



WEALTH TAX

Filing Modelo 714

Who has to declare
What must be declared
Patrimonio WEB at AEAT

Important Legal Disclaimer: *Only for informative purposes.*

- *While we strive for accuracy, please be aware that content may be incomplete.*
- *Spanish tax laws are updated regularly and vary significantly depending on your Autonomous Community.*

We strongly recommend verifying your specific financial situation with a qualified Spanish tax advisor (gestor) and the Tax Agency.

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Who & What Must Be Declared: Wealth Tax

1. The "Magic Numbers" (Who has to file?)

Most people won't pay a cent, but you might still have to **file** a return. There are two main triggers:

- **The €2 Million Rule:** Regardless of debts or exemptions, if your *total* assets are valued at over **€2,000,000**, you **must** file a return—even if the final tax result is zero.
- **The €700,000 Threshold:** This is the national default. If your "Net Wealth" (assets minus debts) exceeds €700,000, you're in the system.
 - *Note:* Some regions like **Valencia** or **Catalonia** have lowered this to **€500,000**, so check your postcode!
- **The "Home Bonus":** Residents get an extra **€300,000 allowance** specifically for their main home (*vivienda habitual*).
- **The Couple's Advantage:** Wealth tax is individual. If you and your partner own everything 50/50, you essentially double your protection—meaning a couple could potentially shield up to **€2 Million** before paying.

2. What Assets Do You Declare?

If you are a tax resident, it's **Worldwide**. If you're a non-resident, it's just your **Spanish assets**.

- **Real Estate:** We use the "Rule of Three." You must report the **highest** of: The *Valor Catastral*, the *Valor de Referencia*, or the actual Purchase Price.
- **Financial Assets:** Bank accounts (the average balance of the last quarter is often used), stocks, crypto, and even luxury items like jewelry or cars worth over €50,000.
- **The 720 Connection:** If you filed **Modelo 720** for your foreign accounts, those same values must be reported here. The tax office *already knows* what's in those accounts!

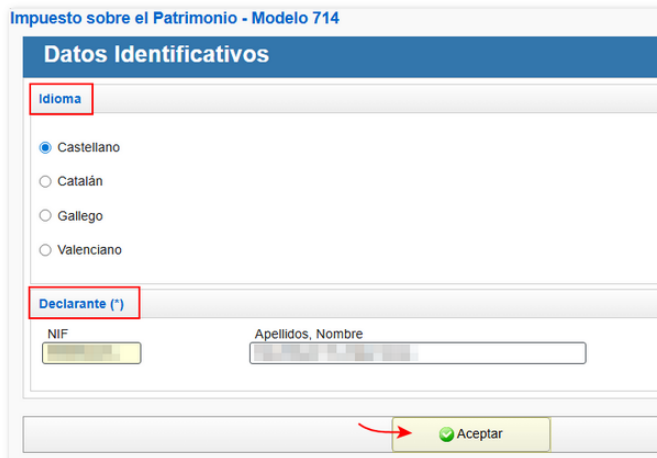
3. Patrimonio WEB: How to file a tax return for Wealth Tax

Access Identification

To access the Patrimonio 2025 web form, identify yourself with an electronic certificate. DNle, Cl@ve, reference to the current campaign holder or with the identification system for citizens of the European Union (eIDAS) using the identification of another country.



If this is your first time accessing the site, the initial page will contain identification data and the language of the declaration, which you can modify if necessary. After checking the initial screen, press "Accept" to continue.



New Session

If you have already been working with the form, the system detects this and allows you to continue with the declaration or start a new one.

Once on the web form, you can complete the declaration by navigating between the different pages that make it up or by using the button "**Separates**" to access the different sections. It is possible "**Keep**" the declaration to retrieve it later in a new session by pressing "Continue" in the initial window.

Incorporated Data

You will access the form 714 of Patrimony 2025 with the tax data incorporated into the declaration. However, additional information may be required on occasion. On these occasions, a window will appear in which you must select "Yes" or "No" to transfer this data.

Incorporar	Código	Ref. Cat.	Tipo Vía	Vía
<input type="radio"/> Sí <input type="radio"/> No	UR00001		AV	
<input type="radio"/> Sí <input type="radio"/> No	UR00002		CL	
<input type="radio"/> Sí <input type="radio"/> No	UR00003		PZ	
<input type="radio"/> Sí <input type="radio"/> No	UR00004		AV	
<input type="radio"/> Sí <input type="radio"/> No	UR00005		AV	
<input type="radio"/> Sí <input type="radio"/> No	UR00006		CL	

Check the data that has been transferred to the declaration, the data that has not been incorporated, and the incorporation notes by clicking the "View transferred data" button and selecting the corresponding option.

Impuesto sobre el Patrimonio - Modelo 714 Versión

Ver datos trasladados ↗ NIF: [REDACTED]
Apellidos y nombre: [REDACTED]

Apertados Validar Guardar Ayuda Vista previa

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Sujeto Pasivo, Régimen económico del matrimonio y Representante

Sujeto Pasivo

NIF: [REDACTED] Apellidos y nombre: [REDACTED]

Sexo del sujeto pasivo: [REDACTED] Estado civil (el 31-12-2025): [REDACTED] Fecha de nacimiento: [REDACTED]

Impuesto sobre el Patrimonio - Modelo 714

Se ha trasladado información automáticamente a su declaración. Revise los siguientes datos

Declarante

CONCEPTO	TOTALES
DATOS DE IDENTIFICACION	
N.I.F.	[REDACTED]
NOMBRE COMPLETO	
Descripción de las claves	
DATOS PERSONALES GENERALES	
CODIGO	
ESTADO CIVIL	
Descripción de las claves	
DATOS PERSONALES DE TITULARES	
CODIGO	
FECHA DE NACIMIENTO	
SEXO	
COMUNIDAD AUTONOMA	
Descripción de las claves	
DATOS DEL DOMICILIO	
CODIGO	
TIPO VIA	
VIA PUBLICA	
TIPO NUM.	
NUM.	
CALIF. NUM.	
BLOQUE.	
PORTAL	
ESC.	
PLANTA O PISO.	
PUERTA	
DAT. COMPLEMENTARIOS	
POBLACION	
COD. POSTAL	
MUNICIPIO .	
PROVINCIA	
Descripción de las claves	

Ver datos incorporados
 Ver datos NO incorporados
 Ver notas de la incorporación

Impuesto sobre el Patrimonio - Modelo 714

Se ha trasladado información automáticamente a su declaración. Revise los siguientes datos

Declarante

CONCEPTO	TOTALES	Dato 1
DATOS PERSONALES DE TITULARES		
CODIGO		
N.I.F.		
APELLIDOS Y NOMBRE		
DISCAPACIDAD 990		
FECHA DE NACIMIENTO		
SEXO		
FECHA FALLECIMIENTO		
COMUNIDAD AUTONOMA		
IBAN		
SWIFT		
FECHA ADQ. VIV. HABITUAL		
NUMERO PRESTAMO		
%PREST DESTINADO VIVIENDA HAB		
DED. VIVIENDA EJ. ANT.		
ASIGNACION A LA IGLESIA		
ASIGNACION FINES SOCIALES		
Descripción de las claves		

Ver datos incorporados
 Ver datos NO incorporados
 Ver notas de la incorporación

Impuesto sobre el Patrimonio - Modelo 714

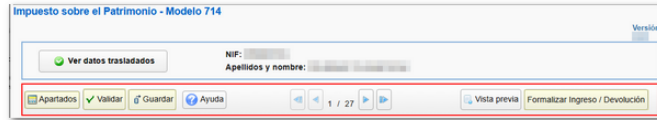
Se ha trasladado información automáticamente a su declaración. Revise los siguientes datos

Declarante

Ver datos incorporados
 Ver datos NO incorporados
 Ver notas de la incorporación

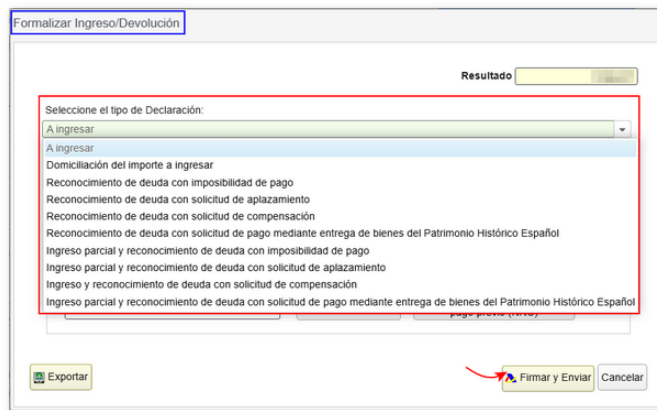
Navigating the Form

At the top of the form you will find the button panel with the different functions. To continue completing the declaration, you can use the arrow keys to navigate through the pages or the "Sections" button ## .



Adding Information

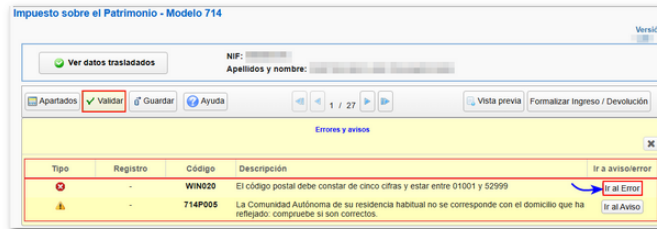
If you don't want to add any additional information, press **"Formalize Income/Refund"**, select the type of declaration and choose the payment method.



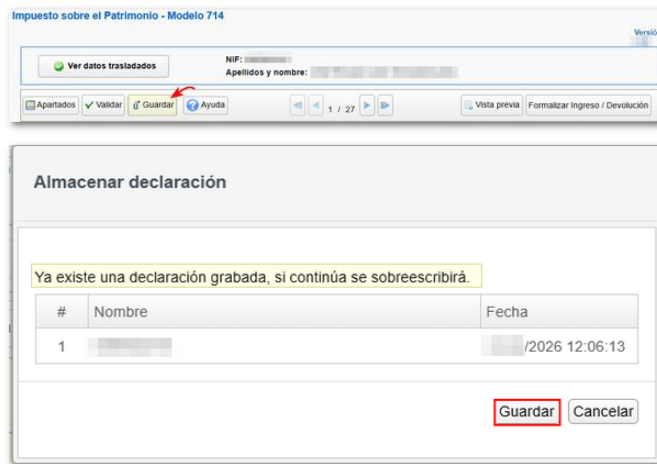
Validation Key

Once you have completed the form, press the **"Validate" key** to check for errors, warnings, or alerts. In the case of errors, they must be corrected in order to continue.

To check that the declaration is correctly completed, press the "Validate" button . The notices do not prevent you from filing your return and are only there to verify that it has been completed. However, if the message is an error, you must correct it so that the declaration is considered valid at the time of filing. To review the notices or errors there are the buttons "Go to Notice" or "Go to Error".



The form has a timeout; We recommend that before leaving the session or if you are going to be away from it for a while, you press the "Save" button to save the data entered. When you click "Save," if you've already been working on your file, a warning will appear indicating that the previous declaration will be overwritten and the data from this one will be retained on the server.



Help Button

If you have any questions about how to complete it, please press the "Help" button . Clicking on it will open, in a new tab, the help manual on Heritage 2025 with detailed information on completing each section. If you click "Help" on a particular page, it will take you to the manual and information on how to complete the page you are on.

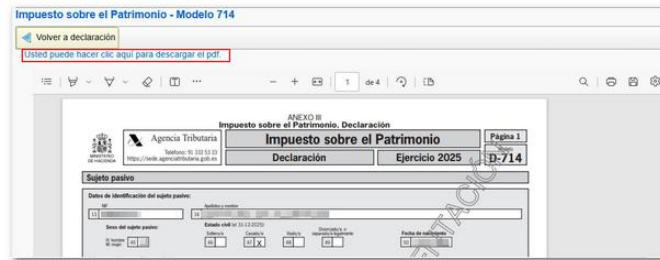


Preview PDF

Additionally, if you want to obtain a draft before submitting the declaration to review the data provided, you have the tool "**Preview**" that generates a PDF with the declaration, with the

watermark "Draft not valid for submission" on all pages, but it will serve as a reference.

From the "Formalize Income/Refund" window you can also obtain a file with format PDF , adjusted to the current registry design, using the "**Export**" button located in the lower left corner, with the name NIF of the declarant, fiscal year, 0A and with extension .714.



Payment Methods

The **direct debit** It will be available if the declaration is submitted between April 8 and June 25, 2026, both inclusive. Enter the IBAN to which you wish to direct debit the declaration, which must be a bank account reported to the AEAT that allows direct debits and of which you are the owner. It can be an open account in Spain or abroad (EU/ SEPA).

If you choose to pay using **NRC or other payment methods** that require a deposit, and if you access with Cl@ve , electronic certificate or DNle , press the "Make payment (get NRC)" button to link to the payment gateway and obtain the NRC proof of payment. If you access using a reference number, it will not be possible to make the payment. NRC using the "Make payment" button (NRC)".

But if you have already obtained one directly with the options offered by your financial institution, you can indicate it in the "Reference Number" box NRC" or use the "Recover a previous payment (NRC)" option

Another alternative would be debt recognition options. In these cases, the response sheet for successful submission will display a notice indicating that the declaration has been submitted and will be sent by the Tax Agency to the Autonomous Community where you have your habitual residence, which is where you will have to manage that deferral/installment or recognition of debt.

Submitting the Form

Press **"Agree"** and then **"Sign and Send"** .

If the declaration is submitted correctly, a page will be returned with the message **"Your submission has been completed successfully"** and the assigned secure verification code. In addition, a PDF will be displayed containing a first page with the submission information (registration entry number, Secure Verification Code, receipt number, day and time of submission and presenter data) and, on the subsequent pages, the submitted declaration.

Check the notice board to see if you need to make any corrections.

