

**Investing or living in Greece may not be a dream.
It could be your reality**



Alpha Bank: Your trusted partner in Greece

We are committed to offering international customers comprehensive, personalised banking services in Greece.

Whether you are looking to open a bank account, qualify for Golden Visa programme, apply for a mortgage or find the perfect property, we are here to guide you every step of the way.



How to get started

Choose the onboarding method that best suits you and Start banking with us

Seamless remote onboarding through video call

Start your onboarding journey remotely, through a video call (conducted in Greek or English) with one of our representatives. Get your first bank account linked to a transaction package, e-banking subscription and a debit card securely, without visiting a branch in Greece.

Click [here](#) to find the countries where the service is available and submit your interest to get started.

By visiting an Alpha Bank branch in Greece

With our [extensive branch network](#), you can easily find a branch near you during your stay in Greece.

[Fill in the contact form](#) and one of our dedicated advisors will contact you to guide you through the process, inform you about the required documents and arrange an appointment at the branch of your choice.

While you're away, and after completing your onboarding, your authorized proxy may handle any banking transaction on your behalf by visiting a branch.



Service beyond boundaries

Ask our Remote Advisors everything you need by arranging a video call

Do you have questions about our products and services? Schedule a video appointment with one of our dedicated advisors and get the guidance and all the information you need.

[Fill in the contact form](#) and we'll get back to you shortly.

Apply for products remotely

Already banking with us?

You can apply remotely for a mortgage loan or other products without coming to Greece. We issue short-term electronic signatures for free so you can easily complete requests through e-Banking for:

- Mortgage loan
- Home or car insurance (with Greek TIN)
- Aegean Bonus Visa debit card
- Investment and savings products
- Other services (update personal details, request certificates or loans management)





Products and services

Mortgage loans for non-residences

Whether you're looking to buy a home in Greece or invest in property, we offer mortgage loans tailored to meet your needs.

Get financing from €15,000 to:

- Buy a residential property, completed or under construction
- Build or complete a residential property
- Repair or renovate your home
- Buy a residential property for investment purposes

You may receive up to:

- 80% of the property commercial value, if you are an EU resident
- 70% of the property commercial value, if you are a non-EU resident

Your loan term may range from 5 to 25 years, depending on the country where you live:

- Up to 25 years, if you live permanently in an EU country
- Up to 20 years, if you live permanently in a non-EU country

What's your interest rate options:

- Fixed Interest Rate: Secure a fixed monthly installment for 1, 3, 5, 10, 15 or 20 years. Fixed interest rate is followed by floating (3 Months Euribor) interest rate + spread, for the rest of the duration of the loan.
- Floating Interest Rate: Based on the 3 Months Euribor rate + spread. The Law 128/1975 levy is added to the interest rate.

Get informed about the [current interest rates](#).

No need to submit a credit report

When applying for a mortgage loan with us, you are not required to submit your credit report for selected EU countries. Ask one of our representatives, if applicable in your country, how we can obtain your credit history and financial information directly from your country of residence to assess your mortgage application immediately. This service is provided free of charge to all customers of eligible countries.

[Fill in the contact form](#) and one of our dedicated advisors will get back to guide you through the mortgage process.

Unlock your path to European residency with our Golden Visa solutions

Find a range of banking and investment solutions designed for Golden Visa investors.

Banking Investment Products:

- Investing a minimum amount of €350,000 (excluding entry fees) in mutual funds¹ - Mutual fund¹“ALPHA BLUE CHIPS GREEK EQUITY FUND Classic G² (Golden Visa)” aims to invest in Greek assets and fully meets the criteria set by Greek authorities. You must maintain the investment for a minimum of 5 years to retain your residency rights under the Golden Visa programme.
- Investing a minimum amount of €500,000 in a term deposit - We offer a term deposit tied to the Golden Visa programme with a minimum term of at least year. A standing order for the annual renewal is required.

Property Investment Options:

Investment in Real Estate - Enjoy the benefits of living in Greece by investing in real estate with a market value from €250,000 to €800,000, depending on the property's location.

For areas of Attica, Santorini, Mykonos, and Thessaloniki the minimum investment is €800,000. For other islands or less popular areas the required investment is €250,000 or €400,000, depending on the location. We offer solutions to help you meet your financial goals with our third-parties services.

[Find out more](#)

¹ NOT ADDRESSED TO CITIZENS OR RESIDENTS OF THE UNITED STATES OF AMERICA.

² UCITS DO NOT HAVE A GUARANTEED RETURN AND PREVIOUS PERFORMANCE DOES NOT GUARANTEE FUTURE RETURNS.

Tax Regime for Non-Dom investors

Discover the tax incentives introduced by the Greek state and the options available to non-Dom residents.

We offer investment solutions within the framework of eligibility for the Non-Dom Tax regime, through investments, indicatively in Exchange-Traded Funds (ETFs) or Greek Government Bonds (GGBs), with a minimum of €500,000 in Greece within 3 years.

[Discover the tax benefits](#)

Insurance products

Find insurance products tailored to your needs.

In partnership with Generali, we provide a range of property insurance products, designed to meet your individual needs.

[Find out more](#)





Our real estate opportunities

At Alpha Bank, we support you every step of the way – from financing your purchase to helping you find the right property.

Access to premium residences

We're proud to be involved in 3 of the country's most notable residential projects and offer financing solutions that also meet your needs.



Live the future of refined living at The Ellinikon, a groundbreaking, sustainable new city set on the beautiful Athenian Riviera. Choose from exclusive 1- to 5-bedroom residences (60–350 sq.m) designed by renowned architects. Enjoy prime location next to The Ellinikon Park and the beach and premium access to shopping, dining and culture destinations.

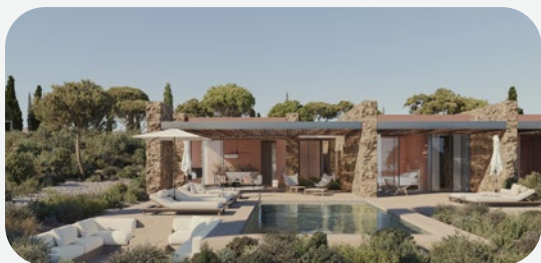
[Discover more](#)



Discover Apollo Hills,

a premium gated community in Athens that blends luxury with sustainability. Offering elegant residences (200–500 sq.m), lush gardens, pools, spa, gym, and 24/7 security, it perfectly balances privacy with vibrant community living.

[Discover more](#)



Experience exquisite living at Costa Navarino, where spacious villas offer the privacy of a fully owned home within a 5-star resort ecosystem. Nestled in Messinia's lush landscape, these 5- and 6-bedroom residences (472 – 630 sq.m.) open onto seamless indoor-outdoor living and capture sweeping sea and sunset views. Offered off-plan or turnkey, each home includes full property management and privileged access to world-class amenities, from championship golf and refined dining to rejuvenating wellness experiences. Here, ownership harmonizes nature, history, and the ease of resort life.

[Discover more](#)

Want to find out more?

[Fill in the contact form](#) and we'll get back to you shortly to answer all your questions.

Alpha Real Estate properties

With over 600 listings across Greece, Alpha Real Estate - part of the Alpha Bank Group - offers a wide selection of residential and commercial spaces to meet every need.

Explore all properties on the [propertynow](#) platform and [fill in the contact form](#) so we can guide you through your options.



ALPHA BANK



Beyond banking

Through our trusted partner network, you can access exclusive discounts on real estate, tax consulting, legal and translation services. Explore how these partnerships can help simplify your journey in Greece and save you money.

Real estate services at a 30% discount

Through our partnership with Alpha Real Estate Services, Aspis Real Estate and Union Properties, you'll get professional guidance for purchasing a property in Greece and expert real estate management services.

Tax consulting and legal support at a 40% discount

Through our partnership with EY (Ernst & Young), you'll receive top-tier tax consulting services tailored to your needs and access expert legal services.

Translation services at a 20% discount

Through our partnership with Beyond Words and Rhyme & Reason, you'll receive accurate and professional translations for legal, business and personal documents.

[Fill in the contact form](#) and discover our third- party services.

