

Digitaalinen asuntokauppa DIAS

DIAS is an easy and secure way to make housing trades without visiting the bank.

Remember

- You need valid Finnish digital banking identification or a Mobile certificate.
- Both as buyer and seller, you should inform your bank about the upcoming trade well in advance before the real estate agent initiates it.

Trade Start

- Once the deed of sale is ready and both the buyer and seller have approved it, the real estate agent submits the trade details to the DIAS platform.
- You will receive a notification from DIAS via email once the trade has been initiated.

Bank Preparations

- The banks of the trade parties review and prepare the trade, and contact their clients as needed. This phase usually takes about five business days.
- The preparation time for each trade can vary according to client and bank specifics. For more information regarding the preparation of your trade, contact your bank.

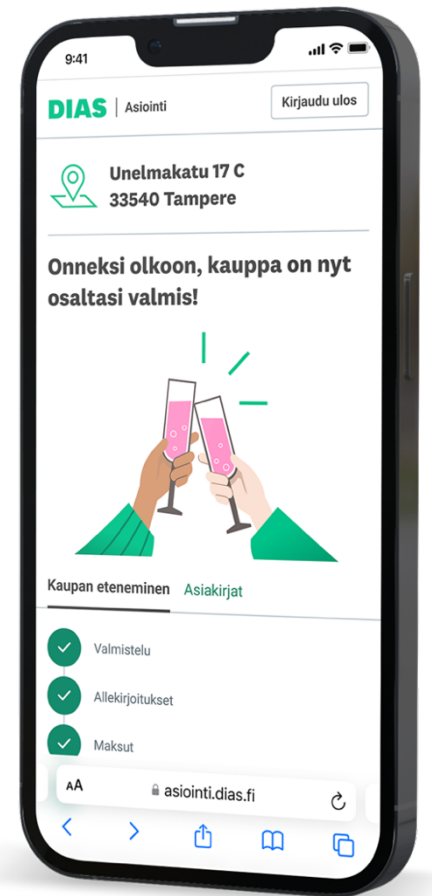
Signing the Deed of Sale

- You will receive an email invitation to sign the deed of sale digitally at asiointi.dias.fi.
- Once you receive the email, you have 24 hours to sign the deed of sale.

Trade Finalization by the Banks and Real Estate Agent

- The banks involved in the trade pay the sales price, transfer tax, and real estate agent's commission as soon as the deed of sale is signed.
- The banks also handle the ownership registration and the digitization of the paper share certificate, if applicable.
- In apartment trades, the real estate agent will file the transfer tax declaration once the transfer tax has been paid by the buyer's bank and provides the property manager with the necessary documents.

You can track the status of your trade, receive guidance, sign the trade, and download relevant documents in the DIAS e-service at asiointi.dias.fi. Please note that the DIAS e-service is available only in Finnish.



→ Ask your agent about making a DIAS trade!

DIAS