

INVEST IN GREECE 2025



With its exceptional quality of life, affordable real estate, and strategic access to the EU market, Greece offers a compelling opportunity for investors seeking residency and long-term returns. This report explores Greece's unique position in the competitive investment migration landscape, highlighting key advantages, recent developments, and the top companies providing expert guidance to investors throughout the process.

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Vardikos & Vardikos: Advising Global Investors in Greece



Christos Vardikos, Attorney at Law - Managing Partner

With decades of expertise, Vardikos & Vardikos has been helping international investors navigate the financial opportunities that Greece offers. The Greek Golden Visa program stands out as a highly coveted residence-by-investment program in Europe, combining affordability, strategic investment, and lifestyle appeal. Real estate continues to be the most sought-after investment route for the Greek Golden Visa with demand surging from an array of international markets. "Apart from the Chinese, Turkish, Egyptian, and Indian buyers have stood out as significant investors over the past twelve months," shared Christos Vardikos, an Athens-based Attorney at Law, Member of the Athens Bar Association, accredited to the Supreme Court, and Managing Partner at Vardikos & Vardikos.

The Greek Golden Visa has gotten the attention of American and European markets where demand has soared. According to Vardikos, "high-net-worth individuals (HNWIs) from these regions have had a considerable impact on the Greek luxury real estate market, purchasing properties along the Athens Riviera and across the Greek islands." Ultra HNWIs often spread their investment risk by acquiring multiple properties across different regions in Greece. "Liquidity is crucial for these investors," Vardikos noted, "so they frequently evaluate their financial goals, risk tolerance, and the long-term potential of their investments in Greece, often acquiring portfolios that exceed the minimum investment requirements for the Golden

Visa program." The Golden Visa's investment thresholds were recently changed, applicants must now invest EUR 800,000 minimum for properties in high-demand areas with over 3,100 inhabitants (including Athens, Thessaloniki, Mykonos, and Santorini) or EUR 400,000 for properties elsewhere provided they exceed 120 square meters. Investors focusing on restoring historically or culturally significant properties, or converting commercial properties into residential ones, can invest from EUR 250,000. "Although the minimum thresholds have increased, the Greek Golden Visa remains a competitive residence-by-investment program in a country that offers an investor-friendly ecosystem," added Vardikos.

The Greek Golden Visa program has diversified further with the introduction of a start-up investment route designed to attract international entrepreneurs. Vardikos explained, "the criteria include a minimum investment of EUR 250,000 in startups listed on the National Register of Startups, a maximum equity participation of 33%, the creation of two or more jobs within the first year, and maintaining the workforce for at least five years." Foreign investors are increasingly choosing to work with Vardikos & Vardikos, a boutique law firm with associated offices in Cyprus, Dominica, and Saint Lucia. The firm provides an accessible, diversified, and professionally managed pathway to participate in Greece's thriving Golden Visa program. "We have no exclusive agreements with local promoters, ensuring we can act as

independent advisers. This allows us to guide clients transparently, ensure they avoid projects with low capital appreciation prospects, and ultimately safeguard their interests," emphasized Vardikos.

Vardikos & Vardikos' comprehensive services include land registry searches, representation during acquisition contracts, tax advisory, and support throughout each step of the Golden Visa application process. Christos Vardikos, who leads the firm, is renowned for his expertise, he also serves as the Consul a.h. for the Commonwealth of Dominica in the Hellenic Republic and as Special Advisor to the Honorable Prime Minister of the Commonwealth of Dominica for Maritime Affairs. Many HNWIs that are keen to diversify their portfolios opt to combine the Greek Golden Visa with Caribbean citizenship-by-investment solutions. "As an Authorized Government Agent in Dominica and St. Lucia, we have assisted clients who wish to pair a Caribbean second citizenship with a European residence-by-investment permit," Vardikos highlighted.

In addition to the Golden Visa, Greece offers other incentives for ultra HNWIs, such as the Non-Dom regime and the Financially Independent or Retiree Program. The Greek Non-Dom regime imposes a flat tax of EUR 100,000 per annum on all foreign-sourced income for the main applicant and EUR 20,000 for any dependents, this tax regime has attracted over 8,000 applications since its inception. Interest in the program grew quite notably after Italy doubled its flat tax on foreign sourced income to EUR 200,000 and the UK abolished its Non-Dom regime. The Retiree Program, on the other hand, applies a uniform 7% tax on all foreign pensions, making it an appealing option for HNWIs that want to relocate to Greece to enjoy its socio-political stability, affordable cost-of-living, and high calibre of lifestyle. Greece offers a compelling destination for international investors seeking both investment and quality of life benefits.

To learn more about your options in Greece, Visit: vardikos.com
Email: vardikos@protonmail.com

A "Magna Synergy" for a hassle-free investment process



Mary Tsiganou, Managing Director

"Political instability drives individuals to diversify their wealth and seek a global foothold through golden visa programs and second passport investments. Greece offers an attractive Residency-by-Investment (RBI) option, ensuring financial stability, visa-free Schengen travel, and a gateway to the European Union (EU). It serves not just as a backup plan but as a strategic move toward global mobility and wealth preservation," shared Mary Tsiganou, President and CEO of Synergia S.A. "Investment migration is no longer just an option for affluent families—it's a necessity," added Dimitris Karageorgos, Founder and CEO at Magna Real Estate.

Synergia S.A. and Magna Real Estate are two leading firms specializing in Greek Golden Visa services, covering everything from property selection to acquisition to post-investment property management. The former is a Greek

Golden Visa advisory firm that boasts an impressive track record of more than \$200 million in investments over the past decade and a 100% success rate in securing residency for its clients. The latter is a trusted name in Greek property investment offering their clients access to high-value properties in prime locations. Together the two specialists form a great synergy that offers a hassle-free investment process.

Greece's Golden Visa program stands out as one of Europe's most attractive residency-by-investment options, offering not only a pathway to long-term residency but access to a lucrative real estate market. "We don't merely secure a Golden Visa for investors; we guide our clients through every step and deliver an end-to-end solution that ensures the maximization of their investment's value," explained Tsiganou. "Our multidisciplinary team manages property viewings, due diligence, acquisition, golden visa document collection and submission, as well as a full range of legal structuring support, tax compliance services, and long-term property management" she added.

"We assist clients in identifying premium real estate opportunities, conducting price evaluations, and executing due diligence to guarantee the property has strong rental yields and capital appreciation potential," shared Karageorgos. "With a thriving



Dimitris Karageorgos, Managing Director

tourism sector and growing real estate market, property investment in Greece is a powerful wealth-building strategy."

However, both executives agree timing is crucial. "With EU regulations tightening on Residency and Citizenship-by-Investment programs, locking in the benefits of a Greek Golden Visa under the current framework is crucial. Now is the time to act before stricter policies take effect and secure a European foothold starting from an accessible €250,000," notes Tsiganou.

For those seeking a secure and strategic investment in Greece, Synergia and Magna Real Estate offer a truly comprehensive service - turning the dream of European residency into a rewarding reality. For more details visit: goldenvisa-greece.com magnaestate.gr



BRIGHTaddvalue's commitment to sustainability in the



Christina Degianni, Managing Director

American investors are increasingly looking for trusted partners to navigate the complexities of the Greek real estate market. BRIGHTaddvalue has earned a strong reputation for offering comprehensive real estate consultancy services in Greece, backed by years of experience supporting international investors with commercial, residential, and industrial developments.

BRIGHTaddvalue excels at identifying high-capitalization areas across Greece,

focusing on sustainability with a strong emphasis on LEED (Global Green Rating) and WELL (Healthy Building Rating) certifications. "Our holistic approach guarantees your investment is secure, sustainable, and future-focused. We combine our expertise in real estate, legal, and technical fields to ensure your long-term success," shared Christina Degianni, Partner, and Co-Founder at BRIGHTaddvalue.

For those interested in Greece's Golden Visa program, BRIGHTaddvalue provides a seamless, end-to-end service that grants investors peace of mind. "From property acquisition to regulatory compliance, property management, tenant relocation, and asset optimization, we deliver consistent returns," Degianni said. "We pave a smooth path to residency in Greece and ensure our clients' investment success."



Greek real estate market

Risk mitigation is at the core of BRIGHTaddvalue's philosophy. "Through meticulous due diligence and in-depth market analysis, we proactively identify potential financial, environmental, and operational risks," Degianni shared. "This allows investors to make well-informed decisions with clear CAPEX assessments, realistic timelines, and viable exit strategies, ensuring they confidently invest in Greece's thriving real estate market."

Discover how BRIGHTaddvalue can help you capitalize on the full potential of Greek real estate—reach out today by visiting braddvalue.gr to begin your investment journey with confidence.

Investing in Luxury Real Estate with BARNES Greece - a lifestyle choice

Greece continues to captivate American high-net-worth individuals seeking not only luxury living but also strategic real estate investments with favorable returns. "At BARNES Greece, we specialize in offering exclusive properties that meet the highest standards of luxury, while aligning with the growing demand for prestigious investment that showcase the beauty and heritage of Greece," informed Ms. Katerina Mitsotakis, Director.

For those looking to invest or relocate, Greece's Golden Visa Program remains one of the most attractive residency-by-investment programs in Europe, offering visa-free travel across the Schengen Zone and unrivalled lifestyle benefits. "Our clients often seek more than just a residency permit—they want prime properties with significant investment potential in a jurisdiction that offers tax incentives to optimize their

wealth," explained Mitsotakis. Prime locations such as Athens, which is undergoing a major transformation with developments like the Hellinikon Project, Attica, Peloponnese, Thessaloniki, and iconic islands like Mykonos, Crete, and Santorini, continue to rise as top luxury investment destinations for affluent Americans.

Among the most appealing incentives are Greece's Non-Dom Tax Regime, which offers a flat annual tax of €100,000 on worldwide income, and a 7% flat tax on foreign pensions for up to 15 years, ideal for affluent retirees keen to relocate in the Mediterranean. "We provide a seamless experience, from property acquisition to relocation, leveraging our



Katerina Mitsotakis, Director

trusted network of lawyers and service providers," added Mitsotakis.

With a strong upward trend expected in Greece's real estate market, BARNES Greece can support affluent families interested in exploring first-class properties. "Your investment is not just a purchase - it is an invitation to a prestigious future. At BARNES Greece we pride ourselves on our exceptional service and expertise, catering to clients seeking premium homes in stunning locations," concluded Mitsotakis. Learn more about luxury real estate opportunities in Greece visit barnes-greece.com

Helping Affluent US Investors Navigate the Greek Golden Visa



Serafim Sotiriadis, Managing Partner

As Greece continues to attract international interest, particularly among high-net-worth individuals (HNWIs), the Greek Golden Visa program stands out as a premier investment opportunity and an ideal pathway to European residency. S. Sotiriadis - K. Lidorikis & Associates, a leading law firm known for its client-centric approach and deep understanding of Greek and EU legal frameworks, specializes in guiding investors through the complexities of investing in Greece.

The firm offers tailored services to

an international clientele, its expertise spans across real estate, corporate law, tax optimization, and estate planning. "Whether assisting with property acquisitions or business ventures, our multilingual legal team delivers expert consultation, simplifying legal procedures, and leveraging an extensive network of vetted real estate agents, financial advisors, and tax partners to ensure our clients access high-quality Golden Visa investment opportunities. We adopt a personalized approach, assessing each client's financial goals and objectives," said Mr. Serafim Sotiriadis, Managing Partner.

S. Sotiriadis - K. Lidorikis & Associates anticipates that the appeal of the Golden Visa will remain strong in the coming months. Greece's favorable tax incentives and desirable lifestyle offerings make it a top destination for American HNWIs that want to diversify their portfolios

and mitigate risk exposure. In recent months the modifications to minimum investment thresholds and enhanced compliance requirements, have generated a surge in demand from investors eager to capitalize on the current terms before further changes take effect. "Looking ahead, we foresee continued demand for the Golden Visa, particularly as heightened political polarization in the U.S. could encourage more HNWIs to explore alternative residence-by-investment programs in Europe," stated Sotiriadis. For investors seeking a trusted legal partner with unparalleled expertise in Greek law and investment matters, S. Sotiriadis - K. Lidorikis & Associates offers dedicated service and expert guidance. Visit ssotiriadis.com/en/



Unlocking European Residence - A strategic gateway to Europe

There has been a surge in demand from American investors keen to map out a Plan B and secure their European foothold. Georgaki and Partners is a distinguished law firm that has been pioneering innovative solutions for investors looking to secure their global future. The firm has established itself as an industry expert for over 17 years under the visionary leadership of Ms. Christina Georgaki, recognized as one of Lawyer Magazine's "Top 20 under 40". They assist with corporate structuring, relocation and immigration, tax planning, accounting, real estate, and investments. The firm's immigration services encompass the Greek Golden Visa, citizenship services, residence permits for financially independent individuals, and digital nomad residency permits.

Georgaki and Partners has been working with American families that want to capitalize on the Greek Golden Visa program to gain European residency through strategic real estate investments. With minimum investment thresholds ranging from €250,000 for commercial property conversions to €400,000 and €800,000 in other more urbanized regions, investors are breathing new life into the cityscapes while securing a foothold in Europe. Cities like Athens and Thessaloniki have seen remarkable property value appreciation as investors restore listed buildings and transform underutilized commercial spaces into residential properties.

The benefits go far beyond real estate as Greece's Non-Dom tax regime presents a game-changing proposition for high-net-worth individuals, offering a flat €100,000 tax rate on worldwide income. By combining the Greek Golden Visa with the Non-Dom tax regime



Christina Georgaki, Managing Partner

foreign investors can secure a lucrative investment opportunity, visa-free travel in the Schengen zone, mitigate their tax exposure, all while enjoying a high caliber of life outside the US.

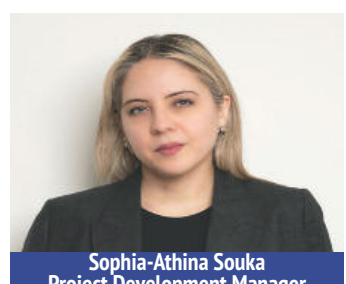
American investors keen to diversify their global portfolio, invest in Greece's dynamic real estate market, and secure a European residency pathway, can connect with Georgaki and Partners who provide in-depth expertise and a holistic approach to transform investment aspirations into reality. georgakilawfirm.com



Investment Opportunities in Greece for U.S. Investors - Vitruvius

The Greek Golden Visa program is one of Europe's most appealing residency-by-investment options. With an investment starting at EUR 250,000 in real estate, it offers US investors the opportunity to secure residency in Greece with free movement across the Schengen Zone, access to European healthcare and education systems, and the potential for European citizenship. "At Vitruvius, we identify eligible properties, handle all legal and administrative procedures, and ensure a seamless Golden Visa experience," shared Sophia-Athina Souka, Project Development Manager at Vitruvius, a leading property development firm in Athens.

Vitruvius' success stems from its integrated approach to real estate, aligning its expertise across development, property management, and investment, they deliver a holistic experience that sets them apart in the industry. "Vitruvius delivers residential properties that combine modern design with sustainability," highlighted Souka, "our attention to detail guarantees a balance of form and function, ensuring each property is both aesthetic and practical. Our property management services provide ongoing support to ensure long-term value and



Sophia-Athina Souka, Project Development Manager

peace of mind for investors, while our deep knowledge of the realty market makes us the ideal partner for foreign investors navigating the complexities of property investment in Greece."

Since its inception, Vitruvius has built a reputation for delivering high-quality residential properties that embody innovation, sustainability, and client-centric solutions. "With decades of combined expertise in architecture, civil engineering, property management, and real estate analysis, our team ensures that every project meets the highest standards of design, functionality, and long-term value," added Souka. "As an expert in premium property development, we specialize in creating spaces that are not only aesthetically pleasing but also tailored to the evolving needs of local and international investors, considering

global trends such as digitization, sustainable construction, and luxury vacation homes."

Though Greece is well known for its rich cultural heritage, strategic Mediterranean location, and lifestyle benefits, its Golden Visa program has particularly helped bolster the country's lure to international investors seeking long-term and profitable returns. "Steady rental yields and sustainably rising property values driven by a thriving tourism industry are attracting investors to Greece" answered Souka when asked why foreign investors are pouring into the Greek property market.

Vitruvius is committed to delivering exceptional value and building long-lasting relationships with clients. With a focus on innovation, sustainability, and excellence, they are redefining real estate. Discover one of Europe's most promising markets: email: info@vtr-invest.com visit: vitruvius-investments.com



Redefining Luxury Living on the Athens Riviera



Estia Developments develops avant-garde residential projects across Greece, from Piraeus Port to the exclusive Athens Riviera, each project is meticulously designed to blend contemporary designs with modern lifestyles. "Our M10 residential project in Voula has drawn a lot of demand, especially

from Greek Golden Visa investors, as it is based in heart of the Athens Riviera," shared Antoine Assi, CEO of Estia Group.

"Our fully integrated approach from ownership to development, property management and advisory, ensures a seamless experience for investors, removing the need for intermediaries, reducing complexity, and accelerating the process," highlighted Assi. Estia Group is one of the most experienced players in the sector and their team manages it all from compliance to tax registrations, application processing, to bank account opening. Assi added "our clients want to pave a seamless path to EU residency - we deliver that - ensuring all the bureaucratic aspects are managed so they can enjoy favorable returns on their investment in idyllic locations that grant an enviable lifestyle."

The innovatively designed M10 residences exemplify this perfectly, they offer ultra-premium villas in a prime location by stunning beaches, near the heart of vibrant Athens. M10 residents will have access to a state-of-the-art gym, convenient parking spaces, and storage facilities as well as private gardens with luxurious pools. Designed for the visionary investor, the M10 residences offer tranquility and privacy in an exclusive part of the Athenian Riviera. Book an exploratory call with us on estiadevelopments.com or visit estiadevelopments.com/project/miknon-10 to learn more

