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Greece Awaits: Your Complete Property Guide for UK Buyers

Everything UK buyers need to know about mortgages, costs, tax and the buying process in Greece.

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Where ancient history meets azure seas – and British buyers discover Europe's last great value

SECTION 1

Why Greece? (And Why Smart Buyers Are Moving Fast)

Imagine this:

A whitewashed villa on a Greek island, overlooking the Aegean. A restored stone house in a Peloponnese mountain village that costs less than a London parking space. An Athens apartment with Acropolis views and rental yields London can only dream about.

Greece offers what few European countries can: stunning natural beauty, 300+ days of sunshine, world-class culture, warm hospitality, and – here's the crucial part – **genuine affordability**.

While Spain, Portugal, and Italy have seen prices surge, Greece remains accessible. But that window is closing. The Greek property market is heating up, particularly in Athens, the Cyclades, and Crete.

Here's the truth: buying property in Greece is straightforward compared to Italy, more affordable than Spain, and comes with a potential bonus – the **Golden Visa** (residence permit) for properties over €250,000 (or €400,000-€800,000 in high-demand areas).

This guide gives you everything: the Golden Visa reality, mortgage options for UK buyers, the tax landscape, and the regional secrets that separate smart buyers from tourists who just dream.

SECTION 2

The Three Greek Property Personas (Which One Are You?)

The Island Dreamer

"I want a Greek island lifestyle without the Mykonos price tag"

You're drawn to island living: dramatic coastlines, traditional villages, tavernas by the sea, and a slower pace. You're exploring beyond the obvious (Santorini, Mykonos) to places like Crete, Rhodes, Paros, Naxos, or the Ionian islands.

Your priorities: Beach access, rental income potential, authentic Greek culture, and value for money.

Budget reality: €100,000-€350,000 (incredible islands still affordable)

The Golden Visa Investor

"I want EU residency through property investment"

You see Greece as both a lifestyle opportunity and a strategic investment. The Golden Visa offers residence rights for you and your family, access to the Schengen Zone, and a path to EU citizenship.

Your priorities: Meeting Golden Visa thresholds, strong rental yields, capital growth potential, and choosing locations with international appeal.

Budget reality: €250,000-€800,000+ (depending on location)

The Athens Urbanite

"I want city living with culture, yield, and value"

You're drawn to Athens: a European capital with ancient history, vibrant neighborhoods, excellent food, and property prices 50-70% below comparable cities. You see the rental potential (tourism, students, professionals) and long-term growth.

Your priorities: Buy-to-let opportunities, neighborhoods on the rise, walkability, and proximity to transport/culture.

Budget reality: €150,000-€450,000 for quality apartments in desirable areas

SECTION 3

The Greek Golden Visa: Your Fast Track to European Residency

This is Greece's secret weapon – and it's a game-changer for UK buyers post-Brexit.

What Is the Golden Visa?

A **5-year residence permit** granted to non-EU citizens (including UK nationals post-Brexit) who invest in Greek real estate.

What it offers:

- Residency in Greece for you, your spouse, children under 21, and parents
- Freedom to travel throughout the Schengen Area (90 days without counting)
- No requirement to live in Greece (just visit once every 5 years to maintain)
- Renewable indefinitely as long as you maintain the investment
- Path to citizenship after 7 years of residence (though you'd need to actually live there)

What it doesn't offer:

- The right to work in Greece (it's an investor visa, not a work permit)
- Automatic citizenship (you need 7 years of actual residency for that)

Sources: [Immigrant Invest - Greece Golden Visa for UK Citizens](#), [Get Golden Visa - Greece Golden Visa Requirements 2025](#), [Global Citizen Solutions - Greece Golden Visa 2025](#)

The Investment Thresholds (2025)

Greece has **regional pricing** for the Golden Visa:

€250,000 minimum: (Most of Greece)

- Most islands (except Mykonos, Santorini)
- Rural and regional areas
- Smaller cities

€400,000 minimum: (Mid-tier zones)

- Regional capitals
- Popular islands (e.g., parts of Crete, Rhodes)

€800,000 minimum: (High-demand zones)

- **Athens:** North Athens, Central Athens, South Athens, Piraeus

- **Thessaloniki**
- **Mykonos and Santorini**
- Other designated high-demand areas

Why the increase? Greece raised thresholds in high-demand areas (September 2024) to address housing affordability for locals – similar to Portugal's Golden Visa closure.

The good news: €250,000 still works in most of Greece, including beautiful islands and coastal areas.

Can I Use a Mortgage for Golden Visa?

This is complex and sources conflict:

Some sources say:

- You can use a mortgage, as long as the total property value meets the threshold
- The property must be purchased (not just a deposit paid)

Other sources say:

- The investment must come from your own funds (no mortgages allowed)

Practical advice: Consult a Greek immigration lawyer before assuming you can mortgage a Golden Visa property. Many applicants pay cash to avoid complications.

Sources: [Greece Golden Visa - Global Citizen Solutions](#), [Investment Migration Council - Greece Golden Visa 2025](#)

The Application Process

Timeline: 2-6 months typically

Steps:

1. Purchase Greek property (value meets threshold)
2. Obtain Greek tax number (AFM)
3. Gather documents (passport, property deed, health insurance, clean criminal record)
4. Submit application to Greek immigration authorities
5. Biometrics appointment
6. Receive residence permit

Costs (beyond property):

- Application fees: €2,000 for main applicant + €150 per dependent
- Legal fees: €3,000-€7,000
- Translation and notarization: €500-€1,500

SECTION 4

Greek Mortgages for UK Buyers: The Reality

Greek banks offer mortgages to foreign buyers – but terms are tighter than Spain or Portugal.

What to Expect (2025)

Loan-to-Value (LTV):

- **Non-residents:** 60-70% maximum (30-40% deposit required)
- Some banks cap at 60% for foreign buyers
- Greek residents: up to 80-90% LTV

Interest Rates:

- **3.5% to 5%** for non-residents (2025)
- Fixed-rate mortgages increasingly common
- Variable rates available but less popular post-crisis

Loan Terms:

- Up to 30 years maximum
- Must be repaid by age 70-75 (bank-dependent)
- Shorter terms for older borrowers

Income Requirements:

- Monthly mortgage payment shouldn't exceed 35-40% of net income
- Proof of stable UK income required
- Self-employed: 2-3 years of accounts

Sources: [AnyResidence - Getting Mortgage in Greece for Foreigners 2025](#), [Kredium - Getting a Mortgage in Greece as a Foreigner](#), [Timothy Property - How Foreigners Can Get a Mortgage in Greece](#)

Required Documentation

✓ **Passport** (valid, certified copy) ✓ **Greek Tax Number (AFM)** – essential (more below) ✓ **Proof of income** (6 months of payslips or 2-3 years of accounts) ✓ **UK tax returns** (last 2 years) ✓ **Bank statements** (last 6 months) ✓ **Credit report** (UK) ✓ **Preliminary purchase agreement** ✓ **Property valuation** (arranged by bank) ✓ **Greek bank account** (required before application)

Translation: Most documents must be translated into Greek by certified translators.

The Process Timeline

- **Application to approval:** 6-10 weeks
- **Valuation:** 2-3 weeks
- **Final offer:** 1-2 weeks

Budget 2-3 months for the mortgage process.

Banks That Lend to Foreigners

- **Alpha Bank**
- **Eurobank**
- **Piraeus Bank**
- **National Bank of Greece**

Work with a mortgage broker familiar with foreign buyer lending – it dramatically improves approval odds.

SECTION 5

The AFM: Your Greek Tax Number

Before you can buy property, apply for a mortgage, or open a bank account in Greece, you need an **AFM (Arithmós Forologikou Mētróou)** – your Greek tax identification number.

How to Get Your AFM

Option 1: In Greece

Visit a Greek tax office (DOY – Dimosia Oikonomiki Ypiresia) with:

- Valid passport
- Proof of address (hotel booking, Greek address)
- Completed application form

Timeline: 3-7 business days (sometimes same-day)

Option 2: From the UK (with Tax Representative)

As a non-EU citizen post-Brexit, **you need a Greek tax representative** to apply remotely.

Process:

1. Hire a Greek tax representative (lawyers or accountants charge €100-€300)
2. Provide passport copy and application form
3. Representative submits to Greek tax office or consulate
4. AFM issued within 2-3 business days

Note: UK citizens cannot use the online AFM portal directly.

Pro tip: Get your AFM early – ideally before viewing trips. It speeds up offers and demonstrates you're a serious buyer.

Sources: [Wise - Buy Property in Greece UK Guide](#), [Estatefy - Buying Property in Greece 2025](#)

SECTION 6

The True Cost of Buying Greek Property

Greece's purchase costs are moderate: **8-12% on top of the purchase price.**

One-Time Purchase Costs

1. Property Transfer Tax

This varies based on property value and location:

For properties purchased after 2006:

- **3.09%** of the "objective value" (government-assessed value, usually lower than market value)

For older properties or land:

- Progressive rates from 3% to 11% depending on value

Example: €250,000 property with objective value of €200,000 = €6,180 transfer tax

2. Municipal Tax

- **3%** of the property transfer tax
- Example: €6,180 × 3% = €185

3. Legal Fees

- **1-2%** of purchase price + VAT (24%)
- Essential for foreign buyers
- Example: €250,000 × 1.5% = €3,750 + VAT = €4,650

4. Notary Fees

- **1-1.5%** of purchase price
- Example: €250,000 × 1% = €2,500

5. Land Registry Fees

- **0.475-0.650%** of purchase price
- To register the property in your name

6. Technical Inspection (optional but recommended)

- €300-€800 (structural survey)

7. Estate Agent Fees

- **2-3%** of purchase price + VAT (24%)
- Paid by seller in Greece (unlike UK where buyer pays)
- But sometimes negotiated to be split

Total for a €250,000 property: €20,000-€30,000 (8-12% of purchase price)

Sources: [Estatefy - Buying Property in Greece 2025 Guide](#), [Wise - Buy Property in Greece](#)

Annual Ownership Costs

1. ENFIA (Property Tax)

- Annual tax based on property value, location, and size
- Ranges from €100 to €3,000+ per year
- Calculated using complex formula (property size, age, location, zone)
- Payable in installments or lump sum

Example: €250,000 apartment in Athens suburbs: €400-€800/year

2. Community Fees (if applicable)

- For apartments or gated complexes
- €200-€1,500/year depending on amenities

3. Utilities

- Electricity, water, internet
- Budget €80-€150/month

4. Insurance

- Buildings insurance recommended
- €200-€500/year
- Earthquake coverage important in Greece

SECTION 7

The Greek Property Purchase Process

Greece's buying process is refreshingly straightforward – simpler than Italy, comparable to Spain.

Stage 1: The Search

Where to Look:

- **Spitogatos.gr** (largest Greek property portal)
- **XE.gr** (popular)
- **HomeGreekHome.com** (targets international buyers)
- **Local estate agents** (essential for islands and rural areas)

Viewing Trips: Essential. Budget 5-7 days, view 10+ properties.

Regional Considerations:

- **Athens:** Urban, rental potential, culture
- **Thessaloniki:** Second city, university, more affordable than Athens
- **Crete:** Largest island, diverse (beaches, mountains, cities)
- **Rhodes:** Popular, established expat community
- **Cyclades (Paros, Naxos, Syros):** Authentic, less touristy than Santorini/Mykonos
- **Ionian Islands (Corfu, Kefalonia, Zakynthos):** Lush, British-friendly
- **Peloponnese:** Mainland, affordable, stunning (ancient sites, beaches, mountains)

Stage 2: Making an Offer

Greek sellers expect negotiation.

Typical approach:

- Start 10-20% below asking price
- Expect counteroffers
- Higher discounts possible if property's been listed 12+ months

Once accepted, you'll sign a **Reservation Agreement** and pay a small deposit (€1,000-€5,000) to take the property off the market.

Stage 3: The Preliminary Contract (Symvolaiografiko Prosynfono)

This is Greece's version of "exchange of contracts."

What happens:

- Your lawyer conducts due diligence (title checks, debts, planning permissions)
- Preliminary contract drafted

- Both parties sign
- You pay a deposit: **10-30%** of purchase price
- Completion date set (usually 30-90 days)

Key clause: If you pull out, you lose your deposit. If the seller pulls out, they must return **double your deposit**.

What your lawyer checks:

- Clear title (legal ownership)
- No mortgages or debts on the property
- Planning permissions (especially for renovations or extensions)
- Building permits and certificates
- Land registry records
- Boundary disputes
- Environmental restrictions (especially coastal properties)

Stage 4: The Final Deed (Symvolaiografiko Teliko)

The final deed is signed before a **Greek notary**.

On the day:

- Both parties attend notary office
- Final balance transferred (usually via bank transfer beforehand)
- Notary verifies documents and oversees signing
- Deed is signed
- You receive the keys
- Property registered at Land Registry

Language: The deed is in Greek. Bring an interpreter or ensure your lawyer attends.

Timeline from offer to completion: 2-4 months typically.

SECTION 8

Buy-to-Let in Greece: The Opportunity

Greece's rental market is booming – driven by tourism and recovering economy.

Where Rental Demand Is Strong

Short-Term (Holiday Lets):

- **Athens:** Year-round (city breaks, business travel)
- **Crete:** Strong seasonal demand (April-October)
- **Rhodes:** Established, consistent
- **Cyclades (Paros, Naxos, Mykonos):** Seasonal, high yields
- **Santorini:** Premium, extremely seasonal
- **Corfu, Kefalonia, Zakynthos:** British tourists, families

Gross yields: 5-9% (depending on location and seasonality)

Long-Term (Residential Rentals):

- **Athens:** Students, professionals, expats
- **Thessaloniki:** University city, strong demand

Gross yields: 4-6%

Short-Term Rental Regulations

Greece has tightened rules for short-term rentals:

Requirements:

- Register property on Greek government platform (AADE)
- Obtain property registration number
- Pay tourist tax (€0.50-€4 per night depending on property type)
- Declare rental income
- Comply with local safety standards

Restrictions:

- Some Athens neighborhoods limit short-term rentals
- Islands generally more permissive

Penalties for unlicensed rentals: €5,000-€50,000 fines.

The Tax Situation

Non-Resident Rental Income:

- **15-45% progressive tax** on net rental income
- Or **15% flat tax** (optional simplified regime)
- Allowable expenses: maintenance, property tax, insurance, management fees
- Must file annual Greek tax return

In the UK:

- Declare Greek rental income to HMRC
- Claim credit for Greek tax paid (double taxation treaty)

Get professional tax advice – this is complex.

Sources: [Estatefy - Buying Property in Greece 2025](#)

SECTION 9

Brexit and the 90/180 Rule: Your Greek Options

Greece is in the Schengen Area. UK visitors can spend **90 days in any 180-day period** without a visa.

Your Workarounds

1. Golden Visa (Property Investment)

If your property meets the Golden Visa threshold (€250,000, €400,000, or €800,000 depending on location):

- You receive a residence permit
- No requirement to actually live in Greece (visit once per 5 years to maintain)
- Freedom to travel in Schengen

Best for: Those buying qualifying properties anyway

2. Freelancer/Self-Employment Visa

For remote workers, freelancers, digital nomads.

Requirements:

- Proof of self-employment income
- Health insurance
- Accommodation proof

3. Time Your Visits

Split time between Greece and non-Schengen countries (UK, Ireland, Croatia).

4. Financially Independent Person (FIP) Visa

For retirees or those with passive income.

Requirements:

- Proof of stable income (€2,000+/month)
- Health insurance
- Accommodation in Greece

SECTION 10

Where to Buy: Greece's Regional Secrets

Athens

The reality: Europe's most undervalued capital

Prices:

- Central neighborhoods: €2,000-€4,000/m²
- Suburbs: €1,500-€2,500/m²

Pros:

- Affordable compared to Paris, Rome, Madrid
- Strong rental market (short and long-term)

- Culture, history, dining, nightlife
- International airport

Cons:

- Traffic, pollution in central areas
- Summer heat (35-40°C)
- Some neighborhoods still recovering economically

Best neighborhoods:

- **Plaka/Monastiraki:** Historic, touristy, rental potential
- **Kolonaki:** Upscale, leafy, expensive
- **Koukaki:** Trendy, cafes, good value
- **Pagрати:** Residential, authentic, affordable
- **Piraeus:** Port area, regenerating, value

Golden Visa: Requires €800,000 in Athens

Crete

The reality: Greece's largest island – diverse, affordable, year-round living

Prices:

- Coastal properties: €1,500-€3,500/m²
- Inland villages: €800-€1,500/m²

Pros:

- Varied landscapes (beaches, mountains, gorges)
- International airports (Heraklion, Chania)
- Year-round mild climate
- Rental potential (tourism strong)
- Authentic Cretan culture

Cons:

- Large island (travel time between regions)
- Some areas very touristy (Malia, Hersonissos)

Best areas:

- **Chania:** Beautiful old town, Venetian harbor, expat-friendly
- **Rethymno:** Charming, less touristy, good value
- **South coast:** Quieter, authentic, stunning
- **Elounda area:** Upscale, rental potential

Golden Visa: €250,000 or €400,000 (depends on specific area)

Rhodes

The reality: Established, sunny, international

Prices:

- Town properties: €1,500-€3,000/m²
- Coastal: €2,000-€4,000/m²

Pros:

- 300+ days sunshine
- Medieval old town (UNESCO)
- International airport
- Established expat services
- Strong rental market

Cons:

- Touristy (especially Rhodes Town)
- Summer crowds

Best areas:

- **Rhodes Old Town:** UNESCO, charming, investment potential
- **Lindos:** Picturesque, rental potential, expensive
- **West coast:** Quieter, more authentic

Golden Visa: €250,000 or €400,000 (area-dependent)

Cyclades (Paros, Naxos, Syros)

The reality: Authentic Greek island life without Santorini/Mykonos prices

Prices:

- Paros/Naxos: €2,000-€4,500/m²
- Syros: €1,800-€3,500/m²

Pros:

- Stunning beauty (whitewashed villages, beaches)
- Less touristy than Santorini/Mykonos
- Strong rental potential
- Authentic culture

Cons:

- Seasonal (quiet November-March)
- Ferry-dependent (fewer winter connections)

Best for: Lifestyle buyers, rental investors, those seeking authentic islands

Golden Visa: €250,000

Peloponnese

The reality: Mainland Greece's hidden gem – beaches, mountains, ancient sites, affordability

Prices:

- Coastal: €1,200-€2,500/m²
- Inland villages: €500-€1,200/m²

Pros:

- Incredibly affordable
- Diverse (beaches, mountains, historic towns)
- Authentic Greek life
- Accessible from Athens (1-3 hours)

Cons:

- Less rental demand (fewer tourists)
- Language barrier (less English)

Best areas:

- **Nafplio:** Beautiful harbor town, culture, expat-friendly
- **Mani Peninsula:** Rugged, stunning, remote
- **Messinia (Kalamata area):** Beaches, olives, affordable

Best for: Lifestyle buyers, those seeking value, adventurous spirits

Golden Visa: €250,000

Corfu & Ionian Islands

The reality: Lush, green, British-friendly (historically British-influenced)

Prices:

- Coastal properties: €2,000-€5,000/m²
- Inland: €1,200-€2,500/m²

Pros:

- Green and lush (unlike Cyclades)
- British tourists (strong rental demand)
- International airport (Corfu)
- Established expat community

Cons:

- Rainy in winter (but mild)
- Some overdevelopment

Best islands:

- **Corfu:** Largest, most developed, rental potential
- **Kefalonia:** Dramatic, beautiful, emerging
- **Zakynthos:** Tourist-heavy, strong rentals

Golden Visa: €250,000

Your Questions Answered

"Can I get a Greek mortgage if I'm retired?"

Yes, but:

- Loan must be repaid by age 70-75
- Pension income counts
- You may be limited to shorter terms
- Some banks more flexible than others

Many retirees opt for cash or smaller mortgages.

"Is Greece safe?"

Yes. Greece is very safe, with low crime rates.

Biggest risks: Petty theft in tourist areas (Athens, islands) **Rural areas:** Extremely safe

"What about earthquakes?"

Greece is seismically active (especially Ionian Islands, Crete).

What to do:

- Ensure buildings insurance covers earthquake damage
- Check if property has been seismically assessed (newer builds have stricter codes)

Don't panic: Millions live safely. Just be informed.

"What if I want to sell later?"

Capital Gains Tax:

- **15%** on gains if selling within 5 years of purchase
- **Exempt** if holding over 5 years (major advantage)

Selling process: Similar to buying (lawyer, notary).

"Can I live on a Greek island year-round?"

Yes, but:

- Many islands quiet November-March (some businesses close)
- Ferry connections reduce in winter
- Larger islands (Crete, Rhodes, Corfu) have year-round services

Smaller islands can feel isolated in winter.

SECTION 12

Money-Saving Insider Tips

1. Buy Off-Season (November-February)

The market slows in winter, especially on islands. Sellers are more motivated.

2. Look Beyond the Obvious

Everyone wants Santorini, Mykonos, or central Athens. But Paros, Naxos, Syros, Peloponnese, and suburban Athens offer 30-50% better value.

3. Consider Renovation Properties

Greece has beautiful old stone houses needing love. Restoration costs are lower than the UK if you hire local tradespeople.

But: Ensure planning permissions are achievable.

4. Negotiate Hard

Greek sellers expect it. Start 15-20% below asking if:

- Property's been listed 12+ months
- It's winter
- You're a cash buyer
- Minor issues need work

5. Target Golden Visa €250,000 Zones

If residency is your goal, buying in areas with €250,000 threshold (instead of €800,000 Athens) gives far better value.

SECTION 13

Red Flags: Walk Away If You See These

- ▶ **No clear title** (katastatematikós týpos) or ownership disputes
- ▶ **Unpaid property taxes (ENFIA)** – these transfer to you
- ▶ **Illegal extensions or renovations** (afhéteros) – can face demolition orders
- ▶ **Properties in protected archaeological zones** without proper permits
- ▶ **Coastal properties within illegal distance from shoreline** (check regulations)
- ▶ **Seller pressures for quick decisions without lawyer review**
- ▶ **Properties priced 30%+ below neighbors** (there's always a reason)

SECTION 14

Your 12-Month Action Plan

Months 1-3: Foundation

- Define budget (including 8-12% extra costs)
- Research regions (islands vs mainland, lifestyle vs investment)
- Decide if Golden Visa is a goal
- Get AFM (hire tax representative or visit Greece)
- Speak to mortgage advisors

Months 4-6: The Search

- Set up alerts on Spigatos, XE.gr
- Hire independent Greek lawyer

- Book 5-7 day viewing trip
- View 10+ properties
- Assess Golden Visa eligibility

Months 7-9: The Purchase

- Make offer, negotiate
- Open Greek bank account
- Lawyer conducts due diligence
- Sign preliminary contract (pay 10-30% deposit)
- Finalize mortgage (if applicable)

Months 10-12: Completion & Golden Visa

- Arrange final payment (use currency specialist)
- Attend final deed signing (notary)
- Receive keys
- Register utilities
- Apply for Golden Visa (if qualifying)
- Set up property tax payments

SECTION 15

Final Thoughts: Is Greece Right for You?

Greece offers something rare: **unspoiled beauty at accessible prices.**

While Spain and Portugal have surged, Greece remains Europe's last great value play. Athens rivals Barcelona or Lisbon but costs half as much. Greek islands rival Italian or Spanish coasts but remain affordable.

Add in the Golden Visa (residency rights for €250,000-€800,000 investment), strong rental yields, and genuine lifestyle quality, and you have a compelling case.

The buying process is straightforward. The people are warm. The climate is glorious. And the properties – whether a whitewashed island villa or an Athens apartment – offer

genuine value.

Your Greek dream is closer than you think. Καλή επιτυχία (good luck)! 🇬🇷

SECTION 16

Essential Resources & Links

Golden Visa:

- [Immigrant Invest - Greece Golden Visa for UK Citizens](#)
- [Get Golden Visa - Greece Requirements 2025](#)
- [Global Citizen Solutions - Greece Golden Visa](#)

Mortgages:

- [AnyResidence - Getting Mortgage in Greece for Foreigners](#)
- [Kredium - Mortgage in Greece as a Foreigner](#)
- [Timothy Property - Foreigners Mortgage Guide](#)

Buying Process:

- [Wise - Buy Property in Greece UK Guide](#)
- [Estatefy - Buying Property in Greece 2025](#)

Property Portals:

- Spitogatos.gr (largest)
- XE.gr
- HomeGreekHome.com (international buyers)

This guide reflects the Greek property market as of 2025. Laws, tax rates, Golden Visa thresholds, and mortgage conditions change. Always seek professional legal and financial advice specific to your circumstances.

Why Work With OMF?

We're not a comparison website or a call centre. We're specialist mortgage brokers who guide UK buyers through every step of purchasing property overseas.

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