

Greek Golden Visa Program

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Greece at a Glance

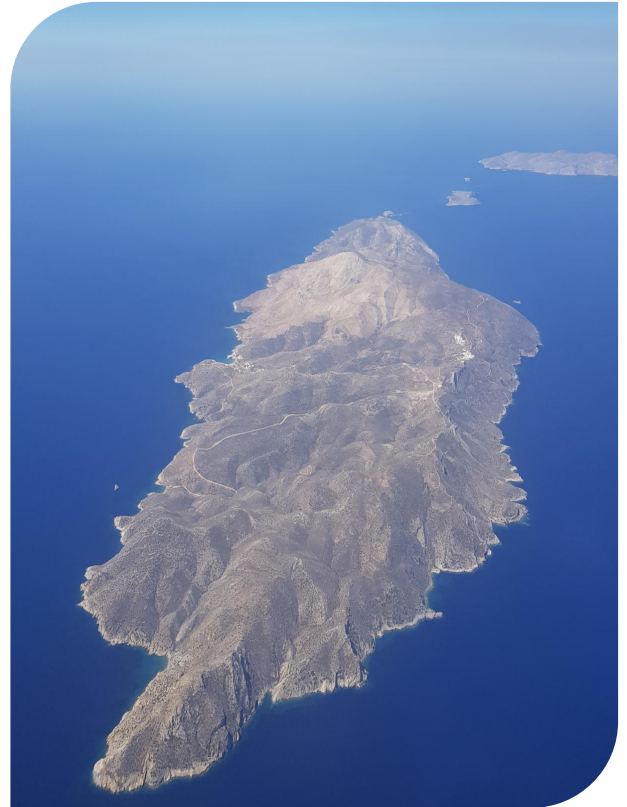
Greece, located at the crossroads of Europe, Asia, and Africa, is a country where ancient history and modern lifestyle meet. Known as the birthplace of democracy, philosophy, and the Olympic Games, it combines a rich cultural legacy with contemporary living.

Cultural Heritage

Greece is home to 18 UNESCO World Heritage Sites, including the Acropolis of Athens, Meteora, and Delphi. Its influence on philosophy, science, arts, and politics shaped Western civilization. The Greek Orthodox tradition also plays a central role in cultural identity.

Way of Living

Life in Greece balances Mediterranean relaxation with European efficiency. The climate—with mild winters and long, sunny summers—encourages outdoor living, social gatherings, and a strong sense of community. Family and hospitality remain core values



Interesting Facts

- Greece has one of the longest coastlines in the world (over 13,000 km).
- More than 200 inhabited islands add to its unique geography.
- The Greek language is one of the world's oldest, continuously spoken languages.

Gastronomy

Greek cuisine is internationally celebrated for its healthy Mediterranean diet. Olive oil, fresh vegetables, seafood, herbs, and wine are staples. Famous dishes include moussaka, souvlaki, tzatziki, feta cheese, and baklava. Eating is both a daily pleasure and a social ritual.

Economy

Greece is a Eurozone member with a service-driven economy. Tourism, shipping, and real estate are leading sectors, while recent years have seen strong growth in foreign direct investment. Greece offers a stable legal and banking framework within the European Union.

Population

The country has about 10.3 million residents, with Athens as the capital and largest metropolitan hub. Greek society is multilingual, welcoming, and increasingly international, making integration for foreign investors and their families smooth and natural.

Greece as a Destination for Investors

Greece is not only a place of beauty and culture, but also an ideal choice for different investor profiles:

- **Single Investors:**
Those seeking a safe, lifestyle-enhancing base in the EU while keeping flexibility. Real estate offers a tangible asset, while financial investments provide liquidity.
- **Family-Oriented Investors:**
Perfect for those wishing to relocate with their spouse, children, and even parents. Greece's Golden Visa program extends residency to the whole family, while the country offers high-quality international schools, universities, and healthcare.
- **Relocation Seekers:**
Investors planning to live in Greece will benefit from its warm climate, strong community values, and quality of life. The program is particularly appealing to those wishing to base themselves in Europe long-term.
- **Lifestyle Investors:**
Those who prefer to maintain their main residence elsewhere while enjoying freedom of travel and the lifestyle benefits of an EU residency. Greece offers EU mobility, access to Schengen, and the possibility of enjoying the country's second-home advantages without full relocation.
- **Global Citizens:**
Ideal for investors looking to diversify holdings, access EU rights, and create an additional base for their families in a politically and economically stable European Union country.

Greece combines history, lifestyle, and opportunity — making it equally attractive for those relocating permanently and for investors simply seeking the strategic advantages of EU residency.

Residence Permits in Greece – Golden Visa Program

1. What is a Greek Golden visa (Residence permit) and it's Legal Framework in Greece

A Greek residence permit is an authorization that allows non-EU/EEA citizens to legally reside in Greece and enjoy mobility rights within the Schengen Area.

The legal framework for investor residence permits is based on:

- **Law 4251/2014** (Immigration and Social Integration Code),
- **Article 20(b)** (for real estate investment),
Article 16 (for investment in securities or bank deposits),
- as amended and complemented by later legislation.

Residence permits are generally valid for five years and renewed upon meeting investment and other program conditions. Family members (spouse/partner, children under 21, and parents of both spouses/partners) are also eligible.



2. Main Ways to Obtain Permanent Residency in Greece

There are two principal routes under the Golden Visa program:

a) Real Estate Investment

By purchasing qualifying property in Greece.

b) Bank Deposit or Securities Investment

By making a capital investment in securities or a term deposit in a Greek bank.

CRITERIA	REAL ESTATE INVESTMENT	BANK DEPOSIT & SECURITIES INVESTMENT
Minimum Investment	€800,000 in main regions (Athens, Thessaloniki, Mykonos, Santorini, large islands); €400,000 elsewhere; €250,000 in heritage/renovation projects	€500,000 (varies by category)
Asset Type	Tangible residential property	Financial instruments or bank term deposit
Use of Investment	Personal use or long-term rental (short-term rental prohibited)	Passive investment, no management required
Renewal Condition	Maintain property ownership	Maintain the investment in securities or deposit
Flexibility	Fixed to one property	Can diversify into up to 3 categories; option to switch to real estate later
Procedure Duration	~3-4 months	~5-6 months
Who it Suits	Those wanting a home in Greece, relocation, or rental income	Those preferring liquidity, financial diversification, and low management involvement
Family Coverage	Spouse/partner, children under 21, both sets of parents	Same as real estate route
Permit Validity	5 years, renewable	5 years, renewable
Benefits	Tangible EU asset, lifestyle + rental income potential., Visa-free Schengen area access.	Secure financial exposure, no property obligations, Visa-free Schengen area access.

3. Investment Options – Details and Benefits

A) Real Estate Investment

- **Minimum investment thresholds (as of April 2024):**
 - €800,000: Attica, Thessaloniki, Mykonos, Santorini, and islands with population >3,100.
 - €400,000: Rest of Greece.
 - €250,000 (minimal): Exceptions (Restoration, change of use or conversion from industrial/commercial buildings into residential property.
- **Conditions:**
 - Only one property per application.
 - Residential use only, long-term rental permitted. Short-term rental (Airbnb) prohibited.

- Property must be at least 120 m² if new/under construction (this condition does not apply for the property under "Exceptions").
- Must maintain ownership to keep/renew the permit.
- **Procedure:**
 - Property selection (in person or remotely).
 - Due diligence and Reservation contract (5-10% deposit).
 - Granting Power of Attorney to lawyer.
 - Obtaining Greek tax number.
 - Purchase contract registration.
 - Application submission online by lawyer.
 - Biometrics in Greece.
 - Residence permit issuance (plastic card).
- **Benefits:**
 - Lifetime validity, renewed every 5 years if property retained.
 - No minimum stay requirement.
 - Eligibility extends to spouse/partner, children <21, and both sets of parents.
 - Potential for rental income and long-term capital appreciation.
 - Visa-free access to Schengen area.
 - Bank account in European bank.

B) Bank Deposit & Securities Investment

- **Minimum investment:** €500,000 (varies by category).
- **Forms of investment include:**
 - Term deposit in a Greek bank (minimum €500,000 for at least one year, renewable).
 - Capital contribution to Greek companies or Real Estate Investment Companies (REIC).
 - Bonds, stocks, treasury bills traded in Greek regulated markets.
 - Venture capital or mutual funds investing exclusively in Greece.
- **Duration:**
 - Residence permit valid for 5 years, renewable as long as the investment is maintained.
 - Family members' permits linked to the investor's permit.
- **Flexibility:**
 - Up to three different investments can be combined.
 - Investors can switch from securities/bank deposit option to real estate within 2 months if desired.
- **Benefits:**
 - Diversified investment forms (real estate-linked funds, securities, bank term deposits).

- No obligation to manage physical property.
- Stable and secure framework under Greek banking and capital markets law.
- Visa-free access to the Schengen area.

4. Which Option Suits You the Best?

- **Real Estate Investment Route**
- Best suited for investors who:
 - Want a tangible asset in Greece.
 - Seek potential rental income or relocation.
 - Prefer long-term ownership of property as wealth preservation.
- **Bank Deposit & Securities Route**
- Best suited for investors who:
 - Prefer liquidity and flexibility without property management.
 - Seek purely financial exposure rather than real estate.
 - Value easier divestment and portfolio diversification.
 - Want a straightforward bank deposit option with minimal operational involvement.

Both routes grant permanent residency rights in Greece with Schengen access. Real estate offers valuable ownership and lifestyle benefits, while bank deposit/securities provide a more financial, flexible pathway with fewer management obligations.



Why Choose NTL Trust

At **NTL Trust**, we have been guiding investors and their families through residency and citizenship programs worldwide for over three decades. **NTL Trust is one of the largest industry participants**, representing many governments and licensed as immigration service providers in other jurisdictions. We maintain an excellent reputation, code of conduct and high ethical standards, while at the same time enjoying the respect of government agencies because we submit well prepared applications from reputable business people. With offices and partnerships across Europe and beyond, we are ideally positioned to help you navigate the Greek Golden Visa program with confidence.

What sets us apart in Greece?

- **Trusted by Governments:** Applications prepared by NTL Trust team are taken seriously because authorities know we submit complete, compliant, and well-documented cases.
- **Independent Advice:** We do not push clients into unsuitable real estate deals or high-commission arrangements. Our priority is protecting your interests and preserving our reputation.
- **Proven Expertise:** Our experienced legal team, immigration experts and partners understand the details of the Greek legal framework, investment requirements, and application procedures.
- **Full Family Support:** Whether you apply as a single investor or with your spouse, children, and parents, we ensure that your family's residency process is handled smoothly.
- **Local Presence, Global Perspective:** Our Representative office in Greece and other European offices, including Belgrade and Istanbul will provide a strong regional base and support throughout the whole process.

For investors considering Greece, our role is to be your **advisor, representative, and safeguard** throughout the process — from selecting the right investment route to ensuring your long-term residency compliance.

We are committed to helping global citizens achieve their goals of freedom. We are equally proud to contribute to the economic development of the countries we represent that have honorably chosen to help peaceful business people achieve their personal goals through Investment Immigration.

Bottom line: Choosing NTL Trust means choosing peace of mind. With our guidance, your application will reflect the seriousness and commitment that Greek authorities expect, giving you and your family the best possible pathway to EU residency.



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