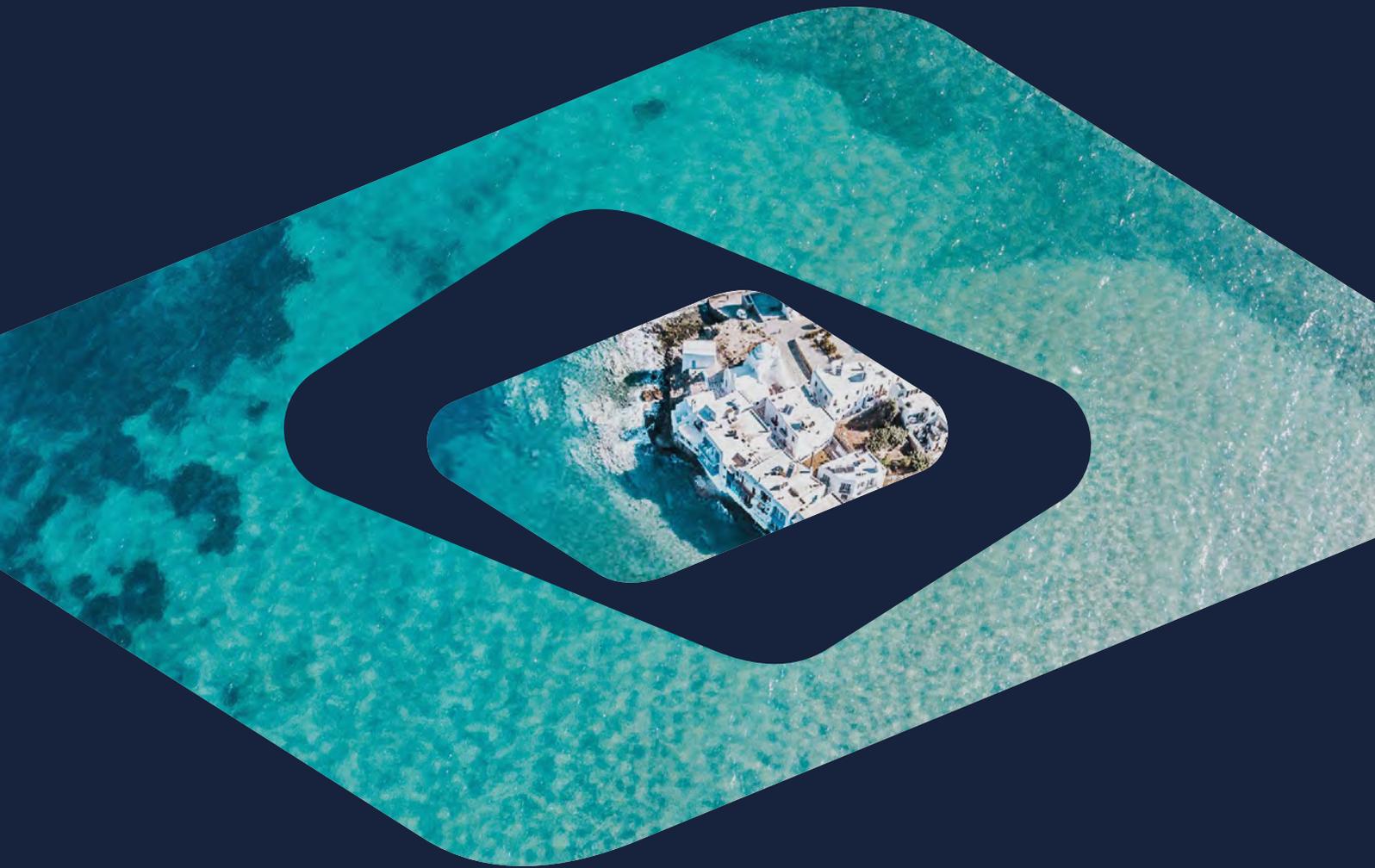


Greece Golden Visa

EU Residency with a Real Estate Investment
Structured for Capital Appreciation and Global Mobility





Aerial view of Mykonos

Contents

- 4** Greece Golden Visa Key Facts You Need to Know
- 5** Strategic Benefits
- 6** Legal & Structural Framework
 - 6 Who can you include?
 - 7 What if You Want to apply for Citizenship?
 - 7 How to renew the Golden Visa?
- 8** Greece Golden Visa's Investment Options
 - 8 Real Estate
 - 9 Other Investment Options
- 11** Investing in Greek Real Estate
 - 11 The €250,000 Option: What is It?
 - 12 Key Investment Criteria
 - 13 How Much Will It Truly Cost?
 - 13 Cost Estimates – Single Applicant
 - 16 Cost Estimates – Family
- 17** Property Transaction Costs
- 18** Residency Acquisition Process
- 22** 2026 Greece Real Estate Investor's Brief
- 24** Exclusively Curated Portfolio

Greece Golden Visa

Key Facts You Need to Know

With a minimum investment of €250,000 in real estate, you obtain a renewable five-year residence permit, extendable indefinitely, provided the qualifying investment is maintained.

The program allows you to include your family members and travel freely through the Schengen Zone.

There is no minimum physical stay requirement to retain residency status.

After seven years of lawful residence, **investors may apply for Greek citizenship,** subject to language and integration requirements.

This program is governed by Law 4251/2014 and its amendments, offering legal clarity within an established EU framework.

Strategic Benefits

Quality of Living: If you want to relocate, Greece offers access to European-standard healthcare, internationally recognized education institutions, and a high quality of life within an established EU democracy.

Family Inclusion: Spouse, dependent children, parents and spouse's parents may obtain residence permits under the same investment application.

Schengen Area Mobility: Visa-free travel across the Schengen Zone under the 90/180 rule, enhancing business and personal mobility within Europe.

No Mandatory Relocation Requirement: There is no minimum stay obligation to maintain residency status.

5-Year Renewable Residence Permit: Long-term residency, renewable indefinitely, provided the qualifying investment is maintained.

Tangible Asset-Backed Entry Point: Minimum €250,000 investment through regulated real estate or financial instruments, offering capital-backed residency rather than donation-based programs.

Rental Income Potential: You may lease your property on a long-term basis, offering the opportunity to generate recurring rental income, averaging between 3% to 5% per year.

Tax Optimization Opportunities: Greek Golden Visa investors can access favorable tax regimes, including structured foreign income treatment and fixed annual tax frameworks, subject to eligibility and individual tax planning.

Pathway to EU Citizenship: Eligibility to apply for Greek citizenship after seven years of lawful residence, subject to language and integration criteria.

Legal & Structural Framework

Requirements

To get the Greek Golden Visa, and the 5-year residence permit for you and your family, you must:

- **Be a non-EU/EEA national.**
- **Be over 18 years of age.**
- **Have no criminal record.**
- **Demonstrate lawful source of funds.**
- **Complete one of the approved investment routes defined under Greek law, such as real estate acquisition (recommended).**

Who can you include?

- **Spouse or partner:** marriage or registered partnership, including same-sex couples.
- **Children under 21:** unmarried and financially dependent on the main investor.
- **Parents:** No age limit, not required to be financially dependent on the main investor.
- **Spouse parents:** Same as above.

What if you want to apply for Citizenship?

The Greece Golden Visa opens the potential to apply for Greek citizenship after seven years of lawful residence, but it does not automatically grant it. Citizenship eligibility requires:

- **Demonstrated physical presence in Greece.**
- **Integration into Greek society.**
- **Successful completion of language and cultural examinations.**
- **Compliance with all national legal requirements at the time of application.**
- **Residency does not automatically lead to citizenship.**

How to renew the Golden Visa?

To renew the residence permit:

- **Residency remains active as long as you keep the investment, meaning you will not be able to sell your Greek property.**
- **Renewal applications must be submitted prior to expiration.**
- **You do not need to live in Greece to renew your visa.**

Greece Golden Visa's Investment Options

The Greece Golden Visa offers multiple qualifying investment routes, allowing investors to align residency acquisition with broader portfolio strategy. Below is a structured overview of the primary qualifying categories.

Real Estate

Most Strategic Option: €250,000+ Minimum Investment Threshold

- **Commercial-to-residential conversion** or restoration of listed buildings.
- **No minimum area size requirement.**
- **Available nationwide** – even in Athens, Thessaloniki and Crete.

This route is commonly selected by investors seeking a lower capital entry point with asset-backed exposure.

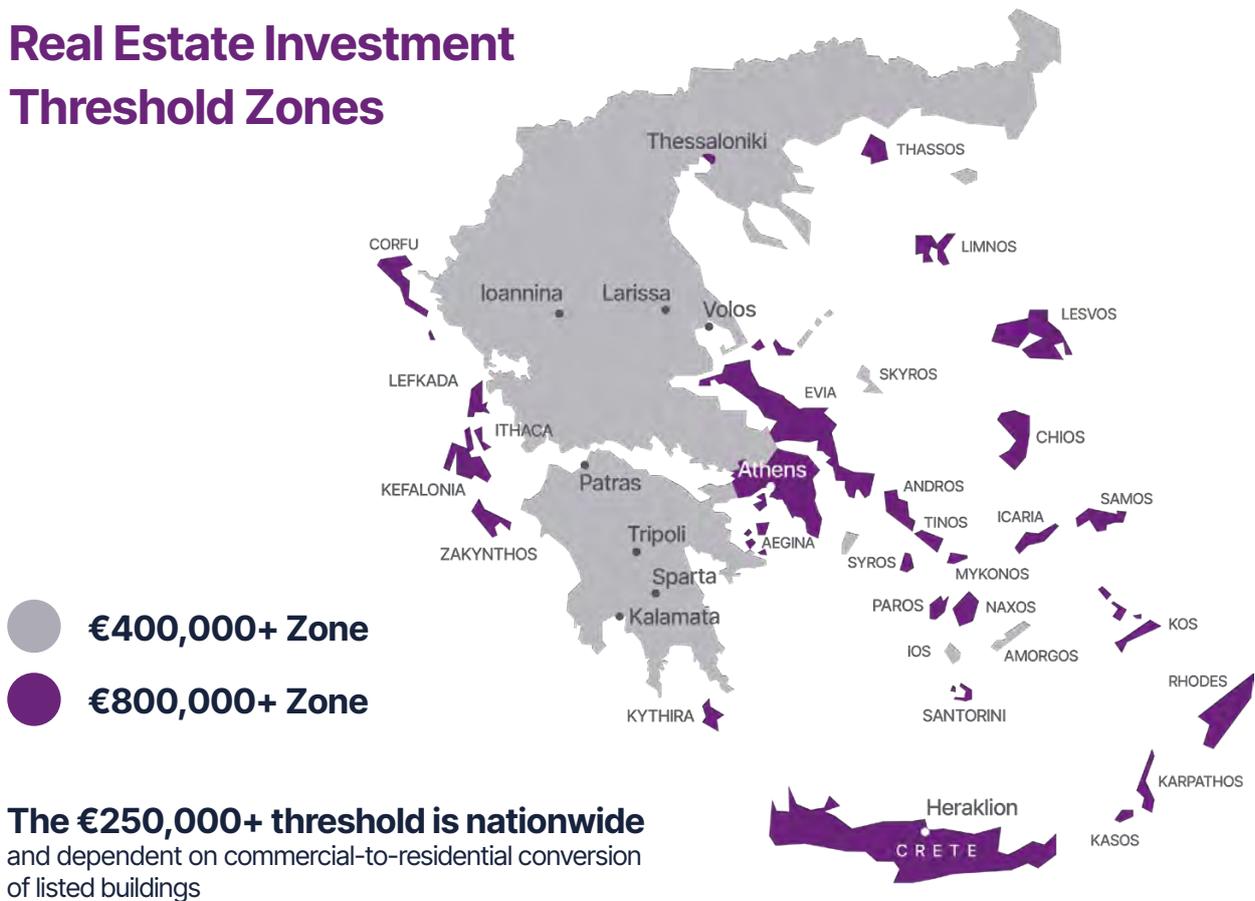
The €400,000+ Threshold

- Purchase of a single property **with a minimum surface area of 120 m².**
- Only available in islands with fewer than 3100 inhabitants.

The €800,000+ Threshold

- Investment in an existing or off-plan property with a minimum surface area of 120m².
- Applicable to the all areas in the country, including Athens, Piraeus, Thessaloniki, Santorini, Mykonos and Crete.

Real Estate Investment Threshold Zones



Other Investment Options

Ownership	Asset Type	Minimum Capital	Option
Usage-Based	Contractual Right	€400K - €800K	Hotel Lease / Timeshare
Fund Units	Financial Instrument	€350,000	Mutual Fund
Shareholding	Private / Fund Equity	€500,000	Capital Contribution
Deposit	Cash Instrument	€500,000	Bank Deposit
Bondholder	Sovereign Debt	€500,000	Government Bonds
Tradable Securities	Market Portfolio	€800,000	Listed Securities



Agios Nikolaos, Crete

Investing in Greek Real Estate

The Undisputed #1 Option for Golden Visa Investors

While multiple qualifying routes exist under the Greece Golden Visa framework, the majority of applicants select real estate as their primary capital allocation strategy. Here's the benefits:

- Tangible asset ownership.
- Rental income potential.
- Appreciation exposure.
- Lower entry threshold (€250,000).
- Direct control.

The €250,000 Option: What is It?

In 2026, the Greece Golden Visa accepts a €250,000 investment for the real estate option.

This involves converting commercial or industrial properties for residential use, or breathing new life into listed buildings through renovations.

Key Investment Criteria

- **Minimum Investment:** €250,000
- **Property Type:** Commercial-to-residential conversion OR listed heritage restoration.
- **Geographic Limits:** Nationwide.
- **Minimum Size Requirement:** None
- **Ownership:** Full freehold.

Only one property may be acquired under this route.

The property may be acquired:

- In the investor's personal name.
- Through a company wholly owned (100%) by the investor.

If purchased through a company:

- The investor must own 100% of shares.
- The legal entity must be registered within the European Union.

The application may be submitted immediately after signing the deed, even if Land Registry registration is still pending.

The €250,000 Option: How Much Will It Truly Cost?

€250K is the minimum investment amount, but the transaction itself will always carry out associated costs.

We break down what you can expect to fully invest when purchasing Greek property for the Golden Visa.

Please bear in mind this is only an example based on the following property purchase amount.

Cost Estimates – Single Applicant

If you purchase a €250,000 property for the Greek Golden Visa, you can expect an additional €23k to €26k in costs.

In total, an around 8.93% to 10.4% of the €250,000 property purchase amount.

Total Estimated Costs

Category	Amount (€)
Property Transaction	13,445
Golden Visa Application	2,186
Legal Representation	6,500 - 10,000
Optional (Bank Account)	496
Total Estimated Costs	22,627 - 26,127

Cost Breakdown · Single Applicant

Property Transaction Costs

Item	Amount (€)	Calculation
Transfer Tax	7,725	3.09% of €250,000
Notary Fee	3,720	1.2%* + VAT (24%)
Land Registry	2,000	0.8%
Subtotal – Property Transaction	13,445	

*1.2% is the common Notary Fee standard. Amounts may vary.

Golden Visa Application Costs

Item	Amount (€)
Residence Permit Application Fee	2,016
Mandatory Health Insurance*	170
Subtotal – Application	2,186

*Insurance costs varies depending on the age the applicant, provider and coverage.

Legal Fees

Item	Amount (€)	Calculation
Property Transaction Legal Fee	3,100 - 5000	1% + VAT
Golden Visa Submission Legal Fee	3,100 - 5000	1% + VAT
Subtotal – Legal Fees	6,200 - 10,000	

Optional Service

Item	Amount (€)
Bank Account Opening (Optional)	496
Subtotal – Optional	496



Cost Estimates · Family Main Applicant + Spouse + Two Children (Ages 9 & 18)

If you purchase a €250,000 property for the Greek Golden Visa, you can expect an additional €24k to €27k in costs.

In total, around 9.60% to 10.8% of the €250,000 property purchase amount.

Total Estimated Costs

Category	Amount (€)
Property Transaction	13,445
Golden Visa Application & Insurance	3,504
Legal & Documentation	6,572 - 10,372
Optional (Bank Account)	496
Total Estimated Costs	24,017 - 27,817

Cost Breakdown · Family Main Applicant + Spouse + Two Children (Ages 9 & 18)

Golden Visa Application Costs

Item	Amount (€)
Main Applicant	2,016
Spouse	166
Child (9 years old)	166
Child (18 years old)	516
Health Insurance – Main Applicant	170
Health Insurance – Spouse	170
Health Insurance – Child (9)	150
Health Insurance – Child (18)	150
Subtotal – Application & Insurance	3,504

* Insurance costs varies depending on the age the applicants, provider and coverage.

Property Transaction Costs

Item	Amount (€)	Calculation
Transfer Tax	7,725	3.09% of €250,000
Notary Fee	3,720	1.2% + VAT (est.)
Land Registry	2,000	0.8%
Subtotal – Property Transaction	13,445	

Legal Representation & Documentation

Item	Amount (€)	Calculation
Property Transaction Legal Fee	3,100 - 5000	1% + VAT
Golden Visa Submission Legal Fee	3,100 - 5000	1% + VAT
Translation of Marriage & Birth Certificates	372	€300 + VAT
Subtotal – Legal & Documentation	6,572 - 10,372	

Note: Some law firms charge additional legal fees per family member. This estimate reflects a structure where no additional family legal fees are applied.

Optional Service

Item	Amount (€)
Bank Account Opening (Optional)	496
Subtotal – Optional	496

Residency Acquisition Process

Step 1 · Property Selection & Reservation

- Identification of qualifying €250,000 conversion project.
- Legal and technical verification.
- Title review.
- Reservation agreement (if applicable).
- Confirmation of change of use (post-5 April 2024 compliance).
- Essential for the €250,000 category.

All documentation is reviewed prior to signing. You can request your own legal counsel to review and check all documentation.

Step 2 · Due Diligence

- Review of investor profile.
- Source of funds assessment.
- Initial compliance screening.
- Eligibility confirmation.

This stage reduces rejection risk and identifies potential issues with the application.

Step 3 · Document Preparation & Greek Tax Number (AFM) Registration

It is recommended to grant your Investment Visa representative power of attorney in order to streamline execution.

In this process, your lawyer will fill in the official forms and verify if all the documents match and correspond to guarantee a successful application:

- Completed application form.
- Valid passport.
- Payment receipt for legal and state fees.
- Tax number issuance.

Step 4 · Property Purchase & Signing of Notarial Deed

- **Timeline:** 2–4 weeks
- 10% Deposit Payment.
- Final contract preparation.
- Signing before Greek notary.
- Payment of purchase price.
- Filing of deed with Land Registry.

Under current rules, the Golden Visa application may be submitted once the deed has been filed, even if final registry confirmation is pending.

Step 5 · Submission of Golden Visa Application

- Submitted immediately after deed filing.
- Application filed electronically.
- Payment of state fees.
- Biometric appointment scheduling.
- Submission of marriage certificate, if applicable.
- Submission of children's birth certificates, if applicable.

Upon submission, the investor receives a certificate allowing lawful stay in Greece while the residence permit is processed.

Step 6 · Biometrics

Within 6 months of application, this is the one-time where you will have to stay in Greece for any period, to provide biometric information.

During this appointment, you'll have to register your fingerprints, photographs, and signature.

Step 7 · Residence Permit Issuance

- Estimated Timeline: 3–6 months from submission.
- Residence card issued.
- Valid for 5 years.

Renewable indefinitely, provided the investment is maintained.

Step 8 · Renewal Process

At renewal (every 5 years), the investor must demonstrate:

- Continued ownership of the qualifying property.
- Compliance with short-term rental restrictions.
- For listed buildings: confirmation of completed restoration works.

No minimum physical presence requirement applies for renewal.

Total Estimated Timeline

From property reservation to residence permit issuance:

Approximately 4–6 months.

Greece Real Estate 2026 Investor Brief

1. Europe's GDP Outperformer (Macro Context)

- **GDP Outperformance:** Greece is projected to grow by 2.2% in 2026—nearly double the Eurozone average (EC Forecast).
- **Labor Market Strength:** Unemployment has reached a 17-year low of 7.7% (ELSTAT), the strongest labor environment since 2008.
- **Fiscal Resilience:** Sustained primary surpluses and a massive reduction in debt-to-GDP have secured Greece's Investment Grade status, de-risking long-term exits.
- **Credit Rating:** Greece holds Investment Grade (BBB/Baa3) status with a "Stable" outlook from S&P, Fitch, and Moody's.
- **Liquidity:** Housing credit growth is positive for the first time in a decade, supporting future resale.

2. The €250,000 "Ready-To-Invest" Solution

- **The most efficient entry point** is the specialized €250,000 tier, focused on commercial-to-residential conversions and heritage restorations.
- **Niche Eligibility:** These units are purpose-developed to meet the specific requirements of the Greek Migration Code, ensuring a 100% compliance rate.
- **Strategic Entry:** While the market in prime areas has moved to €800,000, these conversion assets offer a high-value residency path without geographical restrictions.
- **Certification Value:** The valuation of these properties reflects their status as "Turnkey Residency Assets," including all technical engineering certifications required for the Golden Visa.

3. Significant Tax Advantages (Through 2026)

- **VAT Holiday (24% Savings):** The suspension of 24% VAT on new-build properties has been extended until Dec 31, 2026. This allows for immediate equity gain upon purchase.
- **Capital Gains Exemption:** 0% tax on property sales remains in effect through year-end 2026, maximizing net proceeds for medium-term exit strategies.
- **Income Tax Incentive:** A new 3-year income tax holiday is available for owners who transition properties into the long-term rental market.

Greece Real Estate 2026 Investor Brief

4. The "Gv Premium" Realistic Yields & Performance

- **Appreciation Curve:** Expect conservative appreciation (2%–3% annually)
- **Secondary Market Liquidity:** Your exit strategy should assume a 7-10 year hold to allow the standard residential market prices to catch up to your initial GV entry point.
- **Short-Term Rental Ban:** Properties purchased under the new GV tiers (€400k/€800k) are strictly prohibited from short-term/Airbnb listing. All yields must be modeled on long-term (12-month+) contracts.
- **Growing ROI:** With the Greek economy booming, long-term rental rates are projected to climb, ensuring a strong, growing ROI if you choose to lease your property.

5. The 2026 Safety Net

- **Transparency:** All transactions are now 100% digital via the AADE portal, ensuring a clear and verifiable paper trail for your investment.
- **Family Inclusion:** One investment secures residency for the main applicant, spouse, children (up to 24), and parents of both spouses.

6. The "Silver Economy", Digital Nomads and Tourism

- **Permanent Demand:** Tourism has evolved from "summer only" to a year-round engine.
- **Demographics:** A surge in Northern European retirees and remote workers is driving demand for high-quality, energy-efficient (Class A+) long-term rentals.

Sources: European Commission Spring 2026 Forecast; Hellenic Statistical Authority (ELSTAT); Tax Law 5246/2025; AADE (Independent Authority for Public Revenue); FTSE Russell / S&P: Reports on Greece's 2026 upgrade to "Developed Market" status; Bank of Greece (BoG): Quarterly residential property price index.

Exclusively Curated Portfolio

Eligible Properties Available For Investment
Under the Greek Golden Visa Program

Available



Greece,
Athens
North Crest Residences
★ Golden Visa €250k
Residential Development
from €268.000
REF: IV8256

Available



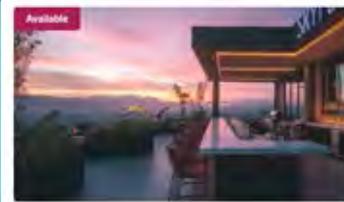
Greece,
Athens
Almiridos Living
★ Golden Visa €250k
Residential Development 1-2
from €250.000
REF: IV8255

Available



Greece,
Athens
Agatha Residence
★ Golden Visa €250k
Residential Development
from €255.000
REF: IV8147

Available



Greece,
Athens
Community Keremeikos
★ Golden Visa €250k
Residential Development
from €250.000
REF: IV8253

Available



Greece,
Athens
Ampelokipoi View
★ Golden Visa €250k
Residential Development
from €290.000
REF: IV8250

Available



Greece,
Athens
Apartments Korai
★ Golden Visa €250k
Residential Development
from €250.000
REF: IV8252

Available



Greece,
Athens
Koukaki Column
★ Golden Visa €250k
Residential Development
from €420.000
REF: IV8238

Available



Greece,
Athens
Piraeus Mikalis
★ Golden Visa €250k
Residential Development
from €250.000
REF: IV8254

Exclusively Curated Portfolio

Eligible Properties Available For Investment Under the Greek Golden Visa Program



**Greece,
Piraeus**
Empire Living
★ Golden Visa €250k
Residential Development
from €255.000
REF: IV8209



**Greece,
Halkidiki**
Halkidiki Beach
★ Golden Visa €400k
Residential Development
from €500.000
REF: IV8246



**Greece,
Corinth**
Corinthia
★ Golden Visa €400k
Residential Development
from €430.000
REF: IV8236



**Greece,
Athens**
Glyfada Ellinikon
★ Golden Visa 800k
Residential Development
from €1.708.224
REF: IV8073



**Greece,
Voula**
Armonia Residences
★ Golden Visa 800k
Residential Development
from €1.630.000
REF: IV8213



**Greece,
Glyfada**
Titan Living
★ Golden Visa 800k
Residential Development
from €630.000
REF: IV8212



**Greece,
Crete**
Viglea Villas Crete
★ Golden Visa 800k
Residential Development
from €1.250.000
REF: IV1086



**Greece,
Aegina Island**
Aegina Living
★ Golden Visa €250k
Residential Development
from €250.000
REF: IV8217

info@investmentvisa.com

+351 213 471 603

Praça da Alegria 01, 3rd Floor,
1250-004 Lisbon - Portugal



PORTUGAL | UK | DUBAI | GREECE | HONG KONG



investmentvisa.com

The information and content contained within this brochure are provided for general informational and marketing purposes only, and Investment Visa reserves the right to change, update or correct the contents in this brochure herein without any prior notice.

By using this brochure, you acknowledge and agree that the publisher, authors, and contributors shall not be liable for any errors or omissions in the content or for any actions taken in reliance on the information contained herein. For the most current and up-to-date information, please contact Investment Visa directly.