XIPHIAS Immigration

COUNTRY BROCHURE



RESIDENCY BY INVESTMENT | COUNTRY GUIDE

Greece Residency by Investment

Greece golden visa: €800,000 in Attica, Thessaloniki, Mykonos and Thira, €400,000 elsewhere, €250,000 only for conversions and listed buildings. Schengen access and a 7-year naturalisation route.

PROGRAMMES	CAPITAL	CURRENCY	LANGUAGE
2	Athens	Euro	Greek

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Greece at a glance

CAPITAL **Athens**	POPULATION **10.4 million**
LANGUAGE **Greek**	CURRENCY **Euro**
TIME ZONE **Eastern European Time (EET)**	CLIMATE **Mediterranean**
PROGRAMMES WE ADVISE ON **2**	LAST UPDATED **1 October 2026**

Overview

The Greece Golden Visa gives non-EU investors a five-year residence permit, renewable, through a qualifying investment in Greece. Under Law 5100/2024 the real estate route requires a single property of €800,000 in Attica, the Thessaloniki regional unit, Mykonos, Thira and islands over 3,100 population, or €400,000 elsewhere, with at least 120 m² of main spaces; €250,000 is reserved for commercial-to-residential conversions and listed-building restorations. Capital investment routes are also available. The permit allows visa-free travel across the Schengen Area for up to 90 days in any 180, imposes no minimum stay, and extends to immediate family members, including spouse, children up to 21, and dependent parents. Naturalisation requires seven continuous years of actual lawful residence, and the investor permit counts toward it. Greece offers a unique combination of rich history, scenic islands, vibrant cities, and a robust economy.

Key points

- No minimum stay requirement to maintain residency.
- Non-tax-residents are taxed only on Greek-sourced income.
- Short-term letting of the qualifying property is banned.
- Naturalisation after 7 continuous years of actual lawful residence; the investor permit is a qualifying residence title.
- Visa-free travel across the Schengen Area.

Programmes in Greece



Greece Golden Visa – Capital Investment Route

Obtain Greek residency by investing in regulated Greek financial instruments, bonds, funds or eligible corporate investments.



Greece Golden Visa – Real Estate Investment Route

Secure Greek residency through a qualifying real estate purchase: €800,000 in the high-demand zone, €400,000 elsewhere in Greece.

From EUR 400,000

Golden visa property thresholds under Law 5100/2024

Law 5100/2024 replaced a single national figure with three:

Where / what	Minimum
Attica, Thessaloniki regional unit, Mykonos, Thira, islands over 3,100 population	**€800,000**
Rest of Greece	**€400,000**
Change of use from commercial to residential, or restoration of a listed building	**€250,000**

Two conditions decide many real cases: the property must have a minimum of **120 square metres of main spaces**, and the **single-property rule** applies — you must reach the threshold with one property, not by assembling several. Short-term letting of the qualifying property is **banned**.

€250,000 applies only to the two narrow cases in the last row; it is not a general discount.

The permit runs **five years** and is renewable. The permit fee is **€2,016**, and the statutory processing time is **50 days**. From 1 September 2024 the full purchase price must be paid before the application is filed. The permit imposes no minimum stay, but naturalisation requires **seven continuous years** of actual lawful residence in Greece.

One thing to settle before you start

These are **residency** programmes, not citizenship. That distinction matters more for an Indian passport holder than for most, because **India does not permit dual citizenship**: under Section 9(1) of the Citizenship Act 1955, voluntarily acquiring another citizenship ends your Indian citizenship automatically.

Holding European **residency** does not affect your Indian citizenship at all. Only naturalising would. So the residence permit is the safe part; the decision point comes years later, if and when you choose to naturalise.

{/ restored from the 2019–2026 site /}

Why Work with Us!

- Cost effective and affordable investment program
- You get your Schengen residence card
- You don’t have to live in Greek
- You have the right to live, invest and do business in Greece

The Greece Golden Visa is granted by virtue of the Immigration and Social Integration Code, 2014 which has introduced provisions to facilitate the stay of non EU nationals in Greece.

Eligibility

- You need to be a citizen of non- European Union Country to obtain this Visa
- Your spouse and children are also eligible to apply
- You should have clean criminal record
- You should provide your medical report

How the application works

1. **Month 1: Select investment, sign agreements, pay reservation if applicable, complete KYC, legalize POA, obtain Greek tax number.**
2. **Month 2+: Collect documents, sign SPA via POA if abroad, transfer the full price, finalize property ownership, prepare Golden Visa application.**
3. **Then: Submit the application with the €2,016 permit fee and provide biometrics (statutory processing time: 50 days).**
4. **Post-Approval: Receive the five-year residency permit; XIPHIAS provides post-landing support and local registrations.**
5. **Citizenship: naturalisation is possible after 7 continuous years of actual lawful residence in Greece.**

General requirements

- Must be a non-EU investor.
- Make a qualifying investment in Greece (real estate or capital).
- Transfer investment funds from abroad and cover all government fees.
- Provide necessary documents for all applicants.
- Attend scheduled appointment in Greece for biometrics.

Questions clients ask

What is the minimum investment for the Greece Golden Visa?

For real estate, €400,000 for a single property outside the high-demand zone and €800,000 in Attica, the Thessaloniki regional unit, Mykonos, Thira and islands over 3,100 population. €250,000 applies only to commercial-to-residential conversions and listed-building restorations.

Do I need to live in Greece to maintain the residency?

No minimum stay is needed to maintain the residency permit.

Can I rent out my investment property?

Short-term letting of a golden visa property is banned. Any other letting arrangement should be checked against the permit conditions for the specific property.

When can I apply for Greek citizenship?

After 7 continuous years of lawful residence actually lived in Greece. The investor permit is a qualifying residence title, but holding it while living elsewhere does not count. Greece permits dual citizenship; India does not.

Are foreign incomes taxed under this program?

No, only income earned in Greece is taxed; foreign-generated income is exempt unless you become a tax resident by staying more than 183 days a year.

Official sources: Greek Ministry of Migration and Asylum — golden visa circular, 24 September 2024; Law 5100/2024 — Greek National Printing House.



XIPHIAS Immigration

NEXT STEP

Discuss your Greece options with our Dubai team

Tell us about your profile, family and timeline. We will compare the Greece routes that fit you, set out the full cost in writing and manage the application with you from start to finish.

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CREDENTIALS

- Advising clients on global mobility since 2009; XIPHIAS Immigration DMCC in Dubai since 2017.
- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.

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