Buying a Condo in Pattaya: The Ultimate Guide for Foreigners (2026)

Buying property in Thailand can be complex, but it doesn't have to be overwhelming. If you want to purchase a condo in Pattaya as a foreigner, you need to understand the legal requirements, the foreign quota, and the necessary financial documentation. This step-by-step guide helps you navigate the process safely and efficiently.

Experience Beachfront Living: Your Trusted Condo Agency at View Talay 7, Pattaya

Welcome to **Condo7.com**, your premier real estate partner in the heart of Jomtien. Since 2002, we have been the dedicated specialists for those seeking the ultimate beachfront lifestyle at the iconic **View Talay 7**. Located directly on the pristine sands of Dongtan Beach, our agency bridges the gap between your dream of a luxury seaside home and the reality of living in one of Pattaya's most sought-after condominiums.

Whether you are looking to invest in a high-yield rental property, secure a permanent residence with breathtaking Gulf of Thailand views, or find a comfortable vacation home, our deep-rooted expertise ensures a seamless, transparent, and secure process. With over two decades of local experience, we provide more than just property listings—we offer peace of mind. Let our multilingual, professional team guide you through every step of your Pattaya property journey, from initial selection and legal due diligence to the final handover of your keys.

EVERYTHIG YOU NEED TO KNOW BEFORE YOU INVEST IN REAL ESTATE

Discover why investors and residents choose us for their home at View Talay 7:

Unmatched Location Expertise

Deep, firsthand knowledge of View Talay 7 and the surrounding Jomtien and Dongtan Beach area.

Established Since 2002

Decades of proven reliability in the Pattaya real estate market.

Professional, Legal Guidance

Expert assistance navigating Thai property laws, foreign quotas, and ownership transfers.

Personalized Service

We take the time to understand your unique investment or lifestyle goals to find the perfect unit.

Ready to start your journey? Reach out to us today to explore our exclusive listings or to book a personal tour of the finest units available at View Talay 7. Your beachfront lifestyle in Pattaya awaits!

Buying property in another country is always a mix of excitement and nerves, but Thailand's rules can throw even experienced buyers off their game. If you want to buy a condo in Pattaya as a foreigner, you can absolutely do it—but you need to know exactly how the process works. Jump in without understanding the details, and you risk legal trouble or, at the very least, an unpleasant headache down the road.

Let's break down what you need to know, step by step.

1. Can Foreigners Own Property in Thailand?

Here's the good news: Yes, foreigners can legally own condominiums outright in Thailand, thanks to the Thai Condominium Act. This ownership, called "Foreign Freehold," even puts the property's Chanote title deed right in your name. But there's a catch—foreigners can't own land. So, if you're dreaming of a villa, you're looking at long-term leaseholds or jumping through extra legal hoops. Most foreigners stick with condos for peace of mind and security.

2. What's the Deal with the 49% Foreign Quota?

Don't assume you can buy just any condo anywhere in Pattaya. Thai law says that foreigners, collectively, can't own more than 49% of the sellable size in any condo building. The other 51% must remain with Thai nationals or companies. This split matters—a lot. Condo units owned under the foreign quota (that 49%) are much easier to resell and usually command a better price. On the other hand, if you buy a unit under the Thai quota, you're getting involved in leaseholds or—more complex—purchasing through a Thai company.

Whenever you put down a deposit, a reputable agent (like us at Seaboard Properties) double-checks the quota with the building's juristic office to make sure you can register the unit in your own name.

3. The Most Important Paper: The FET Form

Next, let's talk about money. To buy your condo in the foreign quota, you have to prove the purchase funds came from abroad. That means wiring the money from your overseas bank account directly to Thailand, in foreign currency. Once it lands, your Thai bank issues you a foreign exchange transaction form, or FET (formerly known as Thor Thor 3). Without this, the Land Department won't let you register the property in your name.

The FET guidelines aren't complicated, but they must be followed to the letter:

- The amount transferred has to match or exceed the full purchase price in Thai baht.
- The sender's or beneficiary's name must be yours, exactly as it appears on the Sale and Purchase Agreement (SPA).
- The transfer purpose in the bank's records must clearly state: "For the purchase of condominium Unit X at [Project Name]."

Mess this up, and your ownership registration could stall—or fall apart.

4. Taxes and Fees at the Land Department

When it's time to legally transfer ownership, be ready for a handful of government fees and taxes. Most of the time, these get split equally between buyer and seller, but it's always up to negotiation.

- Transfer Fee: 2% of the government-appraised value.
- Withholding Tax: Based on seller type and length of ownership.
- Business Tax or Stamp Duty: 3.3% business tax if the seller has owned the property less than five years, or 0.5% stamp duty otherwise.

Review these with your agent or lawyer before closing, so there aren't any surprises on transfer day.

5. The Step-by-Step Pattaya Buying Process

With us, the journey is straightforward:

01

Property Selection

Come visit one of our Pattaya offices. We'll show you vetted listings that meet your needs.

02

Reservation Agreement

Secure the unit with a (usually refundable) deposit of 50,000 to 100,000 baht. We take it off the market immediately.

03

Due Diligence

Our team checks the title deed and the building's quota and ensures no outstanding debts hang over the property.

04

Contract Signing & Payment

Once you and the seller agree on the terms, you sign the SPA and wire the funds overseas as explained above.

05

Transfer & Handover

We'll walk you through the Land Department process, help finalize the paperwork, and hand over the keys.

You don't have to navigate Pattaya's real estate maze alone. Our multilingual, local team handles every detail, making expat property purchases in Pattaya safe and efficient.

Need help getting started? We can send you a list of foreign freehold condos currently available or book you a free legal consultation at one of our offices. Just ask!

Additional Thailand Land Measurement Basics

Don't be thrown off when someone quotes land sizes in Wah, Ngan, or Rai. Here's an easy reference:

- 1 Wah = 4 square meters (about 43 sq. ft.)
- 1 Ngan = 100 Wah = 400 sq.m (4,277 sq.ft.)
- 1 Rai = 400 Wah = 1,600 sq. m (17,109 sq. ft.)
- 1 Acre = 2.5 Rai (4,000 sq.m / 42,772 sq.ft.)
- 1 hectare = 6.25 Rai

Fund Transfer Paperwork: What You'll Need

When you make your transfer (especially if it exceeds USD 50,000), the Thai bank issues your FET. If you physically bring cash into Thailand, declare it at Customs and get a receipt—your bank will need that for confirmation. The beneficiary name on all documents must match the SPA perfectly. List the money's purpose as "Purchase of Condominium in Thailand," and don't forget to bring full banking details: bank name, branch, SWIFT code, etc.

How to Actually Buy a Condo: The In-Depth Walkthrough

01

Connect with a reputable agency or your chosen developer.

02

Work out what you want (location, amenities, size, etc.) and narrow down options.

03

Go on property viewings until you find your ideal unit; get a clear price quote.

04

Pay a booking fee (50,000 or 100,000 baht, often by card).

05

Make the contract payment (25% or 30%), and then you'll get your signed SPA—check and keep a copy.

06

Prepare all required documentation and payments per your agreement with the developer or seller.

07

Schedule the final transfer, usually 1–2 months ahead, and settle any final payments.

08

Show up at the Land Department for paperwork, signatures, and handover of title (deed).

Sometimes, if you can't be there in person, you'll sign a Power of Attorney for someone trustworthy to act in your stead.

Property Taxes and Regular Costs

- Transfer Fee: 2% of the registered value, usually split equally.
- Stamp Duty: 0.5%, or 3.3% if the seller hasn't owned for 5+ years (as business tax).
- Withholding Tax: Based on the appraisal value or the actual sales price, the higher one applies.
- Leasehold Properties: 1.1% of total lease amount.

There's no standalone capital gains tax in Thailand—property withholding tax covers this.

Other Expenses to Keep in Mind

- Sinking Fund: A lump sum, paid on purchase (500–900 THB/sq. m), used for major building repairs down the line.
- Common Area Management (CAM) Fee: Monthly operating costs for the building (lighting, cleaning, pool, security, etc.), paid upfront for the year, adjusted annually.
- Utility Meter Deposits and Fees: One-time deposit at sign-up, returned when you sell. Failure to pay monthly bills can result in the meter being removed.
- Building Insurance: Developer usually covers the first 1–2 years, then annual payments are billed by the juristic committee based on your share of the building.

The Final Paperwork Needed at the Land Office

Bring your passport (including the visa page), marriage certificate (if applicable and properly translated), and info on your parents (as the title deed may require). Make sure to clear all common area management fees and have proof of the foreign owner ratio (foreign quota)—otherwise, you can't transfer ownership.

If the seller still owes anything on the mortgage, the bank will clear the debt at the Land Department the same day.

Closing Day at the Land Department

The buyer, seller, and—sometimes—their banks or authorized representatives must be there together. You'll sign final documents, handle any cashier's check payments, and the land officer will update the title deed in your name.

Make sure the seller prepares the transfer of utilities (electricity and water meters) to you, and reimburse them for any deposits as needed.

After the Transfer

Congratulations! You're free to move in, rent out your property, or simply relax and enjoy your investment. The building's juristic office will provide keys, access cards, parking stickers, and a welcome packet with building rules, appliance warranties, and other info. Download building management apps (like Origin Connect) to stay up to date and handle any building-related payments or notices.

A couple of reminders: Pay your common area fees on time (or risk late charges and, in extreme cases, losing access to building facilities). Even if you're not living in the unit, keep these payments up so everything runs smoothly.

Property buying in Thailand can seem overwhelming at first glance, but with the right guidance and knowledge of each step, it becomes a manageable, even enjoyable process. And if anything feels unclear, just reach out—no one expects you to handle everything alone.

View Talay 7 Condo agency, Condo7.com, and Seaboard Properties are here to guide you through every stage of your Pattaya condo purchase.

From the first viewing to moving in. Ready to start your search, or do you want more details on legalities or available properties? Reach out to us anytime.

e-mail: **http://info@condo7.com**

Explore our additional guides for foreign property buyers in Pattaya, presented by Seaboard Properties, serving the community since 2002.

How to open a Thai Bank Account as a Foreign Condo Buyer

https://www.seaboard-properties.com/en/Article/secure-thai-bank-account-pattaya-property-buyers

The Complete Process for Transferring Condo Ownership at the Land Office in Pattaya, Thailand

https://www.seaboard-properties.com/en/Article/condo-ownership-transfer-pattaya

Thai Property and Thai Wife: How Foreign-Thai Couples Can Safely Buy Real Estate

https://www.seaboard-properties.com/en/Article/thai-property-thai-wife-ownership-guide

Condominium vs. House Living in Pattaya: Pros and Cons

https://www.seaboard-properties.com/en/Article/condominium-vs-house-living-pattaya-pros-cons

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