



### Introduction

Buying property in Cyprus is:

**A** smart investment

A Mediterranean lifestyle

An easy path to EU residency

This concise guide is based on best legal practices, adapted to client needs.

## Step 1: Define Your Goal

- Permanent residence (PR)
- A Holiday home
- Rental income
- Zapital appreciation

I will help you find the ideal property for your goals.





# Step 2: Who Can Buy Property

EU citizens – no restrictions

Non-EU citizens – 1 property (home or land up to 4014 m²) with Council of Ministers' approval

We handle all documentation for you.

## Step 3: Market & Opportunities

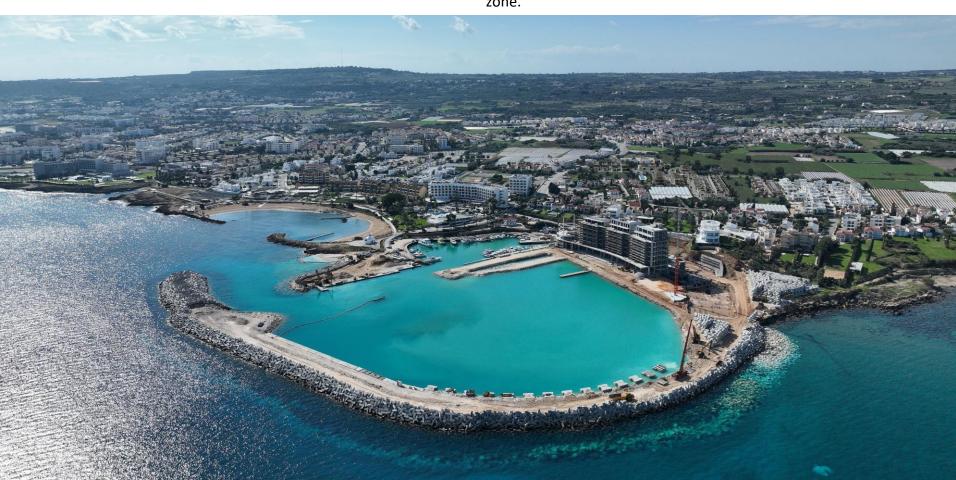
Southeast Cyprus is the island's most promising region.

Price growth in hotspots (Protaras, Ayia Napa) reached up to 30% over the past 2 years.

Ayia Napa – luxury, marina

Protaras/Kapparis – rentals, family homes, PR

Pernera – growing district with a new marina & commercial zone.



### Step 4: Budget & Residency



From €300,000 + VAT – eligibility for PR



Mortgages available to foreigners



VAT on first residence only 5%



All Giovani Homes projects qualify for PR applications.



Step 5: Visiting Cyprus

#### Visiting helps you:

- Explore areas
- Experience climate & lifestyle
- ✓ View real properties
- Just 45 mins from Larnaca to Protaras
- ✓ I will organize tours, airport pickup, lawyer/bank meetings

### Step 6: Purchase Process

- 1. Choose a property
- 2. Reservation
- 3. Purchase agreement
- 4. Land Registry submission
- 5. Council of Ministers' approval (if needed)
- 6. Final payment & Title Deed after construction

## Step 7: Legal Procedure

- Due Diligence title, debts, permits
- Reservation €5–10K | 2–4 weeks
- ¥ Reservation Agreement terms, price, payments
- Sales Agreement Greek & English, filed with Land Registry
- Council approval contract, passport, AML, police clearance
- Final payment VAT, registration, deed issued



Step 8: Taxes & Fees

Stamp Duty: 0.15-0.20%

Transfer Fees: 3–8% (resales)

VAT: 5% (first home), 19% standard

Municipal Fees: €85–200/year

X Property Tax: abolished



## Step 9: Residency by Investment

- **Solution** €300,000 + VAT minimum investment
- Only new properties from developers
- Residency for whole family
- ✓ Processing in 2–4 months
- AML-compliant transactions



## Step 10: Protaras & Ayia-Napa Projects

- Apartments:
- Angelico Apartments (ROI up to 7%)
- Blue View Lifestyle (near beach)
- Euphoria (affordable start)
- Villas & Homes:
- Apanema Villas (family privacy)
- Premiere Pearl B (300m to beach)
- Alma Villas (2025 delivery)
- Sabai Beachfront (prime seafront)
- Delear Villas (turnkey rentals)
- Napa Amaris (Nissi Beach)
- Semeli B (gated community)

### Why Cyprus?

- 2nd safest country in Europe
- 340+ sunny days/year
- Eurozone & EU
- **EU-standard healthcare**
- British & private schools
- ♠ PR from €300K + VAT
- Steady price growth





#### **Contact Inessa**

Planning to buy, relocate, rent or apply for PR?

I will guide you with honesty and care.

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Want a property tour or personal selection? Just contact me!

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