XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | GREECE

Greece Golden Visa – Capital Investment Route

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

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At a glance

COUNTRY **Greece**	ROUTE **Residency by Investment**
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The capital investment route

The golden visa can also be obtained through a capital investment in Greece instead of property — Greek company shares or bonds, Greek government bonds, a fixed-term deposit with a Greek bank, REIC shares, mutual funds or alternative investment funds. Each vehicle carries its own minimum amount and holding conditions. **XIPHIAS confirms the current minimum for your chosen vehicle with the Ministry of Migration and Asylum before you commit funds.** The permit runs five years and is renewable while the qualifying investment is retained.

Real estate thresholds under Law 5100/2024

For the real estate route, 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.

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.

Key benefits

- Obtain a renewable five-year residency permit through a capital investment in Greece.
- Potentially higher liquidity options compared with real estate (depending on vehicle).
- Access to Schengen visa-free travel for residency holders.
- Naturalisation after 7 continuous years of actual lawful residence; the investor permit is a qualifying residence title.
- Choice of vehicles: company shares and bonds, government bonds, bank deposits, REICs, mutual funds and AIFs.

Requirements

- Applicant must be a non-EU national.
- Make and retain a qualifying capital investment and meet any holding/lock-in rules for the chosen vehicle.
- Transfer funds from abroad and provide verifiable proof of source of funds.
- Complete documentation and attend a biometric appointment in Greece.
- Comply with AML/KYC checks and any product-specific investor suitability tests.

When this route may not fit

- Serious criminal convictions or unresolved investigations.
- Insufficient or unverifiable source-of-funds documentation.
- Failure to meet investor suitability or regulatory requirements for specific capital products.

How the process works

1. **Select vehicle & diligence**
   Choose a qualifying capital vehicle (company shares or bonds, government bonds, bank deposit, REIC, mutual fund or AIF); XIPHIAS confirms its current minimum before you commit.
2. **Engage provider & subscribe**
   Work with local counsel/broker; legalize POA if needed; obtain Greek tax number (AFM).
3. **Transfer funds & confirm**
   Transfer funds from abroad; receive purchase/subscription confirmations.
4. **Prepare application**
   Compile documents and file the Golden Visa application.
5. **Biometrics**
   Attend biometric enrolment in Greece.
6. **Permit & renewals**
   Receive 5-year residency; renew every 5 years while retaining the qualifying investment.

Questions clients ask

What minimum investments qualify under the capital route?

Each capital vehicle — company shares and bonds, government bonds, bank deposits, REIC shares, mutual funds and AIFs — carries its own minimum. XIPHIAS confirms the current figure for your chosen vehicle with the Ministry of Migration and Asylum before you commit funds.

Which capital options are most liquid?

Mutual funds and some market-traded securities are typically more liquid; REIC and fund units may carry lock-ins.

Do capital investments provide income?

Returns depend on the instrument (interest, dividends, capital gains). They do not generate rental income like property.

Are there holding periods?

The qualifying investment must be retained for the permit to be renewed, and many vehicles have their own lock-in periods; confirm terms for your chosen product.

Can I switch vehicles after approval?

Changing or liquidating the qualifying investment can affect renewal eligibility — consult counsel first.

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 start the clock. Greece permits dual citizenship; India does not.

Important notes

- Each capital vehicle has its own minimum and holding conditions. XIPHIAS confirms the current figure with the Ministry of Migration and Asylum before you commit funds.
- Changing or liquidating the qualifying investment can affect renewal of the permit.
- If you choose property instead: Law 5100/2024 set €800,000 in Attica, the Thessaloniki regional unit, Mykonos, Thira and islands over 3,100 population, and €400,000 elsewhere; €250,000 applies only to commercial-to-residential conversions and listed buildings.
- Naturalisation requires 7 continuous years of actual residence in Greece; holding the permit while living elsewhere does not count.

Compliance

- Real estate route thresholds under Law 5100/2024: €800,000 in Attica, the Thessaloniki regional unit, Mykonos, Thira and islands with population over 3,100; €400,000 in the rest of Greece; €250,000 only for change of use from commercial to residential, or restoration of a listed building.
- Article 64 of Law 5100/2024 entered into force on 5 April 2024. 31 August 2024 was the transitional deposit deadline, with completion required by 31 December 2024 — it is not the commencement date.
- Real estate route: minimum 120 square metres of main spaces, and the minimum value must be met by a single property.
- Naturalisation requires 7 years. The investor permanent residence permit is expressly a qualifying residence title, but 7 years of actual residence is required — holding the permit while living elsewhere does not count.
- Greece is a Schengen member.

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



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NEXT STEP

Plan your Greece application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Greece Golden Visa – Capital Investment Route** fits, set out the full cost in writing and manage the application with you from start to finish.

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- 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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