GREECE · GOLDEN VISA

Costs & qualification

A plain, itemised view of what the route costs and what it takes to qualify — worked through with realistic figures so there are no surprises. Every line is checked against current government schedules by admitted local counsel before you commit.

INDICATIVE ALL-IN ESTIMATE · STANDARD €400K TIER

€430,360

Worked on the standard €400,000 residential tier as a resale purchase. The €250,000 conversion/restoration tier and the €800,000 prime-area tier (Attica, Thessaloniki, larger islands) carry different totals.

ONGOING OBLIGATION

€100k / yr

Optional non-dom regime — a flat €100,000/yr on worldwide non-Greek income for those who become Greek tax-resident; entirely separate from the visa.

€400k	~3.1%	No	Day 1	~4–9 mo
STANDARD TIER	TRANSFER TAX	INCOME TEST	SCHENGEN	END TO END

What you pay, and what it covers

ITEM	ESTIMATE	WHAT IT COVERS	WHEN
Advisory & coordination fee Engagement fee to open and run the file	**€10,000**	Kestrel coordination across property, legal, banking and the application — one accountable relationship from first call to residence card.	On engagement
Property investment Standard residential tier	**€400,000**	A single qualifying property of ≥120 m². €250,000 applies only to conversions/restorations; €800,000 in Attica, Thessaloniki and the larger islands.	Reservation → completion

ITEM	ESTIMATE	WHAT IT COVERS	WHEN
Property transfer tax ~3.09% on resale	**€12,360**	Transfer tax on a resale purchase. A new-build instead carries 24% VAT (often suspended) — counsel confirms the position per property.	At transfer
Legal fees Indicative ~1.5%	**€6,000**	Conveyancing, contract review, due diligence and residence-application support. Final fees come from the appointed lawyer.	Engagement / milestones
Government & residence-permit fees Per applicant	**€2,000**	Golden-visa application and residence-permit issuance fees, indicative per main applicant.	At submission / issuance
Indicative total	**€430,360**	The sum of the lines above. Government fees and tax rates are confirmed against current published schedules by admitted local counsel before you commit.	

Qualification at a glance

MINIMUM INVESTMENT €250,000 – €800,000	INCOME / FUNDS TEST None
FAMILY INCLUDED Spouse/partner, children under 21 (to 24 if dependent students), and the parents of both spouses — no dependency test on parents.	INDICATIVE TIMELINE 4-9 months from instruction to permit card in hand; budget up to 12 months at high-volume regional offices. You gain the legal right to live in and travel the Schengen Area from the moment the application is filed (the temporary confirmation slip), not when the card is issued.

INCOME TO DEMONSTRATE

None

The Golden Visa has no secured-income test — only proof of funds for the qualifying investment from a clean, traceable source.

What is not included

Travel, accommodation and biometrics costs, apostille, certified translation, courier, bank and exchange charges, furnishing, utilities, property insurance, management and ongoing charges.	The €100,000 non-dom regime (requires actual Greek tax residency and a ≥€500,000 Greek investment), VAT treatment on new-build, financing, corporate ownership and complex source-of-wealth profiles — each requires separate advice.

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