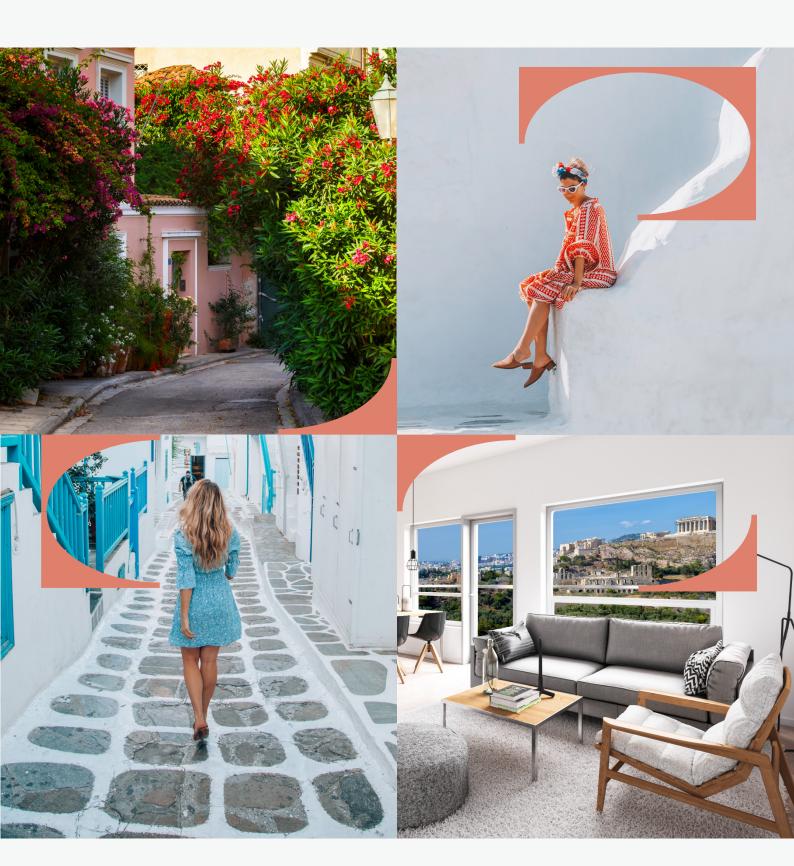
## **Unlock your Greek Dream:**

## Mortgage Loans for International Buyers





## Welcome to Greece: Your Gateway to Mediterranean Living

Greece, with its enchanting landscapes, rich history, and vibrant culture, invites you to explore and enjoy its many treasures. Whether you're seeking a tranquil retreat by the sea or a bustling urban oasis, Greece offers a myriad of opportunities for international buyers looking to invest in property.





#### Why choose Greece

Owning a home in Greece is more than just a financial investment—it's a lifestyle choice that offers endless opportunities for relaxation, adventure, work and cultural enrichment. Whether you're drawn to the sun-drenched shores of the Greek islands, the historical charm of Athens or the picturesque land-scapes of the Greek Mainland regions like Macedonia, Peloponnese, Epirus and Thessaly, or even if you are a digital nomad and wish to enjoy the Greek lifestyle, our mortgage loans for international buyers make it easier than ever to turn your Greek dream into reality.

#### Why choose NBG for financing your Greek Property?

Throughout its 180-year presence in the country's economic and social life, **NBG** has played a key role in supporting the Greek economy and enabling its growth and transformation.

NBG is a leader in Mortgage financing in the Greek market. The bank's robust balance sheet and the highest ratings in the market underscore the well-established relationship of trust it enjoys.

Honoring its longstanding tradition of credibility, reliability, people-centered approach, and leading presence in the Greek housing loan market, and backed by its specialized knowledge and experience, **NBG continues today to support and finance the housing needs of its national and international customers by providing top quality services and a wide range of flexible housing programs.** 

### Who is eligible for NBG Mortgage Loans for International Buyers?

Customers with income in **EUR, USD, GBP** or **CHF** are eligible for NBG Mortgage Loans for International Buyers, subject to application evaluation (affordability, property assessment etc).

# How we can help you

## Here's why our mortgage loans are your gateway to unlocking your Greek dream:



Competitive Interest Rates: Benefit from competitive interest rates that make financing your Greek property investment more affordable and manageable. We provide fixed rates starting at 2.90% for a 3-year period.

For a purchase loan of €70,000 secured by a prenotation on property, duration of 180 months, fixed interestrate of 2.90% for 3 years (plus a 0.12% levy of Law 128/75), one-time expenses of €490, costs for legal and technical inspection, registration of the prenotation, certification of the property's legal status, and thereceipt/submission of relevant certificates amounting to €384.40: APR 4.80%, total loan cost €28,095.75, and total amount to be repaid €98,095.75.

- Long repayment period of up to 40 years, including the option of full or partial loan repayment at any time without extra charges.
- Flexible Repayment Terms: Enjoy flexible repayment terms, tailored to your financial needs and preferences, allowing you to spread your repayments over a period that suits you best.
- Loan Amounts to Suit Your Needs: Access mortgage loans covering a percentage of up to 65% of the property's value, with customizable loan amounts and down payment options to accommodate your budget and investment goals.
- Seamless Process: Enjoy a comfortable and easy financing process with the option for online application submission and tracking.
- **Expert Guidance Every Step of the Way:** Our experienced team of professionals provides personalized guidance and support throughout the mortgage loan process, ensuring a smooth and seamless **end-to-end** experience from application to approval, **and then finally to disbursement.**
- Legal Assistance and Peace of Mind: Navigate the legal and regulatory requirements of purchasing property in Greece with confidence, knowing that our team is here to provide expert advice and assistance every step of the way.

Embark on your journey to owning a piece of paradise with our tailored financing solutions. Our expertise in the Greek property market ensures a smooth and secure transaction, allowing you to finance your vacation home or investment property with ease and confidence.



#### **Contact Us Today to Get Started**

**Don't let your Greek dream remain just a dream.** Contact us today to learn more about our mortgage loan options for international buyers and take the first step towards owning your own piece of paradise in Greece.

Find more information about the housing solutions we offer at <a href="www.nbg.gr">www.nbg.gr</a> and take the first step by completing the <a href="contact form">contact form</a> or booking an <a href="online appointment">online appointment</a> at a branch of your choice. Our dedicated executives will answer all your questions and assist you through the necessary steps for submitting your mortgage application.

If you cannot visit one of our branches personally you can still submit a mortgage application via a proxy lawyer.

#### Your Greek Adventure awaits you!