



# Mortgages in **Greece** made easier

## Mortgages for individuals residing outside Greece

Greece combines rich history and culture with advanced infrastructure, exceptional natural beauty and a lovely climate, due to its ideal geographic location. It is a very popular tourist destination, as well as a land that anyone would be lucky to call "home". In addition, Greece stands out as a top tourist destination, while emerging as an opportunity for property investments.

If you wish to buy, build or renovate a property in Greece, Eurobank can offer you financing solutions tailored to your needs.

To better accommodate any of your needs at Eurobank, we have established the International Customers Division, where you can access a dedicated series of products and services you need to invest in Greece, while enjoying special privileges and tax reliefs.

The International Customers One-Stop Hub offers customised products and services all combined at a single service point. We have brought together the leaders of every industry to provide you solutions for real estate management, tax advising, insurance coverage and many more.

## Mortgage with **floating** or fixed rate

You can get a mortgage in euros **starting from €10,000**, choosing a floating or fixed rate in order to buy, build or renovate a property in Greece.

If you do not have Greek citizenship or have Greek citizenship, but cannot be physically present in Greece for every step of the mortgage process, you will need to have a proxy lawyer who is professionally established in Greece.

The term of your mortgage is determined based on the monthly payments you can afford and the mortgage plan that you have selected:

- If you have Greek or Cypriot citizenship, your mortgage can last up to 30 years
- If you do not have Greek citizenship, your mortgage can last up to 15 years



## The mortgage **process**

At Eurobank, we give you the opportunity to get a mortgage in the following ways: If you are not a Eurobank customer and cannot visit one of our branches, you can express your interest for a mortgage loan via the mortgage application form. Alternatively, if you have a proxy lawyer in Greece, they may submit both supporting documents required to start a banking relationship with Eurobank and your mortgage loan application.

**If you are a Eurobank customer** you have the following options:



#### v-Banking

If you are already our customer and have signed up to e-Banking, you do not have to visit one of our branches in Greece. You can book a video call with your v-Banking International RM via your e-Banking account. A dedicated Eurobank executive will guide you through all the necessary steps, answer your questions and assist you online with your mortgage application. To complete the process and sign the contract, you or your proxy lawyer will have to be physically present.



### EuroPhone International Banking

The dedicated customer helpline +302109555345 is available 365 days a year, between 8 a.m. and 11 p.m. (GMT+2).

We are here to support you every step of the way, from the moment your mortgage is preapproved until the day the funds are disbursed into your account.



## Book an appointment at a branch of your choice

You or your proxy lawyer can visit one of our branches where you can submit your mortgage application and find all the information you need regarding getting a mortgage as an individual residing outside Greece:

- General information
- Supporting documentation form

We will guide you through every step of the way and help you calculate the amount you can borrow based on your finances. You can proceed with your application, even if you are still in the process of finding the property you want to buy in Greece. Supporting documentation should be submitted in English or Greek.



### Contact us - Mortgage Ioan application form

Wherever you are, all you need to do is to complete the contact form and one of our Advisors will contact you.

