

Greek Inheritance Law Reform 2026

Estate planning and cross-border succession for Greeks living abroad

Law 5303/2026 • Gazette A' 81/22.5.2026 • Main regime applies from 16 September 2026

Identified Problems Under the Previous Legal Framework

1. Limited testamentary and succession-planning flexibility

Limited tools to organise succession during one's lifetime and allocate assets predictably.

2. Forced heirship - Property fragmentation

Forced-heirship rights have contributed to fragmented ownership of Greek property.

3. Cross-border & administrative complexity

For Greeks abroad multiple jurisdictions, foreign documents and Greek tax, notarial and registration procedures add complexity.

Context for the reform introduced by Law 5303/2026.

The diaspora's practical problems: one family, multiple legal systems – contradicting official documents

Family civil status

Contradicting official documents, often name discrepancies.

Regarding Greek property

Absence of property titles – adverse possession conflicts

Documentation

Foreign will, foreign probate documents, foreign court decisions for name change - need to be recognized by a Greek Court.

The real question is how the Greek and foreign parts of the estate can be made to operate together — legally, procedurally and practically.

The reform at a glance

Inheritance Contracts

A new lifetime tool for regulating succession.

Advance Waivers

Agreements allowing advance renunciation of inheritance rights.

Forced Heirship

Replacing rights to property co-ownership with monetary claims.

Inherited Estate Debts

The default rule is reversed:
The heir is generally not liable.

Intestate Succession

Revised statutory succession rules, strengthening the rights of the surviving spouse.

Administration & Wills

Modernised rules on wills, executors and estate administration.

1. From limited flexibility to inheritance contracts

Under previous legal framework

Succession planning relied mainly on wills, lifetime gifts (δωρεά εν ζωή)/parental gifts (γονική παροχή) and intestate succession (εξ αδιαθέτου κληρονομιά).

After Law 5303/2026

Inheritance contracts offer a new succession-planning instrument.

Diaspora value: family arrangements can be documented before death rather than reconstructed after it.

2. Advance waiver of inheritance rights

- New possibility to agree in advance on the renunciation of future inheritance rights
- Potentially useful where lifetime distributions have already been made
- Can help reduce later disputes between heirs
- Creates a formal planning route where families previously relied on informal understandings

Practical example

A child receives substantial assets abroad during the parent's lifetime and agrees, subject to the statutory requirements, to waive specified future rights in the Greek estate.

3. Forced heirship: reducing fragmentation

Traditional difficulty

Protected heirs could obtain rights connected directly to estate assets, contributing in practice to fractional co-ownership of property.

New model

The reform redesigns the forced heir's protection principally as a monetary claim corresponding to the protected share, rather than automatic co-ownership of each estate asset.

Especially relevant to family homes, island property, income-producing real estate and family businesses.

4. Estate debts: protecting the heir's personal assets

- Foreign-resident heirs may have little visibility into Greek tax, loan or private liabilities
- The reform establishes a strong separation between estate liabilities and the heir's personal property
- This materially changes the risk analysis before accepting and administering a Greek estate

Key message

Under the new law, heirs generally pay the deceased's debts from the inherited assets, not from their own money or property.

5. Which law governs a cross-border succession?

Nationality

Greek citizenship, U.S. citizenship or dual citizenship **does not** affect the applicable law.

Habitual residence

Under EU Succession Regulation 650/2012, habitual residence at death is generally the starting point.

Location of assets

Greek property sets forth Greek procedures even where another succession law governs.

Citizenship ≠ residence ≠ location of assets ≠ applicable succession law

A person may choose the law to govern the succession. That makes coordinated will drafting especially important for dual nationals and Greeks abroad.

6. A foreign will including Greek property: What steps need to be taken?

- Foreign will probated
- Authentication and Apostille
- Certified Greek translation
- Greek court decision for the recognition of foreign judgments
- Notarial act of acceptance of inheritance
- Registration of new property title with the local land registry/cadastre

The reform does not eliminate cross-border administration.

What the reform solves — and what remains

Planning Flexibility

Strongly improved

Unknown Estate Debts

Significantly addressed

Property Fragmentation

Reduced

Family Arrangements

More tools available

Foreign Documents

Still required

Conflict of Laws

Still essential

Inheritance Taxation

Separate analysis

Title Registration/Cadastre

Still required

Estate planning checklist for Greeks living abroad

1

Map the Family

Citizenships, marriages, children, prior marriages and protected heirs.

2

Map the Assets

Greek and foreign real estate, accounts, investments and businesses.

3

Determine Governing Law

Habitual residence and any valid choice of law.

4

Review Existing Wills

Ensure Greek and foreign documents do not conflict.

5

Select Planning tools

Will, inheritance contract, advance waiver and lifetime transfers.

6

Plan Administration

Documents, tax, notary, executor/administrator and Greek title registration.

From inheritance administration to succession planning

OLD MODEL

Death → identify heirs → discover liabilities → resolve disputes → divide assets

NEW PLANNING MODEL

Family + assets + jurisdictions → plan during lifetime → choose tools → protect heirs → preserve value

For Greeks abroad, the goal is to make the Greek and international estate work as one plan.

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Presentation note: cross-border cases require case-specific conflict-of-laws, tax and formal-validity analysis.

Thank you for your attention!