CYPRUS LAW CHAMBERS™

Your Cyprus Plan

A practical legal route map for buying, moving and protecting your family

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A calm starting point for international buyers, families, retirees and business owners. It brings together the questions we ask before a reservation, a move or a succession decision.

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Use this guide for: orientation, preparation and better questions
Next step: request a complimentary 20-minute initial call

Cyprus Law Chambers™ is an independent Paphos law firm serving clients throughout Cyprus and overseas. Each matter is assessed individually and legal services begin only after conflict, identity, compliance and engagement checks.

A note from Evi

People rarely arrive with one neat legal question. A home purchase can sit beside a residence application, a bank request, a tax decision and a family plan. The safest first step is to put those moving parts on one page, then decide what needs Cyprus advice, what needs another professional and what should wait.

This guide is designed to help you do that. It is written in plain English, with links to our practical pages, the A Place in the Sun resources you shared and the official Cyprus sources that should be checked before you sign, pay, move or rely on a tax outcome.

The guide is general information only. Rules, thresholds, forms and practice can change. Your nationality, family, domicile, documents, property and intended use matter. Please obtain advice from an independent Cyprus advocate and the relevant authority for your circumstances.

How to use this guide

- **Start with your goal:** holiday home, permanent move, retirement, work, investment or family continuity.
- **Keep the questions separate:** may I acquire this property, is the transaction protected, and what residence or work route fits me?
- **Build a document plan:** originals, translations, certification, expiry dates and evidence of funds.
- **Use the links:** move from this guide to the relevant Cyprus Law Chambers page and to the official source for the current rule.

The route map at a glance

Question	What needs checking	Helpful starting point
Can I buy?	Nationality, intended use, acquisition permission, ownership and title status.	Property lawyers and conveyancing
Is the purchase safe?	DLS search, encumbrances, permits, contract, payment protections and completion.	Before you reserve or sign
Can I live or work there?	EU/EEA/Swiss or third-country status, purpose, family, income, accommodation and timing.	Immigration and residence lawyers
What happens to my family plan?	Wills, succession law, executor, Cyprus assets, foreign connections and tax filings.	Wills, probate and estate guide

1. Before you pay a reservation deposit

A reservation agreement can feel like a small step. It can create a timetable and financial pressure before the legal and technical picture is clear. Our property team recommends an independent review before you sign or pay a non-refundable amount.

Ask for a written plan covering:

• **Ownership:** who is registered, what exactly is being sold and whether the seller or developer has authority.

• **Land Registry:** a current search certificate and checks for mortgages, memos, prohibitions, other deposited contracts and restrictions.

• **Planning and building:** permits, approved plans, material alterations and the route to separate title deeds.

• **Contract:** deposit terms, payment stages, conditions, delivery, delay remedies, completion and release of existing security.

• **Costs:** VAT, transfer fees, legal work, survey or valuation, utilities, insurance and any management or maintenance costs.

• **Funding and compliance:** source of funds, AML questions, bank evidence and any acquisition permission.

New build, resale and assignment are different transactions. A new build may raise developer, permit, specification, staged payment and title creation questions. A resale turns on the existing title, clearances and completion mechanics. An assignment adds the original contract, deposit status and the assignor's rights.

Official property checks

Ministry of Interior: Purchasing Property
Non-EU nationals and foreign-controlled companies may need prior District Administration permission under Cap. 109. Requirements and limits depend on the facts.

Department of Lands and Surveys: Land registration
The DLS lists title, search certificates, encumbrances, prohibitions and sale-contract services.

DLS buyer information PDF
Plain-language checks for ownership, area, mortgages, memos and other restrictions.

A useful sentence to send your lawyer

"I am considering this property for [holiday use / permanent home / investment]. Before I sign or pay, please confirm the title position, encumbrances, permit and planning issues, contract risks, likely costs and whether any acquisition permission or separate residence route is relevant."

2. Buying, moving and working are separate questions

Buying a property does not, by itself, create a residence right, citizenship or a general work permission. A company shareholding does not automatically create a right to work. The correct route depends on nationality, purpose, family, income or employment, accommodation and timing.

Common route questions

Does buying a home give me Cyprus residence?

No. Ownership, immigration residence and tax residence are separate legal tests. A property can be part of a lawful plan, but the residence route must be checked independently before commitment. Read the related Cyprus Law Chambers guidance

Can I work on a visitor permit?

Do not assume so. The visitor category is based on no economic activity in Cyprus. Work, self-employment and remote work require the appropriate route and current official criteria. Read the related Cyprus Law Chambers guidance

What is Regulation 6(2)?

It is one accelerated permanent-residence route for eligible third-country applicants. The current Migration Department page describes a qualifying investment of at least EUR 300,000, secure annual income and continuing conditions. It is not citizenship and it is not a general work permit. Read the related Cyprus Law Chambers guidance

What about EU, EEA and Swiss citizens?

EU rules are different from third-country routes. Residence registration, family rights, permanent residence and property use should be checked against the current official position for the person and intended use. Read the related Cyprus Law Chambers guidance

The evidence plan

- passport and nationality history
- current lawful status and travel history
- family and civil-status documents
- accommodation and property information
- employment, business or remote-work plan
- income, funds and source-of-funds evidence
- insurance, medical and criminal-record documents
- translation, Apostille, legalisation and expiry dates

Current forms, thresholds and processing practice should be checked on the Migration Department page before submission. A correct document obtained too early can expire before an appointment.

3. Tax residence, banking and documents

Residence permission is not the same as tax residence. The Cyprus Tax Department currently describes a 183-day test and a 60-day test with separate conditions. Treaty tie-breakers and the tax rules of another country can still matter, so a tax result should not be inferred from a permit or a property deed.

Before relying on a tax position, check the official tax-residency page and the 2026 reform material, then obtain advice for the countries connected with you, your family and your assets.

Tax residence and domicile

Tax Reform 2026 hub

Transfer-fee calculator

Why does the bank ask so many questions?

Banks must carry out identity, address, tax-residence, source-of-funds and beneficial-owner checks. Prepare clear, consistent evidence: passport or ID, proof of address, tax number and residence, income or financial statements, source of wealth and funds, and company or trust records where relevant. Acceptance and timing remain the bank's decision.

Documents for use across borders

An Apostille authenticates the signature, seal or capacity on a public document. It does not certify that the contents are true. The receiving authority still decides whether the document is recent enough and whether translation, certification or another format is required. EU public-document rules may remove legalisation in some cases; non-Hague countries may require consular legalisation.

Cyprus Apostille service

Legalisation of documents

A practical document rule

Before ordering a new certificate, ask the receiving authority or your lawyer to confirm the required issue date, translation, certification, Apostille or legalisation route. Keep a simple expiry tracker.

4. Family continuity: wills, estates and succession

Estate planning is a family and asset map before it is a document. A useful review identifies the people, countries, ownership, existing wills, companies, trusts, powers of attorney, debts, guardianship concerns and the person who will have to act when something happens.

A will does not remove the need for probate or administration. A Cyprus estate may require the appropriate District Court process, tax and asset declarations, bank and Land Registry steps, and coordination with foreign advisers. A foreign will may be relevant, but its form, law choice, reserved portions and practical implementation should be reviewed before relying on it.

Current estate points

• Cyprus inheritance tax was abolished for deaths on or after 1 January 2000, but an executor or administrator still has filing and administration responsibilities; other taxes or another country's tax may still apply.

• EU Succession Regulation 650/2012 can affect jurisdiction and applicable law for cross-border estates. An explicit nationality-law choice may be possible in a will, subject to the facts and formal requirements.

• The location of a Cyprus home, bank account, shares or company interest can create a Cyprus workstream even where the family lives elsewhere.

• A simple, coordinated will can be better than an elaborate structure that nobody maintains. Trusts require their own legal, tax, reporting and governance review.

Useful reading

Cyprus probate and inheritance guide

Cyprus estate planning and trusts

EU e-Justice succession overview

Cyprus Tax Department: deceased persons

A family question worth answering now

If I could not act tomorrow, who would know what I own, where the originals are, which adviser to call and what the family is trying to achieve?

5. Questions to take to your lawyer

1. May I acquire this property for the way I intend to use it?

Nationality, EU/third-country status, primary or secondary residence, permission and family position can change the answer.

2. What is the current title and encumbrance position?

Ask for the DLS search, registered owner, mortgages, memos, prohibitions and deposited contracts.

3. What is missing from the planning, building or title-deed file?

Separate title, approved plans, permits and completion route should be explained in writing.

4. What does the contract actually protect?

Check deposit, payment stages, conditions, completion, delay, remedies, release of security and exit rights.

5. Does this property support my residence route, or is that a separate application?

Treat acquisition permission, residence and work rights as separate workstreams.

6. What evidence will the authority or bank want?

Prepare a tailored list for funds, income, family, address, insurance, criminal records and translations.

7. Which dates could make a document expire?

Appointment timing, certification, Apostille, translation and renewal dates should be tracked.

8. What will the property cost beyond the price?

Ask about VAT, transfer fees, legal work, survey, valuation, insurance, utilities, maintenance and tax input.

9. Which tax questions need another adviser?

A Cyprus advocate can identify the legal issue; tax residence, treaties and foreign tax can need a qualified tax adviser.

10. Will my existing will work with my Cyprus assets?

Review family, habitual residence, nationality, law choice, reserved portions and probate practicalities.

11. Who will act if I am unavailable?

Consider executor, attorney, trustee, company signatory, emergency contacts and where originals are stored.

12. What is the next practical step and what is not included?

Ask for scope, responsibility, fee basis, dependencies and a short action list.

> *Bring a short, non-confidential summary first. Do not send confidential originals until the firm confirms that it can act and explains the secure process.*

6. A connected resource shelf

The following resources are useful for orientation. A Place in the Sun is editorial and may contain older or general figures; use it for questions and themes, then check the current official Cyprus position before relying on a legal, immigration or tax statement.

A Place in the Sun

Estate planning in Cyprus
The user-provided estate-planning resource. Keep as an editorial starting point and verify current details.

Cyprus articles
Current Cyprus article index covering property, retirement, residence, costs and lifestyle themes.

Cyprus webinars
The user-provided Cyprus webinar destination. The general webinar library is also available at https://www.aplaceinthesun.com/webinars.

Moving to Cyprus: property, residency and the legal decisions to make first
A Cyprus Law Chambers webinar on the connected questions of entry, residence, property, work and tax residence.

Cyprus Law Chambers

Cyprus property lawyers and conveyancing

Immigration and residence lawyers

All legal services

Cyprus legal resource centre

Cyprus probate and inheritance guide

Contact the firm

Book online

Official Cyprus sources

Migration Department

Purchasing property

Land registration

Tax residence and domicile

Apostille

EU succession overview

A gentle next step

If you are still at the “what should I do first?” stage, send us a short outline rather than a full file. Tell us:

• where you are now and the countries involved

• what you want to achieve and by when

• who is involved - family, business, buyer or seller

• what you have already signed or paid

• which documents you already have

• what feels uncertain or urgent

We can then confirm whether Cyprus Law Chambers can assist, identify the Cyprus-law work, explain where another adviser is needed and suggest the next practical step. The introductory call is complimentary for 20 minutes, subject to availability, conflict, identity and engagement checks. It does not constitute legal advice.

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Request a consultation   Book online

Legal note: General information checked 22 September 2026. This guide is not legal, immigration, tax, financial or survey advice and cannot predict an authority's decision or timetable. Cyprus rules, thresholds, forms and practice can change. Obtain written advice for your circumstances before signing, paying, moving or relying on a tax result.

Source note: A Place in the Sun links are included as requested editorial resources. Official Cyprus sources and the Cyprus Law Chambers pages should be used to verify current requirements.