PARTNER PACK · VISA GURU

Real estate for residency

Three properties in Cyprus and three in the UAE for clients investing US$200,000 to $400,000 towards a second residence, with the visa route, the Indian remittance rules and every document in one place. Greece follows separately.

PREPARED FOR ABHISHEK   SEPTEMBER 2026   CYPRUS · UAE   SIX PROPERTIES

INOVO REAL ESTATE · INOVOREALESTATE.AE

A NOTE BEFORE YOU START

Abhishek,

Good to talk this week. This is the pack I promised: three properties in Cyprus, three in the UAE, the residency structure for each, and one link where you can download every brochure, floor plan and price sheet behind them. Greece is coming separately once I have confirmed the current developer stock.

I have chosen the six around the client you described: first-generation wealth, US$200,000 to $400,000 to deploy, a residence as the goal rather than a trade, and a preference for something tangible that passes to the next generation. Every property is a first sale direct from the developer, which is what both residency routes require, and every one sits at or above the qualifying threshold.

Two things I would ask you to read before the properties. Page four covers the Indian side: the LRS limit, the tax collected at source, and how a couple or a staged payment plan changes what a client can actually deploy. Pages five and nine cover what each residency really gives, including what it does not. I would rather your clients hear the limits from us first.

Everything here is sourced. Where a developer publishes a figure I show it; where they do not, I say so. The four Cyprus and Al Marjan schemes were re-verified this week against the developers' live availability tables.

When you have a client in mind, send me the budget, the family composition and whether the residence needs to be a home or a rental, and I will come back with the specific units and a full cost breakdown within a day.

Anton Sulcek

Chief Executive Officer, Inovo Real Estate

CONTENTS

INOVO AND VISA GURU

How we work together

You own the client and the immigration file. We own the property: selection, developer relationship, due diligence, the transaction and the after-sales. The client pays nothing for our side of it, because the developer pays us.

12	0	1
MARKETS, DIRECT FROM DEVELOPERS	COST TO YOUR CLIENT FOR OUR WORK	POINT OF CONTACT, START TO KEYS

WHAT INOVO BRINGS

- **Direct from developer, first sale only.** No secondary market, which is what both residency routes require and what keeps the paperwork clean.
- **Twelve markets under one roof**: the UAE, Cyprus, Montenegro, Spain, the UK, Switzerland, the Maldives, Bali, Thailand, Egypt, the USA and Zanzibar, with Greece being added.
- **People on the ground.** We know the developers, the lawyers and the handover process in each market first hand, and we introduce independent lawyers, never the developer's panel.
- **The numbers you can defend.** We print a return only where the developer publishes one and the workings stand up; otherwise we say so. Your client hears the limits from us first.

HOW THE COMMISSION WORKS

United Arab Emirates	5 to 8%
Cyprus	2 to 3%, some schemes more
Montenegro	up to 10% with one developer
Paid by	the developer, never the client
Your share	agreed per market, in writing

> Every commission is paid by the developer out of its own margin. The price your client pays is the developer's list price, and usually better, because we negotiate it. Your introducer share is agreed per market and set out in a separate referral agreement.

THE PROCESS, CLIENT BY CLIENT

01 **You qualify the client**
Budget, family composition, the residency goal, and whether the property is a home, a rental or both. That is enough for us to start.

02 **We shortlist**
Two or three specific units with live price, payment plan, full costs and the residency fit, usually within a day.

03 **The client chooses**
A call with the client and you, or with the client alone if you prefer. We walk through the unit, the costs and the process. No pressure, no deadline tactics.

04 **Reservation and contract**
Developer reservation, independent lawyer, contract review, and for Cyprus the specific-performance filing at the Land Registry.

05 **Payments**
Staged to the developer's escrow, timed where possible to the client's LRS years.

06 **Your residency file**
You take the immigration application from here. We supply the property documents the file needs: contract, receipts, title position.

07 **Handover and after**
Snagging, title transfer, and letting or management if wanted. We stay the client's contact for the life of the asset.

THE INDIAN INVESTOR

Remitting, and reporting

The budget your clients described is not a coincidence. It is the shape of the Liberalised Remittance Scheme. Understanding it decides which property, which payment plan and which family member signs.

US$250,000	20%	2 ×	Schedule FA
PER RESIDENT, PER INDIAN FY, NO CARRY-FORWARD	TCS ABOVE INR 10 LAKH, CREDITABLE IN THE RETURN	A COUPLE ON TITLE, ONE FINANCIAL YEAR	DISCLOSURE EVERY YEAR THE ASSET IS HELD

- **The Liberalised Remittance Scheme allows US$250,000 per resident individual per financial year** (April to March), and buying property abroad is an expressly permitted use. The limit resets on 1 April and unused capacity does not carry forward; travel, gifts and education spend in the same year come out of the same US$250,000.
- **Relatives can pool their limits for one property.** RBI allows LRS remittances for property to be consolidated across relatives, in the Companies Act sense: spouse, parents, children and siblings, not in-laws, grandparents or cousins. Minors are eligible remitters with their own funds. The conservative structure, and the one we insist on, is that every contributing relative is a co-owner on title.
- **There is no limit on the number of remittances**, so a developer's instalment plan is fine, as long as the year's total stays under the cap. Remit each instalment when it falls due: money parked abroad unused for 180 days has to come back.
- **Tax collected at source is 20% on the amount above INR 10 lakh** for a property remittance, collected by the bank when the money leaves. It is a prepayment of Indian income tax, not an extra tax, and comes back as credit or refund through the return. Budget for the cash flow.
- **No borrowing to top up.** An Indian bank may not lend to fund an LRS capital-account remittance, and a resident has no general permission to take a foreign mortgage. The exception is a loan of up to US$250,000 from a relative abroad.
- **The property must be declared in India every year.** A resident holding any foreign asset must file a return and disclose it in Schedule FA; the INR 20 lakh small-asset relief does not extend to immovable property. Foreign rent is taxed in India with a 30% standard deduction; a gain after 24 months is taxed at 12.5%. Where the property is in the UAE there is no local tax to credit, so the Indian tax is the tax.

WHAT ONE CLIENT CAN ACTUALLY DEPLOY

One buyer, one financial year	US$250,000
One buyer, instalments across 31 March	US$500,000
A couple on title, one financial year	US$500,000
A couple, two financial years	US$1,000,000
TCS, any of the above	20% over INR 10 lakh

WHAT NOT TO TELL THEM

- That the limit accumulates if unused, or that a single person can send US$400,000 in one year. They cannot; it needs a second owner or a second financial year.
- That the 20% TCS is lost. It is credited against the year's Indian tax and refunded if it exceeds it, but only through the return.
- That an overseas mortgage will fill the gap. Absent RBI's specific permission it is outside FEMA's general permissions, and we will not structure around it.

Sources: RBI Master Direction on the LRS (FED MD 7/2015-16, updated 6 September 2024) and RBI FAQs; FEM (Overseas Investment) Rules 2022, rule 21; Income-tax Act 2025 ss. 263, 390, 394 as amended by Finance Act 2026; Black Money Act 2015 as amended 2024 and 2026. Worked figures are arithmetic on the published limits, before other LRS use in the year. A summary for a professional intermediary; clients should take their own advice.

PERMANENT RESIDENCY BY INVESTMENT, REGULATION 6(2)

Cyprus: the residency route

An EU permanent residence from a €300,000 first-sale property, with no minimum days, covering the family. It is the most straightforward European route for the budget your clients hold, and it comes with three limits worth stating up front.

€300,000	€50,000	~2 months	€500 + €70
NET OF VAT, FIRST SALE, PAID IN FULL	SECURED INCOME, PLUS FAMILY UPLIFTS	OFFICIAL EXAMINATION ESTIMATE	FEES, PLUS PER PERSON

THE RULES

- **The investment.** A house or apartment bought from a development company as a first sale, worth at least €300,000 excluding VAT. Up to two units may be combined, from different developers if wanted. Resales do not qualify.
- **Paid and receipted before filing.** The full €300,000 net of VAT must be paid, with official receipts, at application, whatever the delivery date. The funds must come from abroad, from the applicant's or spouse's own account, not from Cyprus borrowing.
- **The income test.** €50,000 a year of secured income from outside Cyprus, plus €15,000 for a spouse and €10,000 for each child under 18. Salary, pension, dividends, rent and deposits all count, evidenced by a tax return or an accountant's certificate.
- **Who is covered.** Applicant, spouse and children under 18. Children aged 18 to 25 in tertiary education abroad may file their own application. Parents and parents-in-law were removed in May 2023.
- **What it gives.** Permanent residence of unlimited validity, a card renewed every ten years, and no minimum days per year. It lapses on two years' continuous absence, so one visit in any two-year window keeps it alive.

FOR AN INDIAN APPLICANT

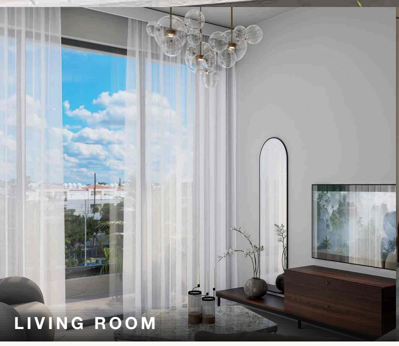
- **An Indian passport needs a visa to enter Cyprus.** Applications go through the Cyprus High Commission in New Delhi and VFS. A holder of a valid multiple-entry Schengen visa, or a Schengen residence permit, may enter visa-free for 90 in 180 days.
- **The file can be lodged from India** by an authorised representative with a certified authorisation. Biometrics cannot: fingerprints, photograph and signature require the applicant in Cyprus before the card issues, so plan one trip.
- **Indian documents are apostilled**, not consular-legalised. India has been in the Hague Convention since 2005. Everything must be in Greek or English, or officially translated.
- **A minor child applying without one parent** needs that parent's consent signed before a Cyprus consular officer, which in practice means the High Commission in New Delhi.
- **No work in Cyprus** for the applicant or spouse, except a directorship of the company invested in. Shareholdings, dividends and unpaid directorships are fine.
- **VAT is 19% on an investment purchase.** The 5% rate is a main-residence relief with value and area caps. On a €300,000 unit that is €357,000 gross; the €300,000 threshold itself is net.

DO NOT LET A CLIENT BELIEVE

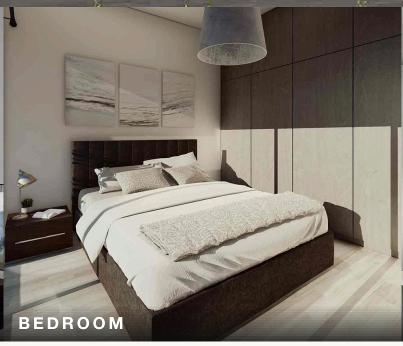
- That Cyprus is in Schengen, or that the PR card gives Schengen travel. It does not. Cyprus is an EU member outside Schengen; a Council decision was pending in September 2026 and requires unanimity.
- That PR leads to citizenship on a timetable. Naturalisation needs seven years' residence in the last ten, twelve continuous months before applying, Greek at B1 and a civics test. The fast track is for skilled employees, not investors.
- That the two-month estimate is a deadline, or that the process needs no visit.

Sources: gov.cy Migration Department, Criteria for granting an Immigration Permit, 4th Revision (in force 2 May 2023, page republished 29 December 2025) and the MIP2 form dated 9 March 2026; PwC Cyprus, Permanent Residence in Cyprus (May 2023); Cyprus MFA visa policy (9 June 2024); Cyprus High Commission New Delhi; Cyprus VAT Law as amended 16 June 2023. Eligibility is decided by the Deputy Ministry of Migration on each application. This is a summary for a professional intermediary, not immigration advice.

BEGONIA RESIDENCES, MELANOS, PAPHOS



LIVING ROOM



BEDROOM

KITCHEN

THE MAISONETTES

ARISTO DEVELOPERS · MELANOS, PAPHOS

Begonia Residences

Eighteen homes in two buildings, three minutes from the municipal beach, with a choice between an apartment and a two-storey maisonette at the same price level.

€300,000 plus VAT	≈ $324,000	Qualifies
ENTRY PRICE	INDICATIVE, AT CURRENT RATES	ENTRY POINT, EXACTLY AT THE PR THRESHOLD

SCHEME 2 blocks, 18 homes: 10 apartments, 8 maisonettes	AVAILABLE 16 of 18, on the developer's live table
PRICES Apartments €300,000 to €400,000; maisonettes €350,000 to €410,000, plus VAT	INTERNAL AREA Apartments 75 to 104 m2; maisonettes 110 to 138 m2
DELIVERY Not published; confirm in writing	GETTING ABOUT Beach 3 min · mall 9 min · airport 23 min

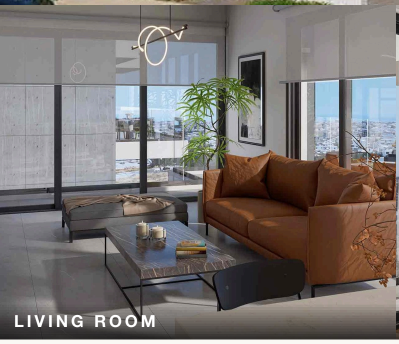
WHY IT FITS A RESIDENCY CLIENT

- The two bedroom apartments start at €300,000 plus VAT, the exact Regulation 6(2) minimum, so a client buying the entry unit qualifies without over-spending.
- Sixteen of eighteen homes are still available, so there is real choice of floor and type rather than end-of-run stock.
- Energy rating A and a covered parking space to every home. No communal pool or gym, which keeps the annual common charge low.

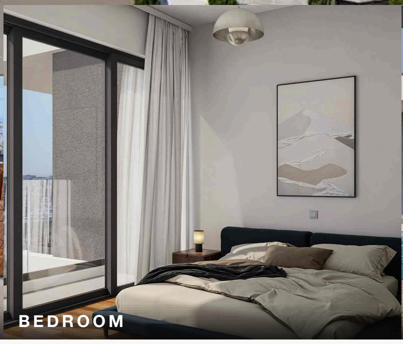
POINTS TO CHECK

- Marketed sizes include common areas and parking; internal floor area is 19 to 39% smaller. Compare on internal area.
- No delivery date is published. We obtain it, plus the payment schedule, in writing before reservation.

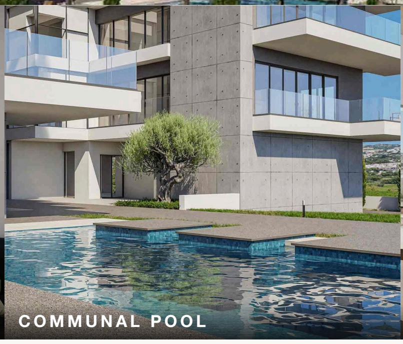
GALAXY RESIDENCES, ANAVARGOS, PAPHOS



LIVING ROOM



BEDROOM



COMMUNAL POOL

KITCHEN

ARISTO DEVELOPERS · ANAVARGOS, PAPHOS

Galaxy Residences

Two five-storey blocks at the Paphos entrance roundabout, a communal pool to each block, the general hospital opposite and the International School three minutes away. Block B has sold out.

€320,000 plus VAT	≈ $346,000	Qualifies
ENTRY PRICE	INDICATIVE, AT CURRENT RATES	BEST CONNECTED; EVERY UNIT CLEARS THE THRESHOLD

SCHEME 2 blocks, 48 apartments; 25 available, all in Block A	MIX AVAILABLE 2 bed (14), 3 bed (11)
PRICES 2 bed €320,000 to €445,000; 3 bed €430,000 to €825,000, plus VAT	INTERNAL AREA 76 to 146 m2
ENERGY RATING A and B+, with solar panels	GETTING ABOUT Hospital 2 min · school 3 min · highway 5 min · airport 12 min

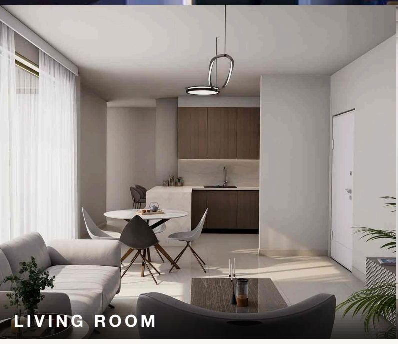
WHY IT FITS A RESIDENCY CLIENT

- Every remaining unit is above €300,000, so the whole of Block A is residency-eligible.
- The practical address for a family relocating: the International School of Paphos is three minutes, the hospital is across the road, the Limassol highway one minute.
- The height premium is visible in the developer's own list: the same 113 m2 two bedroom is €330,000 on the first floor and €385,000 on the fourth, so the client can see what a floor costs.

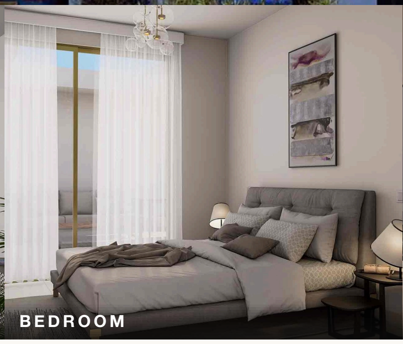
POINTS TO CHECK

- Block A floor areas differ between the brochure and the website; price off the areas in the draft sale agreement.
- The hospital opposite is a convenience and a consideration. Prefer units facing away from it.

PEARL PARK RESIDENCES, CENTRAL PAPHOS



LIVING ROOM



BEDROOM

KITCHEN

BLOCKS 1 AND 2

ARISTO DEVELOPERS · CENTRAL PAPHOS

Pearl Park Residences

The one scheme here that is largely built, landscaped and lived in. A gated town-centre address with the pool, gym and gardens already working, and sixteen apartments left in blocks 1 and 2.

€340,000 plus VAT	≈ $367,000	Qualifies
ENTRY PRICE	INDICATIVE, AT CURRENT RATES	LARGELY BUILT AND OCCUPIED; LOWEST DELIVERY RISK

SCHEME 117 units across the estate; 16 for sale, 97 of 115 listed sold	WHERE THE STOCK IS 10 of 12 in block 1, 6 of 12 in block 2
PRICES 2 bed €340,000 to €425,000; 3 bed €395,000 to €450,000, plus VAT	INTERNAL AREA 85.6 m2 two bed; 115.6 m2 three bed
AMENITY Gym, two pools, gated, roof gardens on the third floor. Energy B	GETTING ABOUT Mall 3 min · hospital 3 min · harbour 5 min · airport 10 min

WHY IT FITS A RESIDENCY CLIENT

- For a residency client the biggest risk is delivery. Here the scheme exists: the developer's own aerial shows it built and occupied, so the €300,000 is paid against a real asset.
- Sixteen units still span every floor, from a ground floor with a 100 m2 private garden to a third floor with a roof terrace.
- Published prices reconciled to the euro with the developer's quote to us, with no agent uplift.

POINTS TO CHECK

- The brochure summary describes the whole 117-unit estate; the blocks with stock hold only 2 and 3 bed apartments.
- No service charge is disclosed, and this scheme has real communal plant to fund. Obtain the figure before offer.

PROPERTY INVESTOR VISAS

UAE: the residency routes

The UAE has two property visas that matter at this budget, and one hard rule that governs both: the property must be completed and titled before any visa is issued. Every scheme on the following pages is off-plan, so the visa follows handover, and the pages say so.

No floor	AED 2M	AED 10,000	0%
2-YEAR VISA, SOLE OWNER, DUBAI, SINCE APRIL 2026	10-YEAR GOLDEN VISA, ONE OR MORE PROPERTIES	MONTHLY INCOME OR PROOF OF SOLVENCY	PERSONAL INCOME AND CAPITAL GAINS TAX

THE TWO ROUTES

- **The two-year property-owner residence visa.** In Dubai, since April 2026, a sole owner of a completed, titled, habitable Dubai property qualifies with no minimum value; co-owners need at least AED 400,000 each. Through the federal ICP, which covers Abu Dhabi and Ras Al Khaimah, no value floor is published either. Renewable, sponsors spouse and children, applied for in person.
- **Income or solvency.** All channels require a monthly income of at least AED 10,000, or proof of financial solvency for the visa period, plus six months' bank statements.
- **The ten-year Golden Visa.** Property worth at least AED 2 million, which may be one property or several, mortgaged with a bank no-objection letter, and in Dubai held under a lien for the ten years. Sponsors spouse, children and, in Dubai, parents. No limit on time spent outside the UAE.
- **Off-plan and the Golden Visa.** Abu Dhabi publishes the rule: an approved developer and at least AED 2 million actually paid. Dubai publishes none; eligibility is checked case by case through DLD Cube. None of the three schemes here reaches AED 2 million at entry.
- **Absence.** An ordinary residence visa lapses after 180 continuous days abroad. Assume that applies to the two-year visa. Only the Golden Visa is exempt.

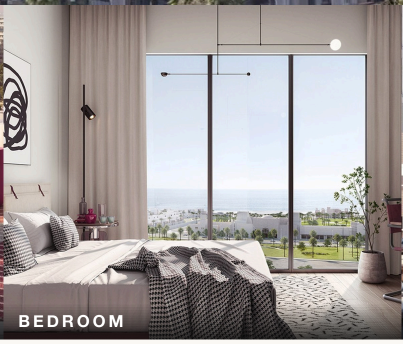
FOR AN INDIAN APPLICANT

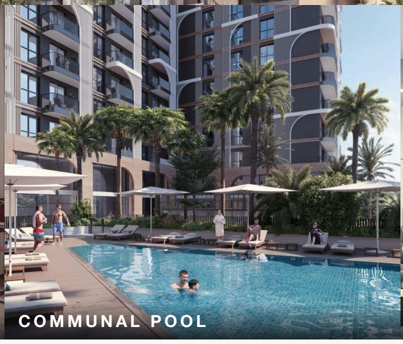
- **Entry.** An Indian passport needs a pre-arranged visa unless the holder has a residence permit from the USA, UK, EU, Singapore, Japan, Korea, Australia, New Zealand or Canada, which since June 2026 allows a 14-day or 60-day visa. A property owner can also use the 60-day property-owner entry permit.
- **Ownership.** Foreign nationals own freehold in Dubai's designated areas and in Ras Al Khaimah's freehold zones, which include Al Marjan Island; Saadiyat is an Abu Dhabi investment zone. Title is issued by the emirate's land department.
- **Tax.** No personal income tax, no capital gains tax, no inheritance or gift tax. An individual's rental income and sale gains sit outside UAE corporate tax. The buyer pays a 4% registration fee in Dubai and in RAK, split 2% and 2% on paper and usually borne by the buyer.
- **The Indian side does not go away.** The India-UAE treaty lets the UAE tax the property, but the UAE levies nothing, so there is nothing to credit. An India-resident owner pays Indian tax on the UAE rent and on any gain, and declares the property every year.
- **The 55-plus route.** A five-year retirement visa exists, referencing property of AED 1 million. ICP reads the conditions as age 55 or 15 years' service, and property or deposit or income; GDRFA Dubai reads both as cumulative. We confirm it case by case rather than promise it.

DO NOT LET A CLIENT BELIEVE

- That buying off-plan gives a visa at reservation. It gives one at handover, once the title deed issues. For the three schemes here that is Q4 2027, Q4 2027 and 2029.
- That the Golden Visa is now five years, or that an AED 750,000 floor still applies in Dubai. Every operating authority page says ten years; the floor was removed in April 2026.
- That a specific paid percentage unlocks a Golden Visa on a Dubai off-plan unit. No such rule is published; the 50% figures in circulation come from agents, not from DLD.

Sources: Dubai Land Department, Investor Residence (Taskeen) and Golden Visa service pages, updated 8 September 2026; DLD Cube; GDRFA Dubai; ICP federal service cards; Abu Dhabi Residents Office; u.ae general provisions, updated 13 July 2026; RAK Municipality service card ZL13; PwC Worldwide Tax Summaries, reviewed 9 September 2026; CBUAE; India-UAE DTAA articles 6, 13 and 25. Fee totals differ slightly between DLD and DLD Cube and are excluded here. Eligibility is decided by GDRFA or ICP on each application; this is not immigration advice.





ALDAR PROPERTIES · SAADIYAT ISLAND, ABU DHABI

Nouran Living

Studios to three bedrooms in the Saadiyat Cultural District, beside the Louvre Abu Dhabi and the island's beaches, from a listed developer with a low 10% down payment.

AED 850,000	≈ $231,000	Qualifies
ENTRY PRICE	INDICATIVE, AT CURRENT RATES	LOWEST ENTRY; THE CAPITAL'S FLAGSHIP DEVELOPER

DEVELOPER Aldar Properties, Abu Dhabi's listed flagship developer	HOMES Studio to 3 bedroom, from 430 sqft
HANDOVER Q4 2027	PAYMENT PLAN 10 / 55 / 35
OWNERSHIP Freehold for foreign nationals on Saadiyat	GETTING ABOUT Louvre 5 min · downtown 15 min · Yas Island 20 min · airport 25 min

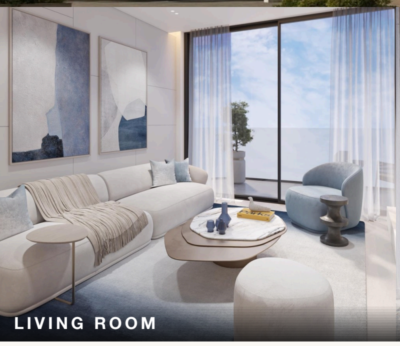
WHY IT FITS A RESIDENCY CLIENT

- At AED 850,000 the entry unit sits inside a single year's LRS allowance for one remitter, and a sole owner qualifies for the two-year property-owner visa once the title deed issues at handover.
- Aldar is the covenant an Indian buyer's adviser will recognise: listed on the Abu Dhabi exchange, with the emirate's largest delivered portfolio.
- Saadiyat is a master-planned cultural island, not a speculative tower district; demand is end-user led.

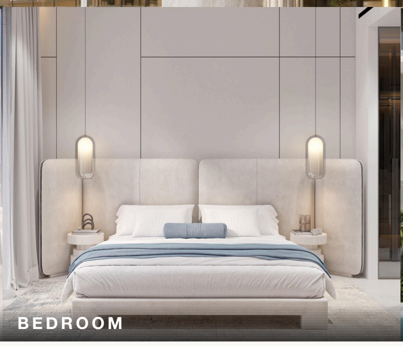
POINTS TO CHECK

- The visa follows handover in Q4 2027, not reservation. And at the entry price this does not reach the AED 2 million Golden Visa threshold; the route is the two-year property-owner visa.
- Confirm the current availability and price list with Aldar before quoting; this listing is mirrored from our website.

ARTHOUSE RESIDENCES, AL MARJAN, AL MARJAN ISLAND, RAS AL KHAIMAH

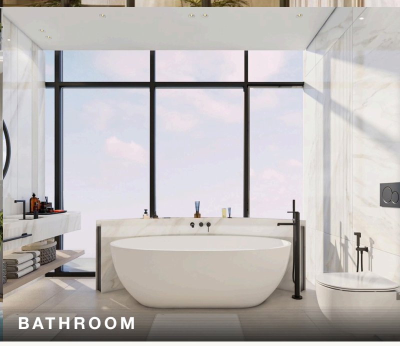


LIVING ROOM



BEDROOM

ROOFTOP INFINITY POOL



BATHROOM

CLÉDOR, UNDER THE ARTHOUSE HOTEL NYC BRAND · AL MARJAN ISLAND, RAS AL KHAIMAH

Arthouse Residences, Al Marjan

The first Arthouse NYC residence outside New York: 201 branded hotel residences with a private beach club, one minute from the beach and five from the Wynn resort, completing Q4 2027.

AED 925,000	≈ $252,000	Qualifies
ENTRY PRICE	INDICATIVE, AT CURRENT RATES	BRANDED, FIVE MINUTES FROM THE WYNN, DELIVERING 2027

SCHEME 201 units: 50 studios, 75 one bed, 68 one bed plus study, 8 duplexes	PRICES Studios from AED 925,000; 1 bed from AED 1,480,000
HANDOVER Q4 2027	PAYMENT PLAN 60 / 40: 10% booking, five instalments of 10%, 40% on completion
AMENITY Private beach club, rooftop adults-only infinity pool, spa, hotel services, concierge	GETTING ABOUT Beach 1 min · Wynn 5 min · RAK airport 30 min · Dubai airport 50 min

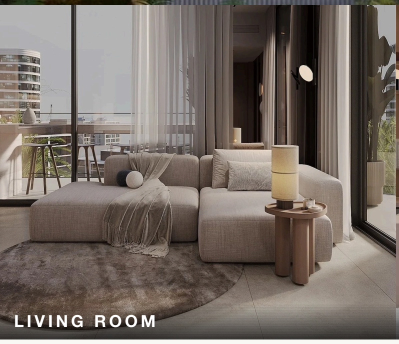
WHY IT FITS A RESIDENCY CLIENT

- A branded, hotel-serviced product at the lowest Al Marjan entry we hold, with an optional Arthouse managed rental pool for owners who do not want to self-let.
- Completion in Q4 2027 lands in the same season the Wynn opens, so the client takes handover as the island's catalyst goes live rather than years after.
- The 60/40 structure with 40% due only on completion suits a buyer remitting across two Indian financial years.

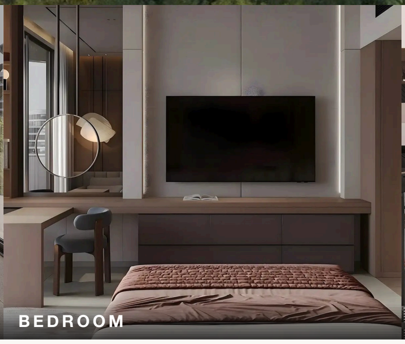
POINTS TO CHECK

- The residence visa follows handover in Q4 2027 and title registration; it is not available at reservation. The factsheet's instalment dates run from November 2025, so get a current schedule from Clédor in writing.
- Registration charges of 4% and an AED 5,250 administration fee apply on top of the price.

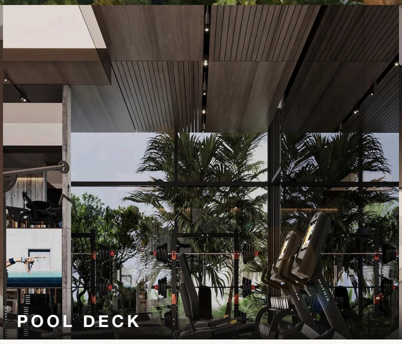
WYNDHAM RESIDENCES, AL MARJAN, AL MARJAN ISLAND, RAS AL KHAIMAH



LIVING ROOM



BEDROOM



POOL DECK

KITCHEN

WYNDHAM-BRANDED · AL MARJAN ISLAND, RAS AL KHAIMAH

Wyndham Residences, Al Marjan

Wyndham-branded residences on Al Marjan Island, five minutes from the US$5bn Wynn resort opening in 2027. Freehold, a 50/50 plan and handover in 2029, once the island's early supply has been absorbed.

AED 1.2M	≈ $327,000	Qualifies
ENTRY PRICE	INDICATIVE, AT CURRENT RATES	FREEHOLD, BRANDED, 50/50, OUR MOST-SOLD RAK SCHEME

HOMES Studio to 3 bedroom, from 37 m2	HANDOVER 2029
PAYMENT PLAN 50 / 50	OWNERSHIP Freehold title; RERA escrow protected
LETTING Owner-controlled short let; you keep the income, no hotel pool	GETTING ABOUT Wynn 5 min · marina 10 min · RAK city 25 min · Dubai border 45 min

WHY IT FITS A RESIDENCY CLIENT

- The scheme we have placed most Indian and UK clients into on Al Marjan; we know the developer, the escrow and the handover process first hand.
- 50/50 means half the price is due at handover in 2029, which spreads a client's LRS remittances across three or four financial years.
- Owner-controlled letting: the client keeps the gross income rather than sharing it with a hotel operator.

POINTS TO CHECK

- 2029 delivery is the longest on this page, and the visa cannot be applied for until the title deed issues then. For a client who needs residency sooner, pair it with a completed unit or choose Q4 2027.
- The published 14.5% combined target on our site is a projection, 7.5% capital plus 7.0% rental, not a guarantee.

GREECE

To follow

You asked for Greece alongside Cyprus and the UAE, and it belongs in this set. I am holding it back rather than sending you something I have not verified.

WHAT I AM CONFIRMING FIRST

- Which of the developers we work with in Athens, the Athens Riviera and the islands have first-sale stock live today in the US$250,000 to $450,000 band, with a written price list and payment plan.
- The current Golden Visa investment thresholds by location and property type, from the Greek Ministry of Migration rather than from agent websites, including the rules on short-term letting of a Golden Visa property and the conversion-of-commercial-building route.
- The exact timeline, family coverage and physical-presence position, so it sits alongside the Cyprus and UAE pages on the same basis.

WHAT YOU WILL RECEIVE

- Three properties in the same format as pages six to twelve: entry price, what qualifies, why it fits, and what to check.
- The residency route on one page, written to the same standard as pages five and nine.
- The documents added to the same download link, so you have one place for all three countries.

Timing

I expect to have the Greek developers' current availability and the confirmed thresholds within the week, and I will send the Greece pages as an addendum to this pack rather than a separate document.

EVERY DOCUMENT, ONE LINK

Download the full pack

Everything behind this document sits at one private address. It is not indexed and not linked from our website, so it is yours to use with clients and to mirror on Visa Guru.

inovo-visaguru.pages.dev

PRIVATE DOWNLOAD HUB · BROCHURES, FLOOR PLANS, PRICE SHEETS, THIS PACK

Updated as stock changes
Greece added when confirmed

Cyprus

THREE ARISTO SCHEMES, PAPHOS

- Begonia Residences brochure
- Galaxy Residences brochure
- Pearl Park Residences brochure, blocks 1, 2 and 12
- Cyprus PR cost sheet, family of four
- Live pages on inovorealestate.ae

United Arab Emirates

ABU DHABI AND RAS AL KHAIMAH

- Arthouse Residences brochure, factsheet and floor plans
- Wyndham Residences floor plans
- Al Marjan Island investor presentation
- Nouran Living and Wyndham live pages
- Wyndham landing page

Guides

OURS, FOR FORWARDING

- Cyprus destination guide: tax, residency, market
- UAE destination guide: tax, residency, market
- This partner pack

Greece

TO FOLLOW

- Three properties in the same format
- The residency route on one page
- Added to this hub when confirmed

> Brochures are the developers' own and carry their pricing at the date of issue; the live price and availability come from us on request, the same day. Where a scheme has no brochure we have linked its page on inovorealestate.ae, which mirrors the developer's published figures.

NEXT STEPS

What happens now

Three things from my side are already in motion. Four from yours would let us place the first client.

FROM INOVO

- **Greece.** Developer stock and confirmed thresholds, as an addendum to this pack, within the week.
- **The visa structures by email**, one page each for Cyprus, the UAE and Greece, written so you can forward them to a client as they stand.
- **A referral agreement** setting out the introducer share per market, for your review.

FROM VISA GURU

- **Your first two or three client profiles**: budget, family, goal, timeline. Even rough.
- **Whether Visa Guru wants to co-brand or white-label** the property side. Both work for us.
- **Your Dubai dates.** You mentioned trips; give me notice and we will meet, and if useful drive to Al Marjan together.
- **A note of which markets matter most to your first clients**, so we prioritise the right developer conversations.

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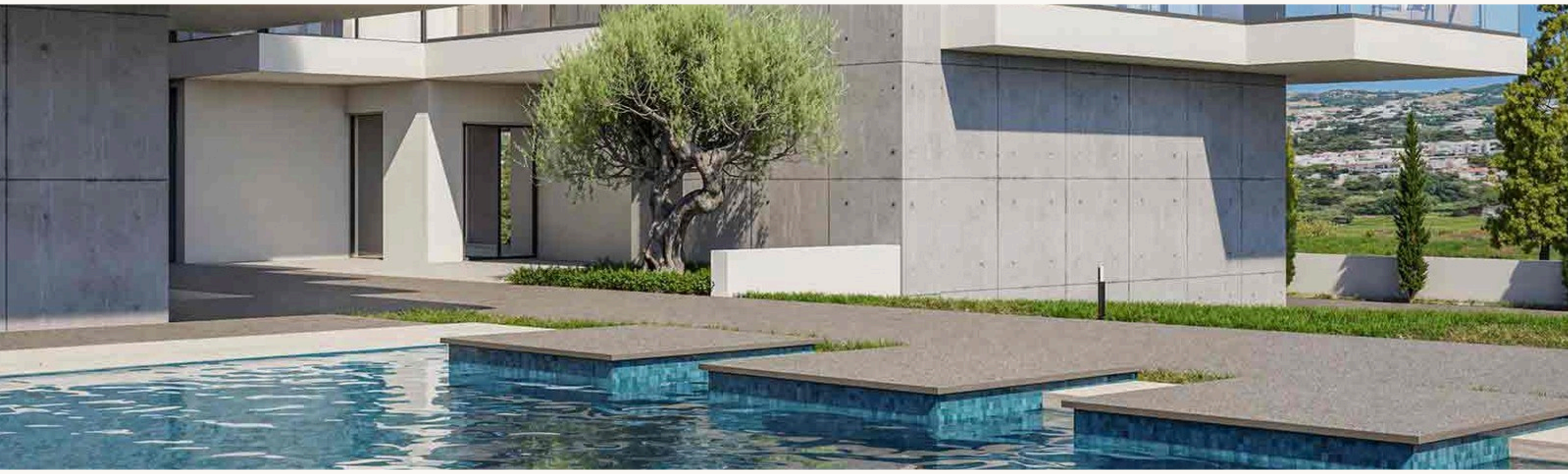

IMPORTANT INFORMATION

Please read this

This document has been prepared by Inovo Real Estate for Visa Guru as a private introduction to six residential developments in Cyprus and the United Arab Emirates and to the residency routes that attach to them. It is for general information only. It is not an offer, a prospectus, or legal, tax, immigration, financial or investment advice, and it must not be relied on as any of those by Visa Guru or by any client of Visa Guru.

Sources and dates. Cyprus figures are taken from the Aristo Developers brochures supplied to us, from aristodevelopers.com as read on 10 September 2026, and from the developer's price quote of the same day. Wyndham Residences and Nouran Living figures mirror the corresponding pages on inovorealestate.ae. Arthouse Residences figures are taken from the Clédor factsheet, whose payment schedule is dated from November 2025. Prices, availability and payment terms change without notice and must be confirmed with us before they are quoted to a client.

Residency and tax. The Cyprus, UAE and Indian summaries reflect the rules as published by the relevant authorities and professional firms at September 2026. Eligibility is assessed by each government on the individual application and is never guaranteed by a property purchase. Visa Guru is responsible for the immigration advice given to its clients; Inovo Real Estate is not an immigration adviser, a tax adviser or a regulated financial adviser in India, Cyprus, the United Arab Emirates or elsewhere.

Returns. No return, yield or appreciation figure is guaranteed. Where a projection appears it is the developer's own or is stated as ours, and it is labelled as such. Property values and rents can fall as well as rise. Off-plan purchases carry delivery, completion, specification and counterparty risk.

Images are the developers' own renders and photographs, indicative of the intended finished scheme.

Commission. Inovo Real Estate is remunerated by the developer. Any introducer share payable to Visa Guru is governed by a separate written agreement and is disclosed to the client where the law of the relevant jurisdiction requires it.

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