



## What do you need to know when choosing an estate agent?

In a market as extensive and complex as real estate, it is vitally important to know what you have to take into account when hiring the services of an estate agent.

While it is true that in the last few years the low level of regularisation of the activity of real estate mediation has caused a deterioration in the image of the sector, it is also true that recently regulations have been established in Catalonia addressed to **favouring the transparency in the housing sector and guaranteeing the protection of consumers** (the Right to Housing Act nº 18/2007 of 28 December, Decree nº 12/2010, regulating the requirements for performing the activity of estate agent and creating the Licensing Register of Estate Agents).

Under these new regulations, the Register of Estate Agents of Catalonia entered into force on 9 September 2010, **obliging all estate agents operating in Catalonia to register.**

In this leaflet you will find all the information you need on the Register and how to identify the estate agents who are licensed in Catalonia, to help you to make the right choice.

Look for the emblem  
of Estate Agent licensed by the  
Government of Catalonia

register of estate agents  
of Catalonia aicat 0000



## Association of Estate Agents of Girona

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## What can we demand... from estate agents?

That they have **indemnity insurance** with a minimum guarantee limit of € 60,000.00 per agent, establishment opened to the public in Catalonia and year of operation. They are also **obliged to inform anyone requesting them of the identifying data of the indemnity insurance** (they must provide at least the name of the insurance or financial institution and the reference number of the guarantee).

That they have **civil liability insurance** with a minimum limit of 600,000.00 € per agent, establishment opened to the public in Catalonia and year of operation.

That they act with **independence, impartiality, prudence and prevalence of the client's interests and subject to the current legislation.**

That they provide information on the regulations and the **deontological principles.**

That they always sign a **letter of mandate.**

That they comply with the **principle of truthfulness** in their publicity and their offer.

That they have the **required professional qualifications.**

That they remain familiar with the regulations and update their **knowledge.**

That they act with transparency in calculating fees.

## What characteristics does the Licensing Register of Estate Agents have?

It depends on the Housing Secretariat and is managed by the Housing Agency of Catalonia and the various Business Management Offices (OGE).

- It is public.
- It has an administrative nature.
- It is obligatory under paragraph 4 of Section 55 of Act nº 18/2007.

## What requirements... must estate agents fulfil to enter the Register?

**To have an establishment open to the public,** unless they present their services by electronic or telematic means.

To certify **professional qualifications** for the exercise of the activity, submitting a related university diploma or certificates of attendance or completion of training courses in real estate matters.

A formal statement assuming the commitment to **good practices in the provision of real estate services.**

To have an **indemnity or guarantee insurance** with a duly authorised insurance or financial institution to respond for any quantities received in the exercise of the activity, until these quantities are placed at the disposal of the persons to whom they are addressed.

To have civil liability **insurance policy** covering any damages which they may occasion during the exercise of their activity.

### Remember

The members of the Girona association have:

- Civil liability insurance policy.
- Guarantee.
- Automatic recording in the administrative register of estate agents.

## Who is recorded... in the obligatory Register?

Registration grants the **emblem of estate agent licensed by the Government of Catalonia**, along with the number that appears on the identifying plaque, and certifies that the person recorded in the Register fulfils the appropriate requirements and conditions which qualify him/her for the exercise of the activity.



### Remember

- **The services of estate agent cannot be provided in Catalonia without this emblem.**