

The Notary Process in Bulgaria

A complete guide to the notarial deed, signing procedure & title registration

Legal Basis

Property transfers in Bulgaria are legally effective only upon execution of a **Notarial Deed (Notarialen Akt)** before a licensed notary, as required by Art. 18 of the Obligations and Contracts Act (ZZD) and Art. 4 of the Notaries and Notarial Activity Act (ZNND). The notary is a public official and an impartial guarantor of the legality and authenticity of the transaction.

1. The Bulgarian Notary System

Bulgarian notaries are appointed by the Ministry of Justice and are members of the Notary Chamber of Bulgaria (Notarialna Kamara). Each notary has **territorial jurisdiction** – for property in Burgas region, only Burgas District notaries may execute the deed. There is no 'choosing' a notary for convenience of location outside the jurisdiction. The Notary Chamber directory is at www.notary-chamber.org.

2. Documents Required for the Notarial Deed

From the Seller (Developer)

- Valid Building Permit and Act 16 (Use Permit) – originals or certified copies.
- Certificate of Ownership (Notarialen Akt or prior deed) for the property/land.
- Encumbrance Certificate (issued within 10 days) from Burgas Registry Agency.
- Cadastral sketch (Skitsa) from AGKK – valid 6 months.
- Tax assessment certificate confirming no outstanding municipal taxes (Art. 87 DOPK).
- Company authorisation documents if seller is a legal entity (extract, board resolution).
- EPC certificate.

From the Buyer

- Valid passport or national ID (for EU citizens).
- Bulgarian personal identification number (BULSTAT or EGN).
- Notarial Power of Attorney if acting through a representative.
- Marriage certificate if purchasing jointly (to confirm matrimonial regime).
- For British buyers: apostilled POA if signed outside Bulgaria.

3. The Notarial Signing Procedure – Step by Step

1

Document submission

Lawyer or parties submit all documents to the notary 1–3 days before signing for review. The notary verifies authenticity and completeness.

2

Deed preparation

The notary drafts the Notarial Deed in Bulgarian, incorporating the property's full cadastral description, purchase price, payment terms, and representations and warranties. An unofficial English translation should be obtained by the buyer in advance.

3

Identity verification

On signing day, the notary verifies the identity of all parties using official documents. If a POA is used, its validity and scope are checked.

4

Reading of the deed

The notary reads the entire deed aloud in Bulgarian. If a party does not speak Bulgarian, a certified interpreter must be present (Art. 578 CPC). The interpreter signs the deed.

5

Signing

All parties (and interpreter if applicable) sign each page. The notary affixes their seal and signature.

6

Payment confirmation

Proof of payment (bank transfer receipt or mortgage disbursement letter) is typically produced at or before signing.

7

Same-day registration

The notary submits the executed deed electronically to the Registry Agency, Burgas, same day (Art. 25 Registration Act). Title passes legally upon registration, not merely upon signing.

4. Notary Fees

Notary fees are set by the state and are **non-negotiable**. They are calculated on the **higher** of the declared purchase price or the tax assessment value, pursuant to the Notaries Fees Ordinance (Tarifa za Notarialnite Taksi). All amounts below are shown in **Euros (EUR)**, converted at the fixed rate of 1 EUR = 1.95583 BGN (Bulgaria's official peg to the Euro). Additional charges apply for certified copies and registration.

| Deed value (EUR) | Notary fee (EUR) |
|--------------------------|--|
| Up to EUR 511 | EUR 15 (minimum) |
| EUR 512 – EUR 5,113 | EUR 15 + 1.5% above EUR 511 |
| EUR 5,114 – EUR 25,565 | EUR 84 + 1% above EUR 5,113 |
| EUR 25,566 – EUR 51,129 | EUR 289 + 0.5% above EUR 25,565 |
| EUR 51,130 – EUR 255,646 | EUR 417 + 0.2% above EUR 51,129 |
| Above EUR 255,646 | EUR 826 + 0.1% above EUR 255,646 (max EUR 1,534) |

Note: Registry fee (0.1% of value) and local transfer tax (2–3%) are paid separately and are not included in notary fees.

5. Practical Tips for EU & British Buyers

- ✓ Bring original passport – photocopies are not accepted for identity verification.
- ✓ Ensure your Bulgarian personal number is obtained **before** the signing date.
- ✓ If using a POA, have it apostilled and translated well in advance – last-minute delays are the most common cause of postponed signings.
- ✓ Request a certified English translation of the deed for your own records immediately after signing – the notary can prepare this for an additional fee.
- ✓ Confirm the Registry Agency electronic submission reference number on the same day – your lawyer should provide this as proof of registration.

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