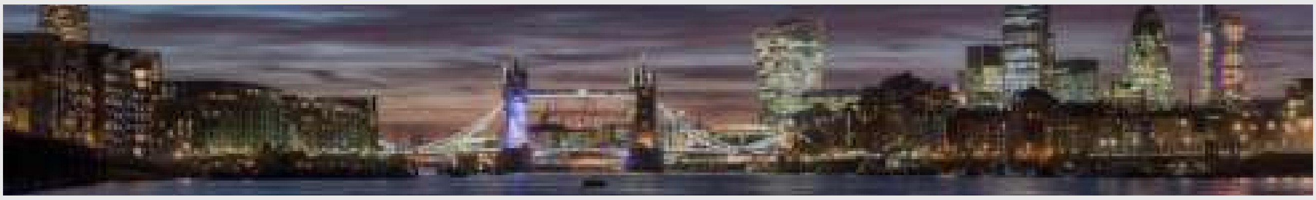
You will want to ensure that the amount of rent you are charging is suitable for the market. If it is too high, you may struggle to attract a tenant; if it is too low, you will not be receiving your full income.

There is a whole range of legal documentation that must be in place and up-to-date if you wish to rent out your property. This includes an Energy Performance Certificate (EPC), a gas safety certificate, PAT testing of all electrical appliances on the property and more.

All of the above are time-consuming for investors based in the UK. For those who live abroad, many become close to impossible. This also does not cover other management tasks such as maintenance, ensuring rent is paid on time, getting all the certification and paperwork in order, and much more.

Because of this, the vast majority of overseas investors rightly decide that it is simply not worth the hassle, time and expense to manage a property themselves and instead appoint a local expert to do so on their behalf.

These agents take care of all aspects of letting and managing your investment property in exchange for a fee, meaning that you can achieve all the positives of being a UK property investor without any of the day-to-day work – allowing you to sit back, earn your returns and plan your next investment.



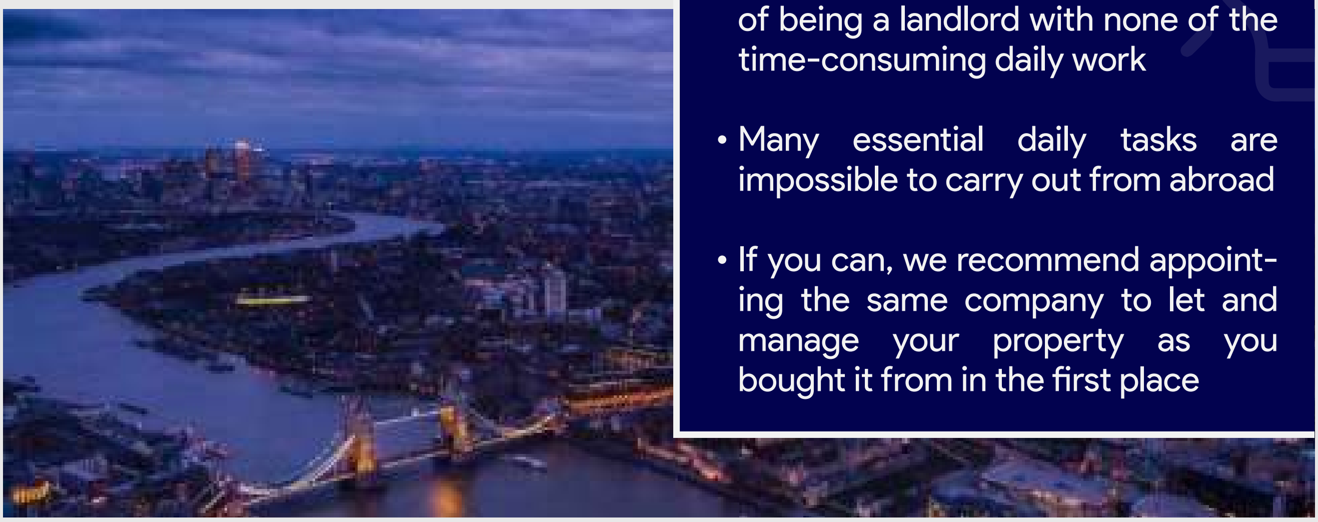
It is so much easier to deal with a single company from the initial point of sale through to the ongoing lettings and management of your property. Having a single point of contact throughout keeps the process as hassle-free as possible, and at notte global we are pleased to take this approach and operate our own in-house management company which can take care of everything on your behalf.

Choosing to continue your investment journey with notte global following the completion of the sale comes with many benefits in addition to removing an enormous workload from you. As your trusted partner throughout the sale, you can rely on us to ensure that your returns are maximised, and profits are delivered efficiently and on time.

Likewise, because we have been involved with all of our developments from an early stage, we have a knowledge of the building and the area that no other agent can match. We think like you and see your investment as something more than just a sale that quickly gets forgotten.

This gives us a major advantage when it comes to both securing tenants and making sure they feel at home – which in turn means that we are better able to secure long-term tenancies and happy tenants on your behalf, giving you increased returns and improved stability.

Appointing a lettings and management agent is the savvy move for an overseas investor – and if you do so, you should choose the best.
The notte global service is second to none. Our turnkey investment solutions allow you to circumvent the most challenging aspects of property management and add value to your investment instantly.



Key tipsvb

- As an overseas investor, appointing a lettings and management agent allows you to enjoy all of the benefits of being a landlord with none of the time-consuming daily work
- Many essential daily tasks are impossible to carry out from abroad
- If you can, we recommend appointing the same company to let and manage your property as you bought it from in the first place

Why invest with notte global?

At notte global, we manage your property investments and portfolios as if they were our own. This dedication and attention to detail guarantee a personal service with tailored investment advice built to your exact requirements.

Our team of experienced property investment advisors work tirelessly to identify and present the very best investment opportunities to maximise the return on your investment.

Whether it be identifying new property and off-plan developments for future resale or attractive rental properties with regular returns, we have complete confidence and proven expertise in delivering exceptional returns.

A superior investment proposition

There is no shortage of investment advisors in the UK but, sadly, not every one of these will place your needs above their own desire to turn a profit. This is the precise reason that we set up our business in 2014.

It is witnessing poorly researched property investments lacking a strategic framework and companies willing to recommend developers without thorough due diligence checks, which led us to the comprehensive property investment service we are so proud of today. We call it 'the notte global Way'.

Adding value, creating wealth

The 'notte global Way' means adding tangible value based on a number of critical variables.

It includes a research process second to none that allows us to make informed recommendations rooted in facts and figures and presented in a no-nonsense, easy-to-understand format.

It involves working with hand-selected, reputable developers with unblemished track records right from the very start. This ensures that property investment plans can be shaped to your needs and delivered with the confidence that we are prepared to stake our brand on.

Our primary goal is to create wealth and long-term financial security for you, and we are proud to do so transparently and ethically.

Total management

We set out to create turnkey opportunities that are fully managed and require minimal input. There's no corner-cutting, but by acting decisively we can circumvent the most challenging part of the property investment process for you. An aftersales team will guide you through your property investment purchases, absorbing most of the administrative burden. Forget time-consuming legal paperwork or preparing your property for rental. We'll take care of it while you sit back and contemplate your next investment.

Start your investment journey today

Property investment is an astute choice for many and includes retirement fund planning, nest eggs to finance university education and experienced property investors seeking portfolio contraction or expansion.

Get in touch today to find out more about our latest investment opportunities in Manchester.

Get in touch.

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