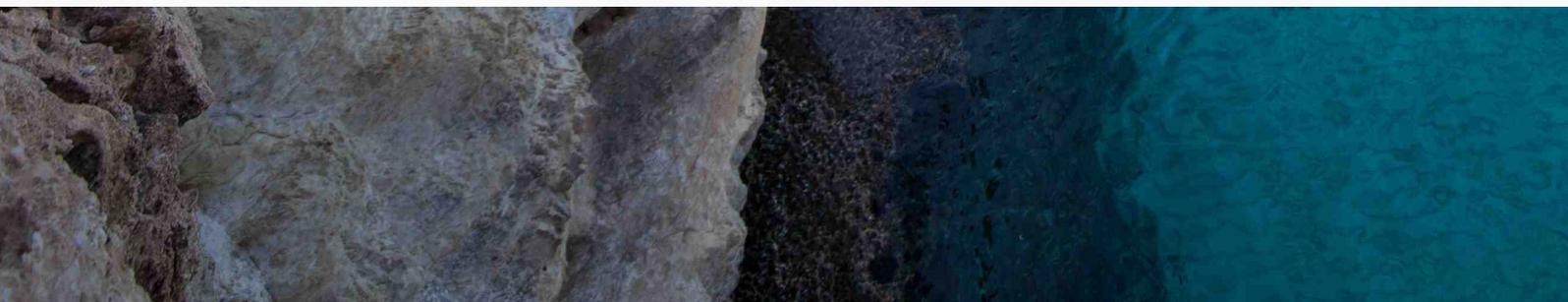




Cyprus

PROPERTY INVESTMENTS



Why Cyprus

- Your Plan “B”
- No language barriers
- European country lifestyle similar to South Africa
- Secure family’s future by protecting against political risk and economic instability.
- A Permanent Residence Permit (Immigration Permit) will be granted to non-EU nationals, their spouse, dependent children under 25
- Residency is PERMANENT
- No need to reside on the island, but you must visit the island once every two years to maintain the permit

Options Available

- Citizenship – property investment of €2 000 000
 - Time frame – three months for your EU passport
- Residency – property investment of €300 000 plus VAT & €30 000 in a fixed deposit account for three years
 - Time frame – two months after submitting your papers

Citizenship Options



Real Estate, Land Development, and Infrastructure Projects
Investment of € 2 million in real estate

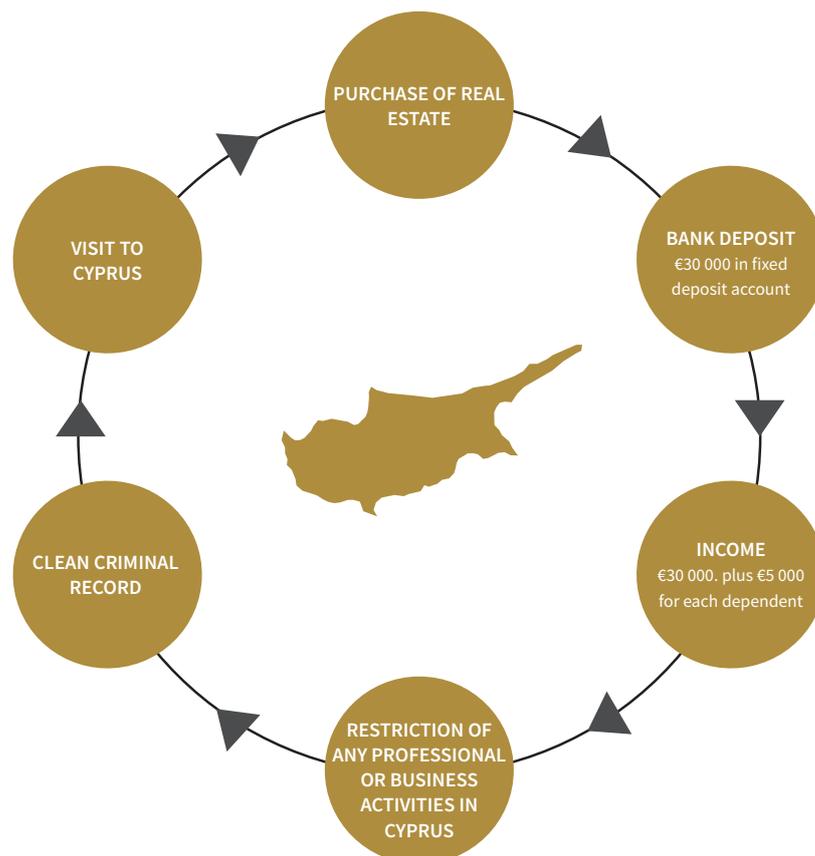


Purchase, Creation, or Participation in Cypriot Businesses or Companies
Investment of € 2 million in the purchase, creation, or participation in businesses or companies based & operating in Cyprus



Investments in Alternative Investment Funds (AIFs) or financial assets of Cypriot businesses or organizations licensed by CYSEC - Investment of € 2 million into units in AIFs, bonds, debentures, or other securities registered and issued in the Cyprus

Residency Requirements



Service Provided

- First hand introduction to the island
- Arrange accommodation for buying trip
- Viewing suitable properties with reputable developers
- Appointment of:
 - Independent solicitor (lawyer)
 - Insurance broker for:
- Medical insurance
- Home insurance
- Assist with:
 - Opening local bank account
 - Transferring of utilities (water and electricity) onto your name
 - Internet and telephone accounts
 - Internet TV (our version of DSTV, but much CHEAPER!)
 - Furniture stores to consider for your property needs
 - Grocery stores to consider
 - Hospital and doctors
 - Property management company if needed
 - Currency company that will arrange cheaper rates than the banks charge – saving you money!
 - Where to dine and discovering the little gems that you will not find in travel magazines



Buying Process

First Contact Session

- Introduction of my services and what to expect during this process

Your Requirements

- Budget
- Property Type
- Number of bedrooms
- Swimming Pool
- Inland or near the sea
- Views
- Ready built or off plan
- Time frame

Fee

- Book flights & accommodation
- Arrange VISA for Cyprus visit

Buying Trip

- 4 to 5 days required
- View properties that match your criteria
- €10 000 reservation fee will be required- ensure you changed your bank limit with your bank
- An independent lawyer will be appointed:
- Contract will be drawn up in ENGLISH
- Power of attorney
- Open bank account - small deposit required
- List of documents required for citizenship or residency

Delivery of Property

- Meet with developer and lawyer for outstanding fees and possible snag list
- Transfer utilities
- Furnishing the property
- Setup:
 - Insurance (medical & home)
 - Internet
 - Property management company

Your Responsibilities

- **Prior to your trip:**

- **Arrange:**
 - Valid passports
 - Flights and accommodation – I can refer hotels
 - Visa for Cyprus visit
- **These documents can be provided before your trip or after your trip – all depends on your time frame (always best to have it beforehand)**
 - Curriculum Vitae (including academic qualifications)
 - Declaration of a secured annual income of a capital of €30.000 at least, from sources other than employment in Cyprus (original documents and affidavit). The necessary annual income is increased by €5.000 for each dependent person
 - Marriage Certificate
 - Children's Birth Certificates

- **On your trip:**

- Arrange for € 10 000 reservation fee to secure your property – payable with your credit card
- Proof of local address
- Small amount to be deposited into your NEW bank account

- **Post trip**

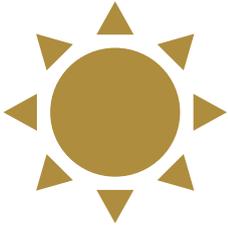
- All necessary documents that might be outstanding for your application
- Clearance from SARS for the money required for your purchase – this process will be repeated with all the stage payments of your properties. This is a lengthy process and arrange it ahead of time to avoid delays in your stage payments and incurring penalties
- Second trip to the island for the delivery of your property. Insure your funds and bank limits are in place



International Rankings



- 1st Value Penguin Safest Countries in the World 2015 (Among smaller countries, 5th worldwide)
- 4th Higher education and training out of 144 countries (World Economic Forum Report 2015 – 2016)
- 5th Best relocation destination. Knight Frank Global Lifestyle Review 2013 (out of 23 countries)
- 19th Index of Economic Freedom (Europe, out of 44 countries, 42 globally out of 178)



SUNSHINE
340 Days



CURRENCY
Euro



BEACHES
57 Blue Flags



POPULATION
1.1m



SIZE
9,251km²

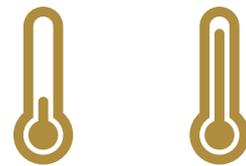


OFFICIAL LANGUAGES
Greek, English



AIRPORTS

Larnaca & Paphos International



AVERAGE TEMPERATURE

+13°C Winter, +34°C Summer



Testimonials

Revi & Deena

From: Bloemfontein, South Africa

Purchased in: Emba, Cyprus



- Professional, competent and honest service from everyone involved
- We have never experienced this type of efficiency previously in buying a property
- Construction and finishing off our property is of the highest quality
- Weather is great
- Food is fabulous
- People are friendly and always helpful
- A great place to visit or retire



Testimonials

Dorothy & Yeng

From: Bruges, Belgium

Purchased in: St George, Cyprus



My husband and myself are so happy to have met Johnny Kleovoulou all these years ago. Not only did he show us many good located apartments, but he gave us honest advice about buying in Cyprus. He became a friend from the first day we arrived in Cyprus, he introduced us to his family. Thus we could enjoy real family life and hospitality. With his help we bought a villa in Agios Georgios a much sought area of Pegeia. After many hours and days of driving around we found just the place. Eight years later we still are in regular contact. We always look forward to his visits.

In the past we've visited Cyprus hoping to find our place under the sun. Very disappointing encounters with estate agents, trying to sell at all cost, giving wrong information about locations or properties.

Later on we discovered our house in the perfect area thanks to Johnny K.



