

The biggest and most important purchase of your life. Here is how buying your new home works.

The purchase process and payments

From the day when you reserve a home until you move in, agreements are signed and payments are made in stages.

The process may vary depending on whether you purchase your apartment early, or closer to the move in date.

1. Booking Agreement

You confirm your reservation by signing a booking agreement and paying a booking fee of SEK 25,000.

The booking fee is part of the purchase price and not an additional cost.

2. Agreement with the housing association

(Preliminary Agreement)

Once the Housing Association (bostadsrättsförening) has registered a preliminary financial plan, you will sign an agreement with the Housing Association. The agreement is legally binding. It is advisable to contact your bank well in advance.

Once the agreement has been signed, you pay a deposit of SEK 50,000. Any previously paid booking fee will be deducted.

3. Grant Agreement (Purchase Agreement)

Approximately 3–4 months before moving in, the agreement with the Housing Association is replaced by a Grant Agreement. At this stage, you pay 10 % of the purchase price, minus any previously paid deposits. You will also receive confirmation of your final move-in date.

4. Final Payment

The final payment must be made no later than three banking days before your confirmed move-in date.

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