



# **Buyer's Guide to Purchasing Property in Greece and Cyprus**

by Silky Sun Properties Ltd

*Sun. Sea. Stress Free.*

## 1. Why Buy Property in Greece and Cyprus

Greece and Cyprus offer a rare mix of natural beauty, lifestyle, and financial opportunity. Whether you're looking for a holiday retreat, retirement haven, or investment property, both destinations provide strong value and growing markets. At Silky Sun Properties Ltd, we help UK buyers secure properties with confidence, transparency, and local expertise.



## 2. Property Types Available

From coastal villas and mountain retreats to modern apartments and plots of land, Greece and Cyprus offer a wide range of properties suited to all budgets. Silky Sun Properties sources and verifies listings through trusted local agents and legal partners, ensuring every property meets our high standards.

### 3. Step-by-Step Buying Process

- Step 1 – Define your budget and goals
- Step 2 – Choose your preferred region and property type
- Step 3 – Appoint a local English-speaking lawyer
- Step 4 – Obtain a tax number (AFM in Greece or TIN in Cyprus)
- Step 5 – Open a local bank account
- Step 6 – Sign a preliminary sales agreement with a small deposit
- Step 7 – Finalise the purchase before a notary once due diligence is complete

#### 4. Typical Costs to Consider

Expense	Approximate Amount
Property Transfer Tax	3% of property value
Notary Fees	1–2%
Legal Fees	1–2%
Land Registry Fees	0.5–1%
Agency Fees	2–3% (shared)
Ongoing Costs	Utilities, maintenance, annual property tax

## 5. Residency & Investment Options

Non-EU buyers can qualify for Greece's or Cyprus's Golden Visa programs with a minimum property investment of €250,000 (This is only available in some areas). These programs offer five-year renewable residency permits, visa-free Schengen travel, and family inclusion benefits. Silky Sun Properties can connect you with experienced legal advisors to assist with the application process.

## 6. Why Work with Silky Sun Properties Ltd

As a UK-based company, we bridge the gap between UK clients and Mediterranean property markets. We provide end-to-end support — from property sourcing and legal guidance to completion and aftercare. Our focus is on secure, affordable, and high-quality homes in Greece and Cyprus for every budget.

## 7. Get Started Today

Ready to take the next step toward owning your dream home in Greece or Cyprus? Our friendly team is here to make your buying journey smooth and stress-free. **Silky Sun Properties Ltd**

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