



Driven by Purpose.

Powered by People.

-BUYERS GUIDE-



KW Curaçao Buyer's Guide

Buying a home in Curaçao is an exciting journey—
whether you live here on the island or abroad.

**At Keller Williams Curaçao,
our mission is simple:
Customers always come first.**

That means we're here to guide you every step of the
way, making the process smooth, transparent, and
enjoyable.

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How We Work With Buyers

- No obligations, no contracts – You don't need to sign a buyer's agreement with us. We are here to serve you, free of charge.
- The seller pays the commission – In Curaçao, it's standard that the selling party pays the real estate commission. So buyers do not usually pay agent fees.
- Rare exceptions – In the unlikely event that we experience a seller's agent who does not share any commission, we will discuss this with you before going further. In such a case, a buyer's commission may apply—but only if you actually purchase a property. This will always be discussed with you first.
- Collaboration is key – We work together with other agents and agencies on the island to ensure you see all possible options.
- Your interest first – Our focus is on helping you find the right property, not just making a sale.



Buying on Curaçao – The Essentials

Whether you are a resident or a non-resident, the process of buying real estate on Curaçao is straightforward and very similar:

- **Property Rights** – Both residents and non-residents can freely buy and own property in Curaçao. Ownership is protected by law and handled by a local notary, ensuring a safe transfer.
- **Buyer's Costs** – On top of the purchase price, buyers typically pay transfer tax (usually 4%), notary fees, and registration costs. In general, you can budget around 6% of the purchase price for these costs.
- **Financing** – Curaçao banks usually finance around 50% of the purchase price (loan-to-value), with the rest needing to come from your own funds. Sometimes, especially with Curacao residents, the amount that the bank finances can be higher, depending on the case. We are happy to connect you with trusted mortgage brokers to explore your options.
- **Currency & Payments** – Payments can be made in Caribbean Guilders (XCG), but banks and notaries also accept transfers in US dollars and euros, making the process flexible for international buyers.



Buying on Curaçao – The Essentials

Residency & Permits for Non-Residents

- Stay duration per year:
 - 180 days for Dutch or U.S. citizens.
 - 90 days for other European citizens.
 - 30 days for South Americans.

Investment-based residency permit possibilities:

- XCG 500,000 → 3-year permit (renewable).
- XCG 750,000 → 5-year permit (renewable).
- XCG 1,500,000 → permanent residence.

Annual Costs – Property Tax (OZB)

The annual property tax in Curaçao is calculated progressively based on the value of the property:

- Up to XCG 350,000 → 0.4% of the value.
- Between XCG 350,000 and XCG 750,000 → XCG 1,400 plus 0.5% of the amount above XCG 350,000.
- Above XCG 750,000 → XCG 3,400 plus 0.6% of the amount above XCG 750,000.

Types of ownership

- Property land: full ownership, subject to annual property tax (OZB)
- Lease land: government-owned land, annual lease payments, renewable up to 60 years. (No OZB)



Why Work With KW Curaçao?

Buying a home isn't just about the transaction—it's about making the right move for your lifestyle, your family, or your investment goals.

At KW Curaçao, we:

- Put your needs first at every step.
- Provide local expertise combined with the power of the world's largest real estate network.
- Guide you through financing, legal processes, and practical details.
- Celebrate with you when we hand you the keys to your new home in paradise.



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Ready to explore homes on Curaçao?

We would love to get to know you and help you
start this exciting journey together.



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