



ALPHA BANK

Start living the dream in Greece



www.alpha.gr

Why choose Greece

Greece stands out as an ideal destination. Its perfect geographical position offers unmatched global connectivity, making Greece a strategic hub for international trade. With thriving investment opportunities in real estate and an attractive Golden Visa programme, Greece is increasingly becoming a top choice for global investors. On top of that, it also offers high quality of life, rich cultural heritage, and the Mediterranean climate that promotes wellness and outdoor living.



What Alpha Bank has to offer

We offer customised [mortgage loan solutions](#) designed to meet your specific needs, whether you're **buying, building, renovating or completing a property**. We complement this offering with **remote support from our team of dedicated International advisors**, who provide expert, personalized assistance throughout the entire process. From initial consultation to final approval, we're here to guide you through every stage, making your home financing journey smooth, fast, and confident. With our [single point of service](#), we provide solutions designed to meet all your banking needs. Moreover, through our network of trusted partners, we offer **exclusive discounts** on [third-party services](#), such as **real estate advisory, tax consulting, legal support and certified translations**.

Mortgage loan tailored to your needs

How much you can borrow and for how long

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 the interest rate

You can choose between:

- Fixed interest rate – Secure a fixed monthly instalment for 1, 3, 5, 10, 15, or 20 years.
- Floating interest rate – Based on the 3-month Euribor + spread + Law 128/75 levy

Find out detailed information about the Alpha Mortgage Loan for Foreigners [interest rate](#), including the APRC example and representative monthly instalment.

All mortgage loans are subject to the Greek Law 128/75 levy, which is paid to the State. It amounts to 0.12% for financing a home and to 0.60% for financing other properties.



What's the process

1

Apply for and get loan pre-approval

Whether you apply remotely or in person, our dedicated advisors are available to assist you and inform you about benefits, conditions and required documents.

Once you collect and bring the supporting documents for the loan pre-approval, we fill in the application form together. If it is approved, we send you the loan pre-approval letter.

2

Find the property and sign the agreement

Once you find the property you want, we inform you of the supporting documents you need to collect for the engineering inspection and due diligence.

If the property meets the conditions for a loan, we send you the final approval letter and go ahead with signing the loan agreement.

3

Register the mortgage lien and take out the loan

We inform you of the supporting documents you need to bring to us for the property mortgage lien.

Once the property mortgage lien process is concluded, you either collect the loan cheque issued in the name of the seller, or we deposit the money in their account.



Let's get started



Apply remotely, if you already bank with us

Submit your application remotely through e-Banking, provided you already bank with us and have e-Banking credentials.

[Fill in the contact form](#), and one of our dedicated advisors will get back to answer your questions, guide you through the process and help you get started. You don't need to be in Greece to apply remotely, but you will have to visit a branch, in person or by proxy, to sign the agreement and take out the loan.



Visit a branch, in person or by proxy

You or your proxy may start the mortgage application process at a branch.

[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.



Need more info?

[Fill in the contact form](#) and we'll be happy to answer your questions and assist you in any way we can.

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