

K35 | THE URBAN CORE

The Golden Gateway to Athens

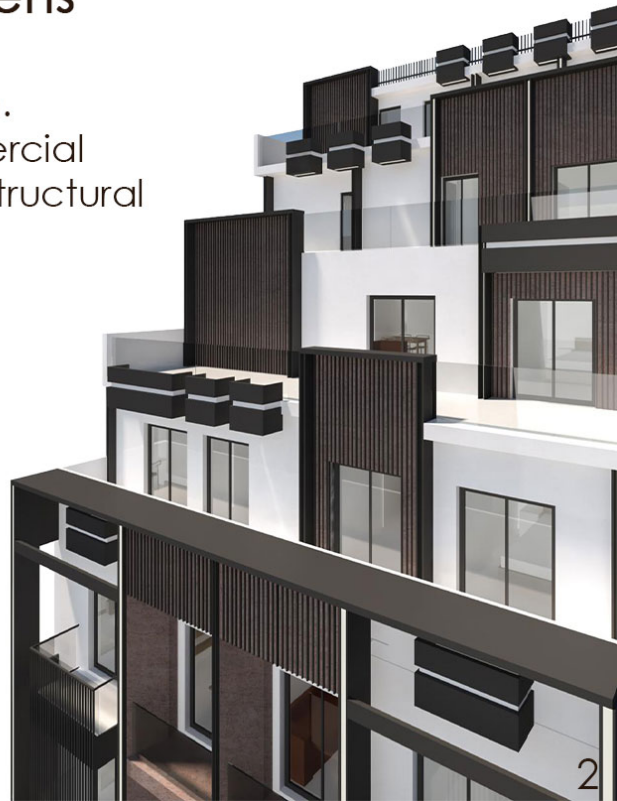
Secured Investment, Permanent Residency..

**BISVEST
HELLAS** S.A.
PROPERTY DEVELOPMENT



Minimalist rebirth in the heart of Athens

Reimagining urban living through minimalist design. K35 is a sophisticated conversion of a 2005 commercial landmark into high-end residential flats, blending structural security with a minimalist Athenian aesthetic.



The €250k Gateway

- **Exclusive Entry:** Benefit from the specialized "Commercial-to-Residential" conversion law, allowing for a **€250,000 Golden Visa threshold** in the heart of Athens.
- **EU Residency:** A secure path to Greek Permanent Residency and free movement within the Schengen Area for the whole family.
- **Ready-to-Rent:** A turn-key solution designed specifically for high-yield rental returns.

The Greek Golden Visa

A Strategic Gateway to Europe Through Real Estate Investment

The Greek Golden Visa program offers one of the most accessible and flexible residency-by-investment opportunities in Europe combining lifestyle, mobility, and long-term value.

Additional Key Advantages

- Residency rights extend to the entire family under a single investment
- No language, education, or business operation requirements
- No requirement to declare tax residency in Greece
- Property ownership in a stable and growing EU real estate market
- Full legal ownership with the right to sell at any time

Why Greece?

Greece offers a unique balance of European stability, Mediterranean lifestyle, and strong real estate fundamentals. Athens, in particular, continues to attract international investors due to rising rental demand, limited new supply, and its position as a cultural and business hub.

The K35 Advantage

K35 | The Urban Core is designed specifically to meet the €250,000 Golden Visa threshold while offering central location, modern design, and strong rental appeal. This makes it not just a residency solution, but a smart urban investment.

A Residency Program That Works for Your Life and Your Capital

The Greek Golden Visa is not about relocation. It is about options, access, and security on your terms.

THE STRATEGIC EDGE: WHY K35?

"The €550,000 Arbitrage"

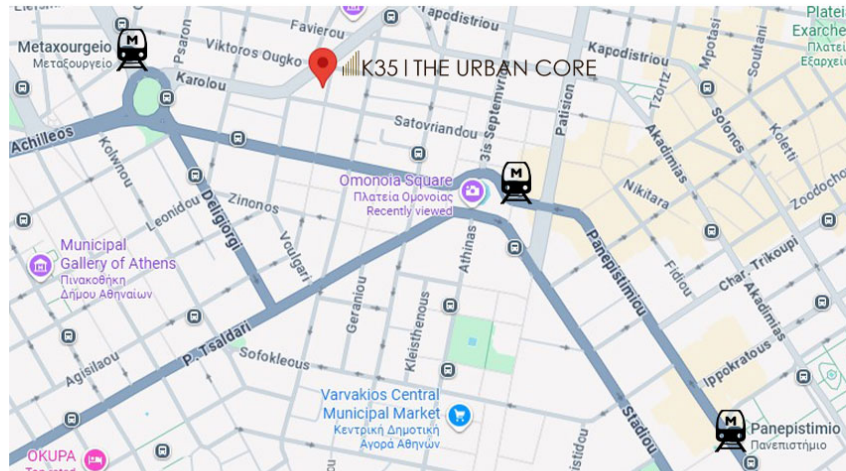
In 2025, the map of Athens has changed. While the threshold for standard residential property in our neighborhood has risen to €800,000, K35 utilizes a specialized legal 'carve-out.' By converting a structurally superior 2005 commercial building into modern residences, we offer you the same prime location, the same EU residency benefits, and the same high rental demand for **less than one-third of the capital outlay.**

A Comparison of 2025 Golden Visa Options in Central Athens

| Feature | Standard Residential (Athens Core) | K35 The Urban Core |
|--------------------------|------------------------------------|--------------------------------------|
| Min. Investment | € 800,000 | € 250,000 |
| Legal Category | Standard Real Estate | Commercial-to-Residential Conversion |
| Location | Prime Athens (Zone A) | Prime Athens (Zone A) |
| Size Requirement | Min. 120 sq.m. | No Minimum Size |
| Unit Type | Large family apartments | High-Yield 1-Bedroom Units |
| Short-Term Rental | Prohibited (2025 Rules) | Prohibited (2025 Rules) |
| Rental Focus | Luxury Family | Students / Young Professionals |
| Demand Profile | Seasonal / Niche | 365-Day Academic & Tech Hub |
| Capital Savings | € 0 | €550,000 Saved Upfront |

Connectivity at Your Doorstep

- **The Transit Axis:** Located exactly between Omonia and Metaxourgeio Metro stations (5-minute walk to each).
- **Cultural Heart:** Situated on the same street as the National Theatre of Greece, surrounded by universities, corporate hubs, and landmarks.
- **The Vibrant Core:** Just steps away from the energy of the city, yet positioned to avoid the tourist-heavy crowds, making it ideal for long-term professional tenants.



MAP LEGEND: THE 500m RADIUS

Life at the Center of it All

Living at K35 means never needing a car. The neighborhood is a "15-minute city" where daily life is effortless.

Distances are calculated from Koumoundourou 35.



COFFEE & BRUNCH (The Morning Ritual)

- **1. Mokka Specialty Coffee (800m -12 mins):** A historic coffee roaster in a stunning neoclassical building. Famous for traditional sand-brewed Greek coffee and specialty blends.
- **2. Bread Factory (450m - 4 mins):** An iconic 24/7 massive bakery and food hall at Omonia—essential for a late-night snack or fresh morning pastries.

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MAP LEGEND: THE 500m RADIUS

DINING & GASTRONOMY (The Foodie Trail)

- **4. Seychelles (650m - 9 mins):** One of the most famous "modern meze" restaurants in Athens (Kerameikos). A favorite for young professionals and food critics.
- **5. Karamanlidika fanis (800m - 12 mins):** An award-winning deli and restaurant specializing in aged meats and cheeses—a must-visit "Athenian Experience."
- **6. Avli (8 mins):** A hidden "secret garden" in Psirri serving traditional Greek food in a courtyard that feels like a Greek island.
- **7. Varvakios Central Market (850m - 13 mins):** The heartbeat of the city's food scene. Fresh seafood, meats, and the famous "Stoa" eateries.

CULTURE & LEISURE (The Evening Scene)

- **8. National Theatre of Greece (170m - 3 min):** Your direct neighbor. The most prestigious stage in the country.
- **9. Bios (1km - 14 mins):** An industrial-chic cultural center with a famous rooftop bar overlooking the Acropolis—very popular with the "Tech/Creative" crowd.
- **10. Cine Paris / Athenian Open Air Cinemas (Nearby):** Seasonal outdoor cinemas that offer a quintessential Athenian summer experience.

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MAP LEGEND: THE 500m RADIUS



RETAIL & UTILITIES (The Essentials)

- **11. Hondos Center Omonia (350m - 5 mins):** One of the largest department stores in Greece, covering everything from cosmetics to fashion.
- **12. AB Vassilopoulos / Sklavenitis (500m - 6 mins):** Major supermarket chains for all high-end grocery needs.

"Amenity-rich neighborhoods drive the highest rental premiums. By investing in K35, you are acquiring a property in a district that is currently undergoing a massive 'Cultural Renaissance,' ensuring both high occupancy rates and significant long-term capital appreciation."

"The Student Magnet"

"At the Heart of Knowledge."

K35 is strategically positioned within a 20-minute radius of Greece's most prestigious universities, hosting over 150,000 students. This proximity ensures year-round high demand and zero-vacancy cycles for long-term rentals.

Top 10 Universities Near K35 | The Urban Core

| # | University Name | Approx. Distance | Transit Time (from K35) |
|----|--|------------------|-------------------------|
| 1 | Athens University of Economics & Business (AUEB) | 1.8 km | ~7 mins (Metro M1) |
| 2 | National Technical University of Athens (Patission Campus) | 1.0 km | ~10 mins (Walk/Bus) |
| 3 | National & Kapodistrian University (Law School/Center) | 1.5 km | ~12 mins (Walk/Metro) |
| 4 | Athens School of Fine Arts (ASFA) | 2.5 km | ~15 mins (Bus/Metro) |
| 5 | Agricultural University of Athens | 2.2 km | ~15 mins (Bus) |
| 6 | University of West Attica (UNIWA) | 3.5 km | ~20 mins (Metro M3) |
| 7 | Panteion University of Social & Political Sciences | 3.2 km | ~20 mins (Metro/Bus) |
| 8 | Harokopio University of Athens | 3.8 km | ~22 mins (Metro M1) |
| 9 | National & Kapodistrian University (Zografou Campus) | 5.5 km | ~30 mins (Metro/Bus) |
| 10 | Hellenic Open University (Athens Branch) | 1.2 km | ~12 mins (Walk) |

A Tip for Investors:

Many international students (especially Erasmus and postgraduate students) look for **furnished** apartments with **high-speed internet** and **private laundry**—exactly what K35 provides. This list proves to the investor that their asset is located in a "recession-proof" rental zone.

Built for Safety, Reborn for Style

- **Post-Earthquake Standard:** Originally constructed in 2005, K35 adheres to the rigorous Greek seismic building regulations updated after 1999.
- **Minimalist Aesthetic:** A modern renovation focusing on clean lines, light-filled spaces, and vertical architectural features.
- **A-Class Efficiency:** Energy Class A certification ensures sustainable living and low utility costs.



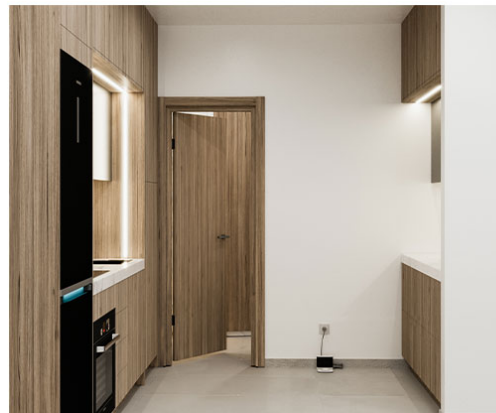
ONE-BEDROOM APARTMENTS WITH SEPARATE LIVING AREAS



FULLY FURNISHED AND MOVE-IN READY



SMART LAYOUTS FOR MODERN URBANITES



HIGH-EFFICIENCY CLIMATE SYSTEMS AND DOUBLE-GLAZED FRAMES





HEAT PUMP



NEW LED TECHNOLOGY
LIGHTING



ALUMINUM FRAMED
WINDOWS WITH DUAL
GLAZING



NEW MECHANICAL WIRING,
PLUMPING & DRAINAGE
SYSTEM INSTALLATION



MODERN DESIGN



IN-HOUSE LAUNDRY



FULLY EQUIPPED



ELECTRIC ROLLER SHUTTERS

FLOOR PLANS

GF1

- Ground Floor
- 1 Bedroom
- 1 Bathroom
- 45.56 sqm

*Disclaimer: The images shown are for illustration purposes only and may not be an exact representation of the final product. The information provided is indicative and might be subject to minor changes in discretion of the developer.



FLOOR PLANS

GF2

- Ground Floor
- 1 Bedroom
- 1 Bathroom
- 45.03 sqm
- Garden

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FLOOR PLANS

A1

- 1st Floor
- 1 Bedroom
- 1 Bathroom
- 42.77 sqm

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FLOOR PLANS

A2

- 1st Floor
- 1 Bedroom
- 1 Bathroom
- 45.26 sqm

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FLOOR PLANS

B1-C1-D1

- 2-3-4th Floor
- 1 Bedroom
- 1 Bathroom
- 42.76 sqm
- Balcony

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FLOOR PLANS

B2-C2-D2

- 2-3-4th Floor
- 1 Bedroom
- 1 Bathroom
- 46.71 sqm
- Balcony

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FLOOR PLANS

B3-C3-D3

- 2-3-4th Floor
- 1 Bedroom
- 1 Bathroom
- 44.98 sqm

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FLOOR PLANS

E2

- 5th Floor
- 1 Bedroom
- 1 Bathroom
- 40.79 sqm
- Balcony

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FLOOR PLANS

E3

- 5th Floor
- 1 Bedroom
- 1 Bathroom
- 44.86 sqm

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FLOOR PLANS

F1

- 6th Floor
- 1 Bedroom
- 1 Bathroom
- 50.88 sqm
- Balcony

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FLOOR PLANS

F2

- 6th Floor
- 1 Bedroom
- 1 Bathroom
- 44.99 sqm



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FLOOR PLANS

H1

- 8th Floor
- 1 Bedroom
- 1 Bathroom
- 45.16 sqm
- Balcony

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RESERVATION & PRICING GUIDE

"THE WINDOW IS CLOSING"

"The €250,000 threshold is a rare exception in the 2025 Greek residency landscape. K35 offers a level of exclusivity and safety that is disappearing from the Athens market. Secure your place in the Urban Core today."

1. RESERVATION STEPS: THE PATH TO RESIDENCY

We have designed a streamlined, 5-step process to ensure your Golden Visa application is submitted as quickly as possible.

- Step 1: Unit Selection & Reservation Agreement

Choose your preferred floor apartment and sign a formal Reservation Agreement. A deposit of €25,000 is required to take the unit off the market and freeze the price.

- Step 2: Legal Power of Attorney (PoA)

Appoint a Greek lawyer (either your own or one from our pre-vetted panel). This can be done at a Greek Consulate in your home country or via a Notary. This allows your lawyer to obtain your Greek Tax Number (AFM).

- Step 3: Legal Due Diligence

Your lawyer reviews the "Change of Use" certificates and building permits for K35. Once cleared, you transfer the remaining balance to your Greek bank account or directly to the developer company account.

- Step 4: Signing of the Final Deed

The final purchase contract is signed before the Notary specified by the developer company. Since K35 is a conversion project, this deed will specifically mention the €250,000 eligibility for the Golden Visa.

- Step 5: Golden Visa Submission

Immediately after the deed is registered at the Land Registry, your lawyer submits your residency application. You will receive a "Blue Receipt" (Proof of Submission), which allows you to travel to Greece freely while your card is being printed.

| APARTMENT ID | FLOOR | BEDROOMS | BATHROOMS | INDOOR AREA | OUTDOOR AREA | PRICE | STATUS |
|--------------|--------|----------|-----------|-------------|--------------|-----------|-----------|
| GF1 | GROUND | 1 | 1 | 45,56 | - | 250.000 € | AVAILABLE |
| GF2 | GROUND | 1 | 1 | 45,03 | 32,9 | 250.000 € | AVAILABLE |
| A1 | 1 | 1 | 1 | 42,77 | - | 255.000 € | AVAILABLE |
| A2 | 1 | 1 | 1 | 45,26 | - | 255.000 € | AVAILABLE |
| B1 | 2 | 1 | 1 | 42,76 | 6,37 | 250.000 € | AVAILABLE |
| B2 | 2 | 1 | 1 | 46,71 | 6,27 | 270.000 € | AVAILABLE |
| B3 | 2 | 1 | 1 | 44,98 | - | - | SOLD |
| C1 | 3 | 1 | 1 | 42,76 | 4,84 | 255.000 € | AVAILABLE |
| C2 | 3 | 1 | 1 | 46,71 | 4,84 | 275.000 € | AVAILABLE |
| C3 | 3 | 1 | 1 | 44,98 | - | 262.000 € | AVAILABLE |
| D1 | 4 | 1 | 1 | 42,76 | 4,84 | 260.000 € | AVAILABLE |
| D2 | 4 | 1 | 1 | 46,71 | 4,84 | 280.000 € | AVAILABLE |
| D3 | 4 | 1 | 1 | 44,98 | - | 267.000 € | AVAILABLE |
| E1 | 5 | 1 | 1 | 37,33 | 6,17 | - | SOLD |
| E2 | 5 | 1 | 1 | 40,79 | 5,78 | 250.000 € | AVAILABLE |
| E3 | 5 | 1 | 1 | 44,86 | - | 271.000 € | AVAILABLE |
| F1 | 6 | 1 | 1 | 50,88 | 29,95 | 316.000 € | AVAILABLE |
| F2 | 6 | 1 | 1 | 44,99 | - | 277.000 € | AVAILABLE |
| G1 | 7 | 1 | 1 | 30,25 | 19,37 | - | SOLD |
| G2 | 7 | 1 | 1 | 33,15 | - | - | SOLD |
| H1 | 8 | 1 | 1 | 45,16 | 19,37 | 291.000 € | AVAILABLE |

Investor Note: All prices include the full furniture package and high-end kitchen appliances.
Units are delivered "Turn-Key" and ready for immediate rental.

INVESTMENT SUMMARY: TAXES & CLOSING COSTS (2025)

Estimated Outlay for a €250,000 Purchase at K35 | The Urban Core

Investors should budget approximately 8% to 10% on top of the purchase price to cover all legal, state, and administrative costs.

1. Property Purchase Costs (One-Time)

| Item | Rate / Fee | Estimated Cost (€) |
|--------------------------------------|-------------------|--------------------|
| Property Transfer Tax (FMA) | 3.09% | € 7,725 |
| Notary Fees | ~1.2% (+ 24% VAT) | ~€3,720 |
| Land Registry / Cadastre | ~0.6% | € 1,500 |
| Legal Fees (Due Diligence) | ~1.0% (+ 24% VAT) | ~€3,100 |
| Total Estimated Closing Costs | ~6.5% | € 16,045 |

Note on VAT: While new-build properties typically carry a 24% VAT, the Greek government has **extended** the VAT suspension through December 31, 2025. This represents a significant saving, as the lower 3.09% Transfer Tax applies instead.

INVESTMENT SUMMARY: TAXES & CLOSING COSTS (2025)

2. Golden Visa Administrative Fees

| Item | Applicant Type | Fee (€) |
|--------------------------------|----------------------|-----------------------|
| State Fee (Paravolo) | Main Investor | € 2.000,00 |
| State Fee (Paravolo) | Family Members (>18) | €150 (per person) |
| Residence Card Printing | Per Person | € 16,00 |
| Health Insurance | Per Person | €150 - €300 (approx.) |
| Legal Representation | Per Residency File | Varies by Lawyer |

INVESTMENT SUMMARY: TAXES & CLOSING COSTS (2025)

3. Ongoing Annual Ownership Costs

- **ENFIA (Unified Property Tax):** For a property in the €250,000 range in this zone of Athens, expect €400 – €600 per year.
- **TAP (Municipal Tax):** Approximately **0.025% – 0.035%**, usually collected via the electricity bill.
- **Income Tax on Rentals:** If you rent out your unit, the tax on rental income is progressive:
 - 0 – €12,000: **15%**
 - €12,001 – €35,000: **35%**

Why K35 is a "Clean" Investment:

Unlike many "Golden Visa Packages" that bundle hidden markups, K35 is sold as a direct real estate asset. Our team provides all necessary documentation (Change of Use certificates and Engineer's Reports) to your legal counsel at no extra charge to ensure a smooth application.

RENTAL YIELD PROJECTION: K35 | THE URBAN CORE

Targeting the Premium Student & Young Professional Market

The following figures are based on current 2025 rental benchmarks in Central Athens for high-energy-class (A), fully furnished residential floor apartments.

1. REVENUE PROJECTION (MONTHLY)

| Tenant Type | Monthly Rent (Est.) | Key Value Drivers |
|------------------------------|---------------------|---|
| Professional / Digital Nomad | €850 – €1,100 | High-speed fiber, in-unit laundry, minimalist design. |
| International Student | €750 – €950 | Proximity to AUEB/Law School, turn-key furniture. |
| Corporate Long-Stay | €1,100+ | Modern building (2005), secure entry, Energy Class A. |

- Estimated Monthly Gross Revenue: €900 (Conservative Average)
- Estimated Annual Gross Revenue: €10,800

RENTAL YIELD PROJECTION: K35 | THE URBAN CORE

2. YIELD CALCULATION (GROSS)

Based on the entry-level Golden Visa investment of €250,000:

$$\text{Gross Yield} = \left(\frac{\text{Annual Rent}}{\text{Purchase Price}} \right) \times 100$$

$$\text{Gross Yield} = \left(\frac{10,800}{250,000} \right) \times 100 = \mathbf{4.32\%}$$

Market Insight: While 4.3% is a solid residential benchmark, many K35 units—due to their "floor apartment" status and unique design—can achieve **5% to 5.5%** in the current 2025 undersupplied rental market.

RENTAL YIELD PROJECTION: K35 | THE URBAN CORE

3. WHY K35 OUTPERFORMS OLDER STOCK

| Feature | Older Center Apartments (Pre-1980) | K35 The Urban Core |
|--------------|---|-------------------------------------|
| Energy Costs | High (Class G/H) | Very Low (Class A) |
| Maintenance | Frequent plumbing/electrical issues | New Conversion (Low Maintenance) |
| Rentability | Average (Requires renovation) | Immediate (Turn-key) |
| Vacancy Risk | Higher (Less desirable for professionals) | Near-Zero (Prime Tech/Academic Hub) |

4. "THE 365-DAY ASSET"

"K35 is designed for the modern Athenian rental economy. By providing a product that meets the specific needs of the city's growing 'Digital Nomad' and 'Erasmus+' populations, we ensure that your investment is not just a residency permit, but a high-performing financial asset that generates passive euro-income from day one."

HANDS-FREE MANAGEMENT

Your Investment, Our Expertise

Investing in a foreign market shouldn't mean managing a foreign workload.

At K35 | The Urban Core, we provide a complete property management ecosystem designed for the international owner. Our goal is simple: to ensure your property remains a high-performing, "set-and-forget" asset while you enjoy the benefits of EU residency.

1. TENANT ACQUISITION & RELATIONS

- **Strategic Marketing:** We leverage premium listings and our corporate network to attract high-quality professionals and academic tenants.
- **Rigorous Screening:** Every tenant undergoes a thorough background and financial verification process to ensure long-term stability and care for your unit.
- **Lease Management:** We handle the drafting of all legal lease agreements in accordance with Greek law, protecting your rights as an owner.

2. FULL FINANCIAL OVERSIGHT

- **Rent Collection:** Automated systems ensure timely collection and direct deposit of your rental income.
- **Utility & Bill Management:** We handle all payments for electricity, water, internet, and building maintenance fees on your behalf.
- **Tax & Accounting Support:** Our partner accountants manage your annual Greek tax filings, ensuring you remain 100% compliant with local regulations.

3. TECHNICAL & PROPERTY CARE

- **Preventative Maintenance:** Regular property inspections to identify and fix minor issues before they become costly repairs.
- **24/7 Support:** A dedicated point of contact for tenants to handle emergency repairs, plumbing, or electrical needs instantly.
- **Asset Preservation:** We ensure that the "Energy Class A" standards of your unit are maintained, protecting the long-term capital value of the building.

4. TRANSPARENT REPORTING

- **Owner Portal:** Access regular updates regarding your property's status, occupancy, and financial performance.
- **Digital Records:** All receipts, contracts, and tax documents are stored digitally for your convenience and easy review at any time.

The K35 Commitment:

"We manage your property as if it were our own. By handling every detail from the first tenant viewing to the annual tax return we allow you to focus on what matters most: your family's future in Europe."

APPENDIX: THE 2025 GOLDEN VISA FAQ

Legal Compliance & Investor Guidance for K35 | The Urban Core

As of late 2024 and throughout 2025, the Greek Government implemented a tiered investment system. K35 | The Urban Core is specifically structured to meet the legal requirements of the most favorable tier.

1. How can this project offer a €250,000 threshold when the rest of Athens is €800,000?

The 2024 Migration Code (Law 5038/2023, as amended by Law 5100/2024) created a specific exception. While standard residential purchases in Athens rose to €800,000, **commercial-to-residential conversions** remain at the **€250,000** threshold, regardless of their location. Because K35 is a licensed conversion of an existing commercial structure, it offers the lowest legal entry point in the city center.

2. What is the "120 Square Meter" rule, and does it apply here?

No. The new law requires standard residential investments to be at least 120 sq.m. However, properties under the **conversion category** (like K35) have **no minimum square meter requirement**. This allows investors to purchase high-yield 1-bedroom apartments that are easier to rent than oversized units.

3. Can I use the property for Short-Term Rentals (Airbnb)?

Under the 2025 regulations, properties acquired via the €250k conversion or restoration route are prohibited from being listed on short-term rental platforms (like Airbnb). At K35, we have optimized our units for **long-term professional and student tenancies**, which offer more stable, year-round yields and lower management turnover.

4. Who is included in the Golden Visa application?

A single investment at K35 covers:

- The Main Investor and their Spouse (or recognized partner).
- Unmarried Children up to the age of 21 (extendable to 24 if they are students).
- The Parents of both the main investor and their spouse (no age limit).

5. Are there any "Minimum Stay" requirements?

No. You are not required to live in Greece to maintain or renew your residence permit. You can continue living in your home country while enjoying the freedom to travel throughout the **29 Schengen Area** countries at any time.

6. How safe is the building structurally?

K35 was originally constructed in 2005. This is a significant advantage, as it means the building was engineered under the strict **post-1999 seismic regulations**—the most modern and safe building codes in Greece.

7. What is the process for the "Change of Use" certificate?

The legal change of use must be completed before the residency application is submitted. Our development team handles 100% of this process, providing your lawyer with the standardized **Engineer's Technical Report** required by the Ministry of Migration to certify the conversion.

Key Investor Checklist:

- **Investment Amount:** Minimum €250,000 (Net of taxes/fees).
- **Permit Duration:** 5 Years (Renewable indefinitely).
- **Pathway to Citizenship:** Eligible after 7 years of residency (subject to physical stay and language requirements).
- **Usage:** Long-term rental or personal residence (Company headquarters registration is prohibited).

BISVEST HELLAS

S.A.

PROPERTY DEVELOPMENT

Secure Your Position in the Core

K35 | The Urban Core **ADDRESS**

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