



Premium international real estate, residency
and citizenship by investment programmes



2025-2026

GREECE RESIDENTIAL REAL ESTATE MARKET: ANALYSIS AND TRENDS



INTRODUCTION

In 2024–2025, the Greek residential real estate market is experiencing a phase of steady growth. This is no longer a post-crisis recovery, but a more mature stage of development. Market momentum is supported by real economic factors, government investment programmes, and the updated conditions of the Golden Visa programme.



For affluent investors, Greece is no longer viewed solely as a post-crisis growth market. Today, it is a transparent and structured investment jurisdiction within the EU, combining moderate entry prices, rising asset values, and the opportunity to obtain residency.

The market continues to show positive price dynamics despite a slowdown compared to the record growth of 2023. In particular, residential prices in Attica have increased by 88% since 2017.

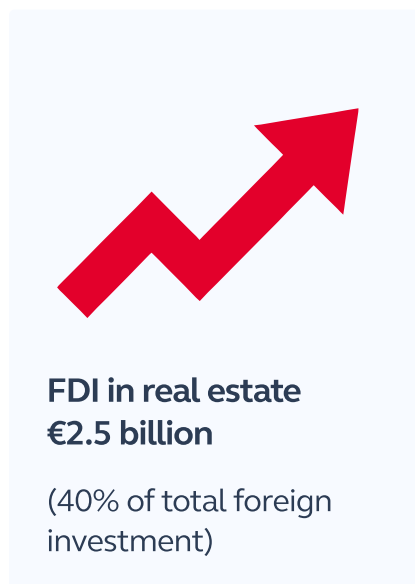


All of the above indicates that market growth is structural rather than speculative. The market demonstrates resilience to external fluctuations and remains attractive for long-term capital allocation.

Macroeconomic fundamentals and investment climate

The Greek economy continues to grow steadily, outperforming the eurozone average. In 2024, GDP increased by 2.3%, with similar growth expected in 2025–2026. This momentum is supported by the Recovery Plan aimed at infrastructure modernisation and digital transformation.

The country's return to investment-grade credit status has strengthened international investor confidence and reduced perceptions of country risk, contributing to increased inflows of institutional capital.



Inflation is gradually decreasing: the HICP indicator has fallen from 4.2% to 3.0%. This improves cost predictability for developers and supports market demand.

The volume of foreign direct investment in real estate remains substantial — over €2.5 billion in 2024, representing more than 40% of total foreign investment in the country. This confirms the sustained interest of international capital in Greek real estate as a long-term asset.

Analysts also note that political stability and the predictability of Greece's economic policy in 2024–2025 have become important factors for investors choosing between alternative Mediterranean markets.



Residential Property Price Overview: National and Regional Trends

According to official data from the Bank of Greece, the residential property market continued its upward trend in 2024 and 2025, although nominal price growth has begun to normalise. In 2024, the average increase in apartment prices nationwide was 8.7–9.1%, compared to 13.9% in 2023. However, when adjusted for inflation, price growth remains positive at around 5.55%, indicating sustained real demand in the market.

Analysis of price dynamics by property type and region

The gap in price growth between new developments (up to 5 years old) and older housing stock continues to narrow. However, newly built apartments still demonstrate stronger performance. In 2024, prices for new apartments increased by an average of 10.2%, while older properties rose by 8.1–8.3%.

Price dynamics in 2024

New apartments

10.2%

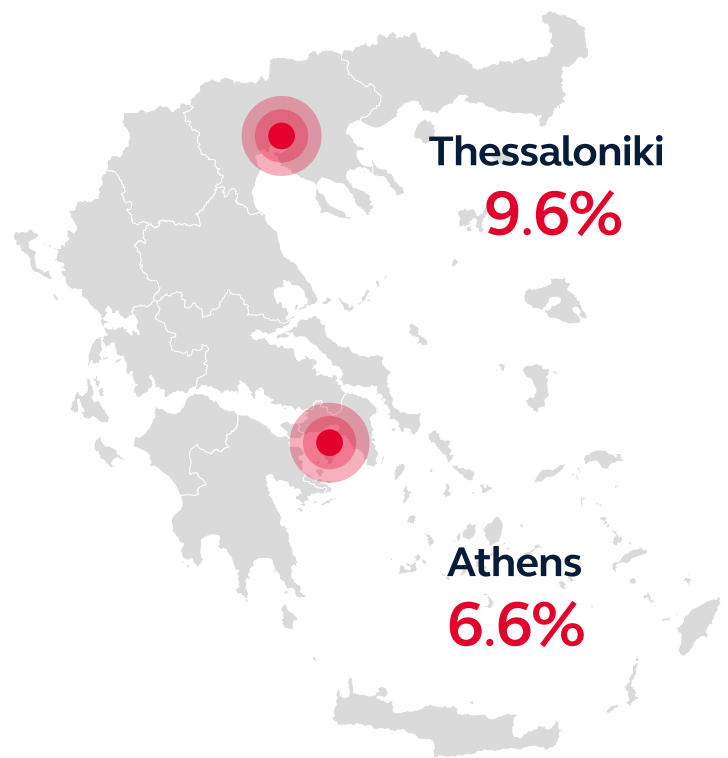
Older properties

8.1–8.3%

This difference is driven by a shortage of high-quality supply that meets modern energy efficiency standards, as well as by the rising cost of construction, which developers pass on to the end buyer.

Regional differentiation became more pronounced in 2025. Athens, which had long been the primary growth driver, showed some moderation in price increases by the third quarter of 2025 (6.6% year-on-year). Meanwhile, Thessaloniki and other major cities recorded stronger growth — 9.6% and 8.9% respectively.

This trend is linked to a shift of investment interest towards regions with lower entry prices and stronger potential for future growth, particularly amid stricter Golden Visa investment thresholds in the capital region.





Apartment Price Indices (Bank of Greece) by Region and Period

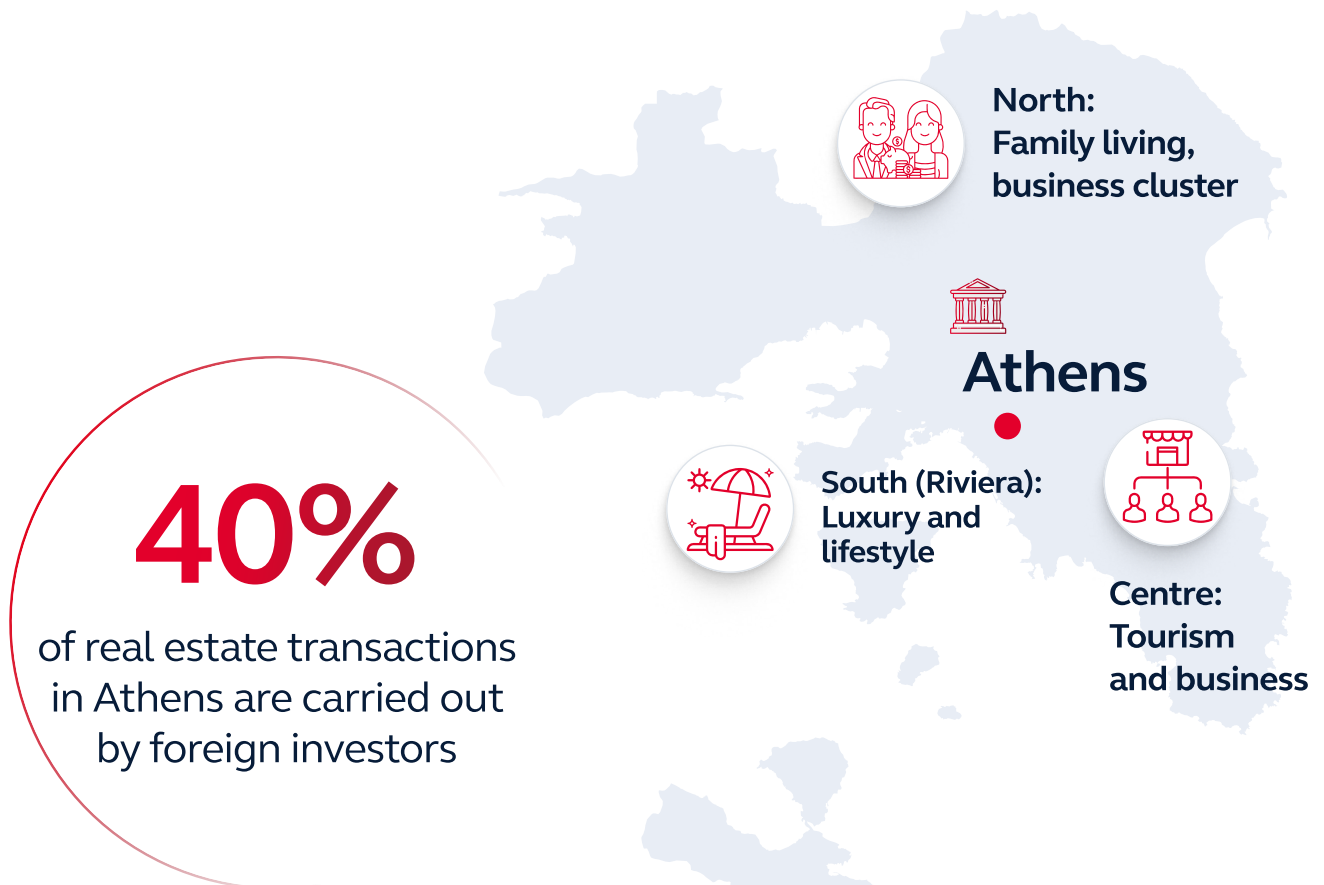
Region / Period	2024 (Annual Growth)	Q1 2025 (YoY)	Q2 2025 (YoY)	Q3 2025 (YoY)
Greece (average)	8.7%	6.8%	7.3%	7.7%
Athens	8.5%	5.5%	5.9%	6.6%
Thessaloniki	11.7%	10.0%	8.8%	9.6%
Other cities	7.5%	7.3%	8.5%	8.9%
Other regions of Greece	10.9%	8.0%	8.8%	8.5%

Data for the third quarter of 2025 indicate a renewed acceleration of the market after a short period of cooling at the beginning of the year. This may be linked to investors adapting to the new legislative framework and recognising that the fundamental housing supply deficit in Greece is unlikely to be resolved in the coming years.



Capital Region: In-Depth Analysis of the Athens and Attica Market

Athens remains Greece's primary investment hub, attracting a significant share of both domestic and international capital. The capital's real estate market is diverse and consists of several key segments, each offering distinct opportunities for investors. Around 40% of all real estate transactions in Athens involve foreign buyers, reinforcing the city's global investment status.



Athens — a global investment hub attracting capital

Athenian Riviera and Southern Suburbs: The Epicentre of Luxury and Mega-Projects

The southern suburbs of Athens, known as the Athenian Riviera, represent the most prestigious and expensive segment of the market. Areas such as Glyfada, Voula, Vouliagmeni and Elliniko have become the main beneficiaries of large-scale urban regeneration. The average asking price in the southern suburbs reached €4,091 per sq. m by Q3 2025, reflecting a year-on-year increase of 7.15%.



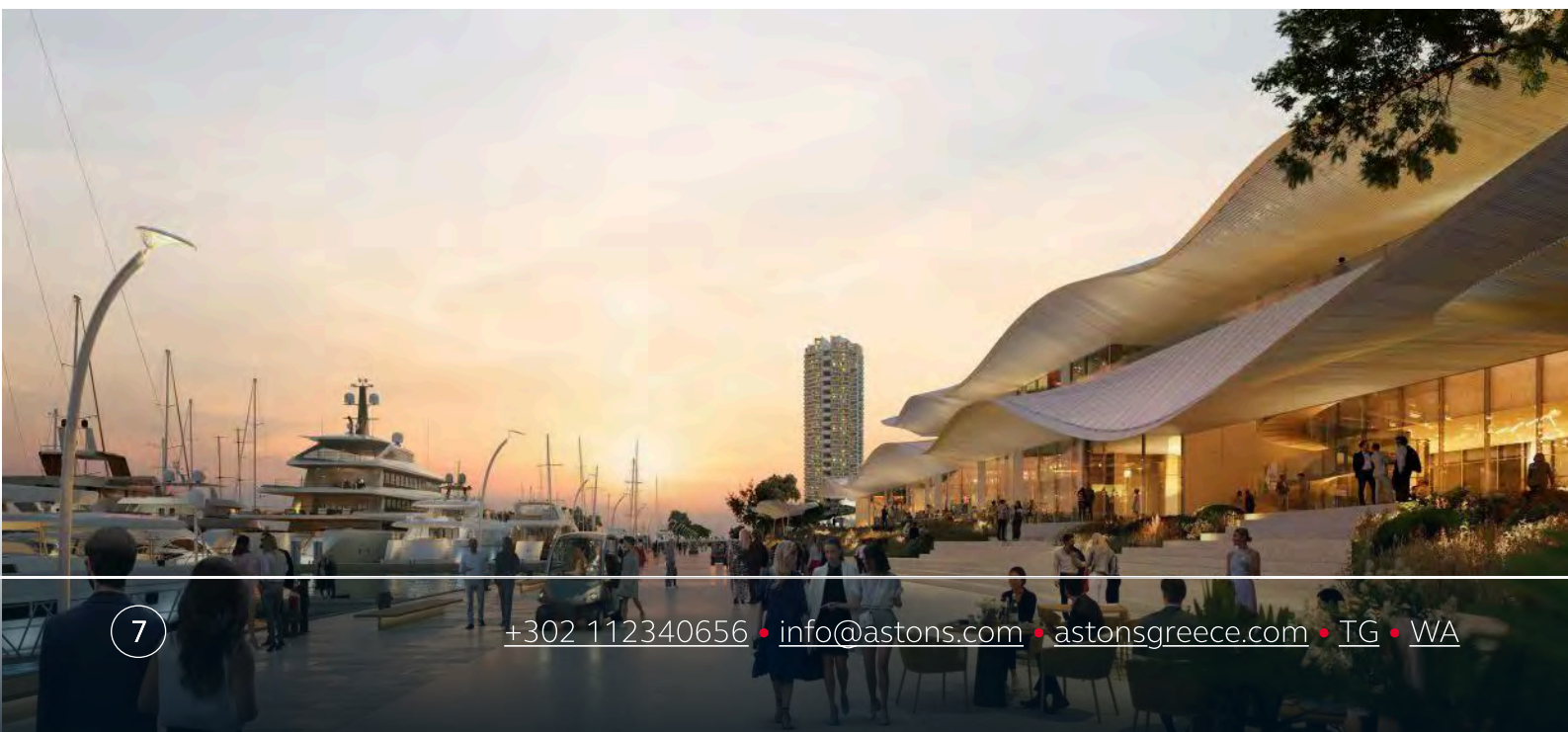
€4,091

Average asking price
per sq. m (Q3 2025)

+7.15%

Annual growth in the
southern suburbs

The main driver of the region's development is the Ellinikon project — the largest urban redevelopment project in Europe, with a total investment of €8 billion on the site of the former airport. The project is not only creating new residential developments but also shaping a comprehensive “smart city” ecosystem with a coastal park, marinas, a casino and retail centres.



The impact of the Ellinikon project extends far beyond its borders

In neighbouring areas such as Alimos and Argyroupoli, a demand “spillover” effect is already visible, as buyers seek to acquire assets in close proximity to the new world-class infrastructure. The premium for proximity to the sea remains consistently high. Properties located within 500 metres of the coastline trade at an average premium of 27.8% compared to similar properties situated further inland.



Average price:
€4,091 / sq. m*

Sea View Premium:
+27.8% to property value

Top End (Vouliagmeni):
up to €25,000+ per sq. m

**Includes both primary and secondary residential properties.*

In exclusive locations such as Glyfada, prices for new developments start from €7,441 per sq. m, while in ultra-luxury projects values exceed €13,000 per sq. m.

District	Average price (primary and secondary housing) €/sq. m	Annual growth (%)	Average yield (%)
Vouliagmeni	7.441	8.2%	3.4%
Glyfada	5.100	9.2%	3.8%
Voula	5.680	7.1%	3.4%
Elliniko	5.039	10.4%	3.9%
Paleo Faliro	3.800	7.5%	4.2%

Rental yields in the luxury segment of the Riviera are traditionally lower than in central districts (3.4–3.9%), reflecting an investor strategy focused on capital preservation and long-term price growth rather than immediate high rental returns. Nevertheless, demand for luxury villas and apartments remains consistently strong, particularly during the peak tourist season.



Central Athens: Gentrification and the Impact of the New Metro Line

Central districts of Athens (CBD) are undergoing a period of profound transformation. Areas such as Kolonaki, Pangrati, Koukaki and Exarchia remain attractive to investors due to high liquidity and stable rental demand. The average rent in the city centre increased by around 12% in 2025.

The construction of Metro Line 4 is expected to become the most significant driver of central Athens' development in the coming decade. New stations in areas such as Kypseli, Exarchia and Galatsi are projected to increase property prices by 9–11%, as the market already factors in future transport accessibility. The district of Koukaki continues to lead in rental yields (4.5–5.0%) due to its proximity to the Acropolis and its enduring popularity among international professionals and digital nomads.

Kolonaki retains its status as the city's most prestigious central address. Apartment prices here start from €6,000 per sq. m, with rental yields around 3.6%. For investors, Kolonaki represents a “safe-haven” asset whose value is least exposed to market volatility. Importantly, supply in this area remains extremely limited due to the lack of available properties on the market.





Northern Suburbs: Stability and Family Living

Northern Athens (Kifissia, Filothei, Psychiko, Marousi) is oriented towards long-term family living and attracts investors with its stability and developed social infrastructure. The average price of secondary housing in the northern suburbs is €3,323 per sq. m.

Marousi (Business hub)



Yield **5.77%**
(one of the highest)

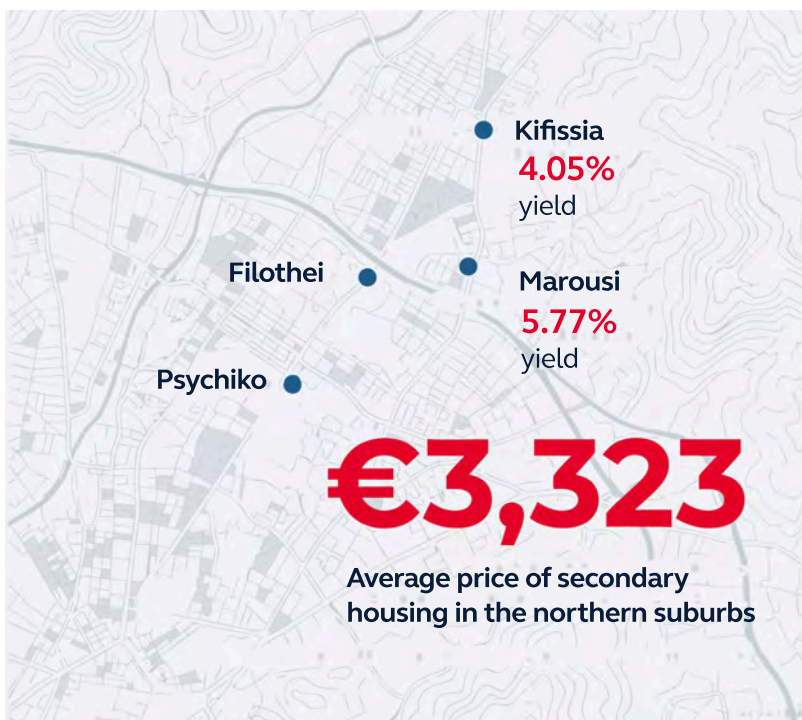
Strong demand from corporate tenants (B2B).

Kifissia (Lifestyle)



Historically affluent district with a high concentration of private schools and quality infrastructure.

Popular among “white-collar” professionals and families with children.



Marousi stands out as a dynamic business centre. Thanks to the concentration of offices of international companies, demand for high-quality rental housing remains very strong, supporting yields of around 5.77% — among the highest in Attica. Kifissia continues to represent a benchmark of quality of life with yields of around 4.05%.

Western Suburbs: Leaders in Percentage Growth

**PERISTERI:
FLAGSHIP OF THE REGION**

PRICE GROWTH OVER 3 YEARS:

+42.3%

ILION

PERISTERI

**WESTERN
SUBURBS**

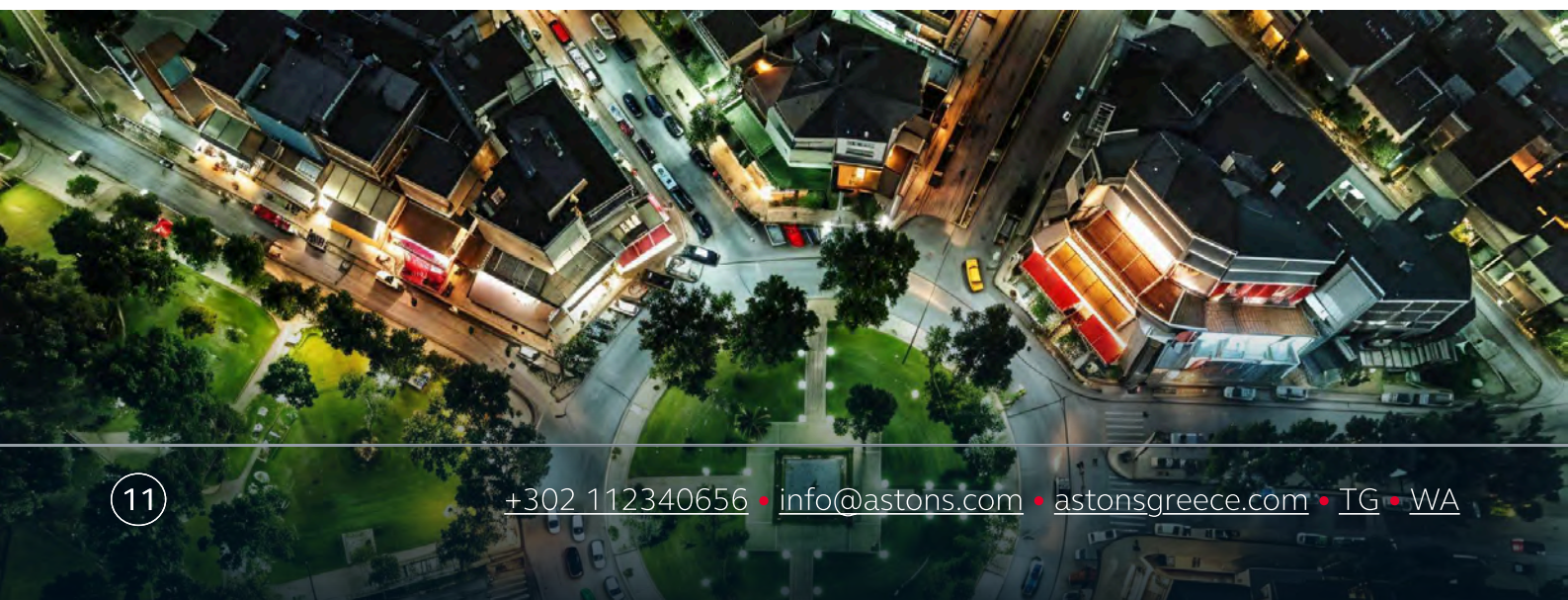
ANNUAL PRICE GROWTH:

+11.4%

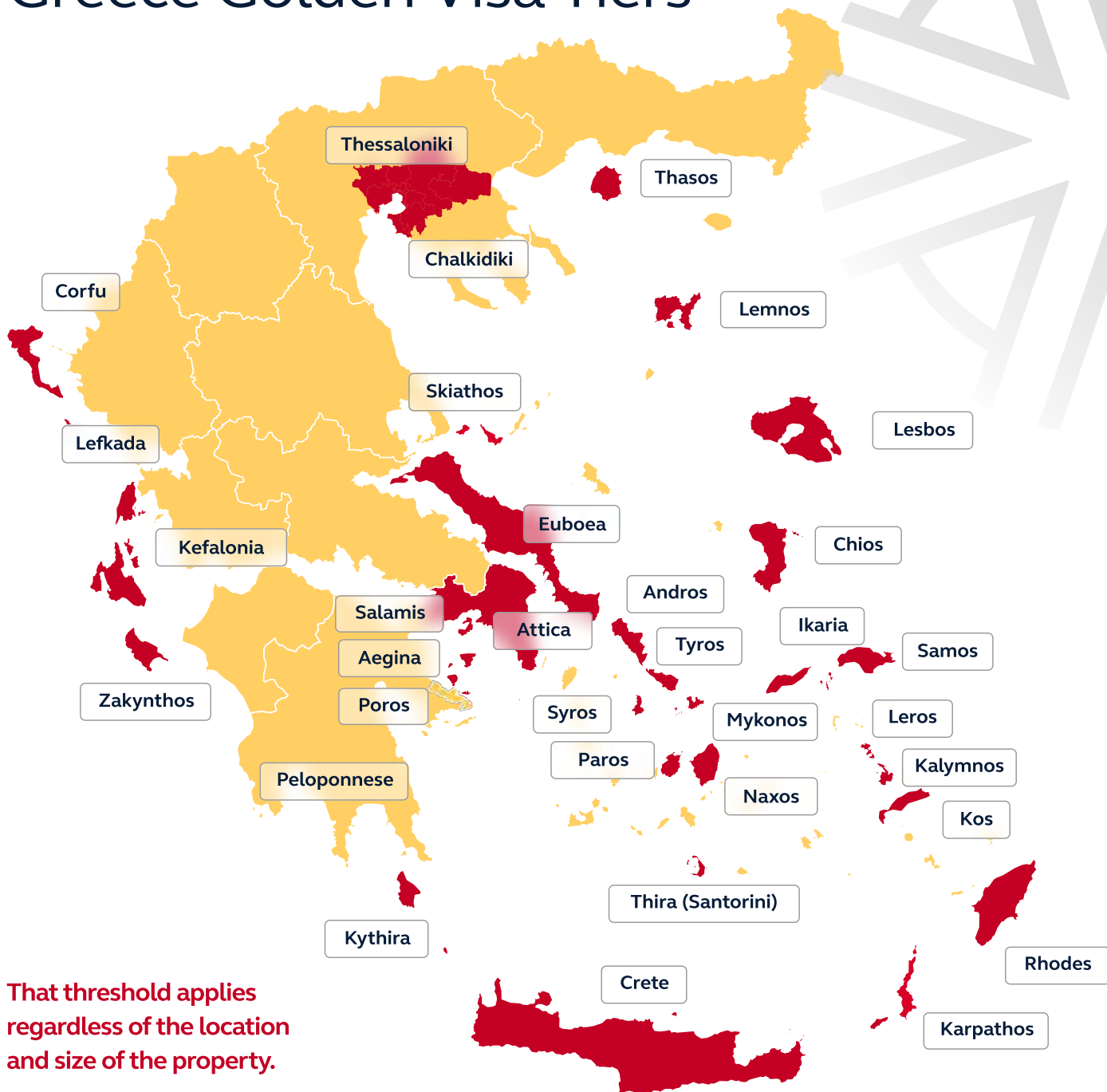


Western districts of Athens, historically considered more affordable, recorded the highest annual price growth in 2025 — 11.4%. This is largely driven by the effect of the metro expansion and improvements in transport infrastructure.

Peristeri stands out as the flagship of this region. Following the expansion of the metro network, property values here increased by 42.3% over the past three years, reaching a median level of €2,245 per sq. m at the beginning of 2026. The western suburbs of Athens are becoming increasingly attractive for young Greek families who cannot afford housing in the city centre or the northern districts.



Greece Golden Visa Tiers



That threshold applies regardless of the location and size of the property.



€800,000

Attica
Thessaloniki
All islands with a population of over 3,100 inhabitants



— **€400,000**

For all other regions of Greece

From €250,000

- Properties converted from commercial to residential. Conversions must be completed BEFORE applying for the Golden Visa.
- The restoration of listed buildings: Investors may qualify by investing in Listed Buildings (properties officially registered as having historical or cultural value) that the investor will fully restore. The renovation must be completed by the fifth year of residency if the investor wishes to renew his Golden Visa or the Golden Visa will terminate.



Strategic Niche: Investments from €250,000

The legislation retains two exception categories that allow investors to obtain residency with an investment of €250,000 across the country, including Athens and Piraeus:

- 1. Conversion of commercial property into residential (Conversion):** The investor acquires a commercial property (office, warehouse, industrial premises) and officially changes its status to residential. The conversion must be completed before submitting the visa application.
- 2. Restoration of architectural heritage (Restoration):** Purchase of a property officially recognised as a listed architectural building. The investor is required to fully restore the property. The restoration must be completed within the first five years of ownership; otherwise, the residence permit will be revoked and the owner will face a €150,000 fine.

CONVERSION

Conversion of commercial property into residential.



RESTORATION

Purchase and restoration of a listed architectural building.



This niche has become extremely popular among professional investors and developers in 2025. Conversion projects make it possible to offer high-quality apartments and studios in central districts of Athens and Piraeus at prices significantly below the new official threshold of €800,000, while ensuring strong liquidity and potential price appreciation after completion.

Top 5 Investor Countries in the Golden Visa Programme (as of the end of 2025)



Despite higher investment thresholds, Greece’s Golden Visa programme remains one of the leading schemes in Europe by number of applications. As of December 2025, a total of 79,056 residence permits had been issued under the programme in Greece, including investors and their family members. In 2025, 9,747 applications were submitted.

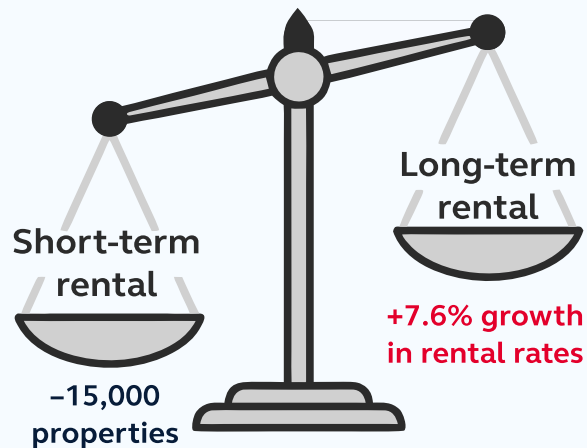
Top 5 Investor Countries in the Golden Visa Programme (as of the end of 2025)

Country	Share of total active residence permits (%)	Key motivations
China	56%	Children’s education, asset diversification
Turkey	8%	Political stability, freedom of movement
Lebanon	5%	Security, access to the EU banking system
United Kingdom	3.8%	Post-Brexit mobility in the Schengen Area
Iran / Egypt	~3%	EU residency, capital protection

Rental Market: Shift from Short-Term to Long-Term Model

The rental market in Athens is undergoing a structural shift. The ban on using Golden Visa properties for Airbnb has resulted in approximately 15,000 properties in Attica being removed from the short-term rental market by early 2025 and transferred to the long-term or mid-term rental segment.

This process has contributed to some stabilisation of rental rates for local residents while also creating new opportunities for professional asset management. In 2024, the average growth in rental rates in Attica reached 7.6%.



The strongest growth has been recorded in areas with developing infrastructure, such as Piraeus (more than 20% in some districts) and neighbourhoods adjacent to Ellinikon.

Yield analysis and rental formats

Investors are increasingly focusing on specialised real estate formats:



Student housing (PBSA):

Areas near universities (Zografou, Goudi) demonstrate stable demand and yields of around 5.0–6.0%.



Serviced apartments (BtR):

The long-term rental format with professional management is becoming the standard for new residential complexes in business districts such as Marousi.



Furnished studios for digital nomads:

Central Athens and coastal districts (Paleo Faliro) attract solvent tenants seeking accommodation for periods of up to nine months.

Comparative Analysis of Athens Districts for Investors (2025)



District	Market category	Average rental yield	Investment focus
Kolonaki (almost no listings)	Premium centre	3.86%	Status, capital preservation
Glyfada	Riviera	3.86%	Lifestyle, long-term growth
Marousi	Northern suburbs	5.77%	Rental business (B2B / B2C)
Kifissia	Northern suburbs	4.05%	Family residence
Koukaki	Centre	4.50%	Tourism flow, digital nomads
Piraeus	Port / hub	4.87%	Regeneration, capital growth
Alimos	Riviera / South	3.80%	Ellinikon effect, coastal lifestyle
Ilioupoli	Southern suburbs	3.60%–4.50%	Family housing, stable demand
Pangrati	Centre	5.60%–6.00%	Digital nomads, high liquidity
Kallithea	South / near-centre	4.30%–4.70%	Cultural regeneration (SNFCC), students
Kypseli	Emerging centre	5.40%–6.50%	New metro (Line 4), gentrification



Construction Sector and Development: Challenges and Opportunities

According to the most recent data, 2025 has become one of the most active periods for Greek development since the financial crisis. The construction activity index has reached pre-crisis levels, while the number of new building permits in Attica continues to grow.

Key trends in development



Energy efficiency and ESG: New EU standards and rising energy costs have made an A+ energy rating a mandatory requirement for successful sales in the premium segment.



Land shortage in Southern Attica: In coastal areas, there are virtually no large plots available for development, which is driving developers to focus on the reconstruction of older villas and apartment buildings.



Rising construction costs: Despite stabilisation in material prices, a shortage of skilled labour has led to higher wage costs, supporting elevated prices in the primary market.



Developers are actively adapting to the new Golden Visa regulations, focusing on conversion projects. For example, in Piraeus, the Keranis Residences project is transforming a former tobacco factory into a residential complex with 408 apartments, offering investors turnkey solutions with professional management.



Comparative Assessment: Athens Against European Capitals

When compared with other major European cities, the Greek capital still appears undervalued despite eight years of continuous growth. Since 2017, property prices in Attica have increased by 88%, yet they remain attractive relative to many investment centres.

Comparative assessment: Undervaluation potential

Prices for luxury real estate (€ / sq. m)



Athenian Riviera vs the French Riviera: Prices for luxury real estate in Athens (€7,000–€13,000 per sq. m) remain 4–5 times lower than in Nice or Cannes (€30,000–€60,000 per sq. m), despite comparable climate conditions and rapidly improving infrastructure created through projects such as Ellinikon.

Yields: While in many European capitals residential property yields have fallen to 2.0–3.0%, Athens still offers returns of around 4.0–6.0%, depending on the district and asset type.

Forecast for 2026–2030

Most analysts and the Bank of Greece maintain a moderately optimistic outlook. Residential property prices in Athens are expected to grow by 4–6% annually over the period 2025–2027. By 2030, the completion of key phases of the Ellinikon project and the launch of Metro Line 4 are likely to trigger a new cycle of capital appreciation.

Greece has successfully transformed its image from a “problem region” into a “safe harbour” for investment in Southern Europe. For investors, the current moment offers a window of opportunity to enter the market before the completion of major infrastructure transformations.

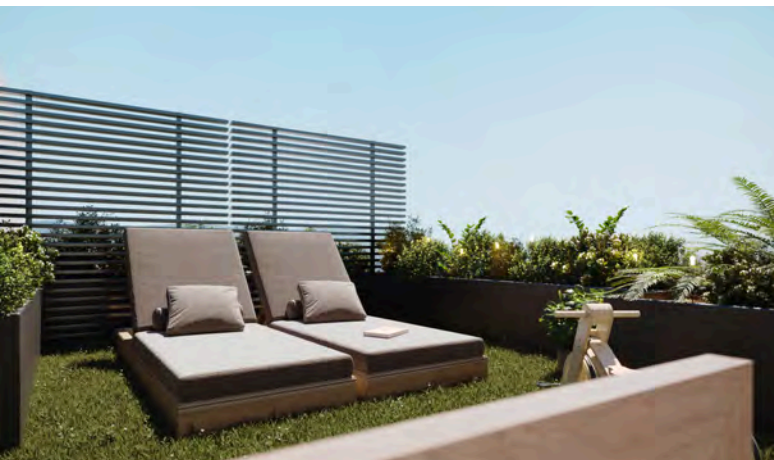
Strategic Conclusions and Recommendations



- 1. Priority for conversion projects (C2R):** For investors targeting the Golden Visa programme, the most efficient strategy is the acquisition of conversion projects developed by professional developers in central districts of Athens, Piraeus, and the northern suburbs at the €250,000 threshold. This allows investors to maintain liquidity while securing residency with minimal capital outlay.
- 2. Focus on the southern suburbs (Riviera):** For long-term capital appreciation, assets in the Ellinikon influence zone remain unrivalled. Investors should consider acquiring property in areas such as Voula and Glyfada, recognised as some of the most prestigious addresses in Greece.
- 3. Leveraging the yield potential of Marousi:** For stable income generation, the northern suburbs offer one of the best combinations of quality of life and rental yields due to strong corporate demand, as well as attractiveness for families with children thanks to proximity to international schools.
- 4. Thorough legal due diligence:** Given the backlog in migration services and the complexity of regulations governing conversion projects, engaging qualified legal and engineering professionals is essential for a successful investment process.

The Greek real estate market in 2025–2026 is entering a phase defined by asset quality and infrastructure development. The period of easy speculative growth has ended, giving way to more fundamental market dynamics. The greatest advantage will belong to investors who focus on high value-added assets and have a clear understanding of Athens' evolving urban landscape.





GREECE, ATHENS, ILION

ID #
GC526

The residential complex consists of exclusive apartments and duplexes located in the leafy district of Ilion, Athens. Four duplexes remain for sale with 1 and 2 bedrooms, ranging from 57 to 62 sq m. Each duplex has its own garden, and spacious balconies create additional space for relaxation.

The project is aimed at families and investors who are looking for quality real estate with growth potential. Proximity to shopping centres, multidisciplinary clinics and good transport links provide comfort for owners and tenants.

DISTANCE TO THE SEA:	PRICE:	COMPLETION DATE:	UNIT SIZE:
14 km	From €289,000	Q2 2026	58-59 sq m, Bedrooms: 1-2

The Ilion district in north-western Athens is a comfortable place to live and a profitable direction for investment. It is surrounded by green areas, including spacious parks and squares. One of the main attractions is Bournazi Square with its cosy cafés, stylish restaurants and lively atmosphere. Thanks to its developed infrastructure and good transport accessibility, Ilion is steadily increasing in value on the property market.

PROJECT FEATURES:

- Guaranteed income of 4% for 3 years
- Kitchen Appliances
- Air Conditioning
- Balconies
- Garden
- Recreation Areas



GREECE, ATHENS, KIFISSIA

ID #
GC527

The compact four-storey apartment building offers 42 apartments ranging from 52 to 107 sq m with one and two bedrooms. All apartments have balconies, and the apartments on the ground floor have access to their own private gardens. A terrace with recreation areas is located on the roof of the building.

The project is located in a quiet and green area, ideal for small families and those seeking peace and quiet, yet just a short distance from the lively centre of Athens and close to one of Athens' most prestigious international schools - St. Catherine's British School.

DISTANCE TO THE SEA	PRICE	COMPLETION DATE	UNIT SIZE
17 km	From €278,000	Q4 2027	64-70 sq m, 1 bedroom

Kifissia is one of Athens' most prestigious and picturesque suburbs. Historically, the area was a popular holiday destination for Greek nobility, but even today it maintains its reputation as an exclusive residential area. It has high property values and stable demand, especially among investors who are looking for promising property investments.

PROJECT FEATURES:

- Guaranteed income of 4% for 3 years
- Kitchen Appliances
- Air Conditioning
- Balconies
- Gated Territory
- Recreation Areas
- Parking
- Private Gardens
- Roof Terrace



GREECE, ATHENS, KALLITHEA

ID #
GC544

Modern one-bedroom apartments in Kallithea, one of the most vibrant districts of South Athens.

TO THE BEACH	INVESTMENT	DELIVERY	UNIT SIZE
4.4 km	from €250 000	Q3 2026	42-55 sq.m, 1 bedroom

Each unit features a smart home system, panoramic windows, balcony, and elevator, with an option for full furnishing. Ideal for personal living or rental investment, offering a 4% guaranteed yield for three years and eligibility for Greece's Golden Visa programme. Located close to metro, parks, yacht marinas, and the Acropolis.

PROJECT FEATURES:

- Smart home system
- Full furnishing option
- Panoramic windows and balconies
- Elevator



GREECE, ATHENS, CHALANDRI

ID #
GC556

A contemporary residential development in Athens' prestigious Chalandri district, distinguished by refined architecture and advanced energy efficiency standards.

DISTANCE TO THE CENTRE

9.4 km

INVESTMENT

From €305,000

DELIVERY

SEPTEMBER 2026

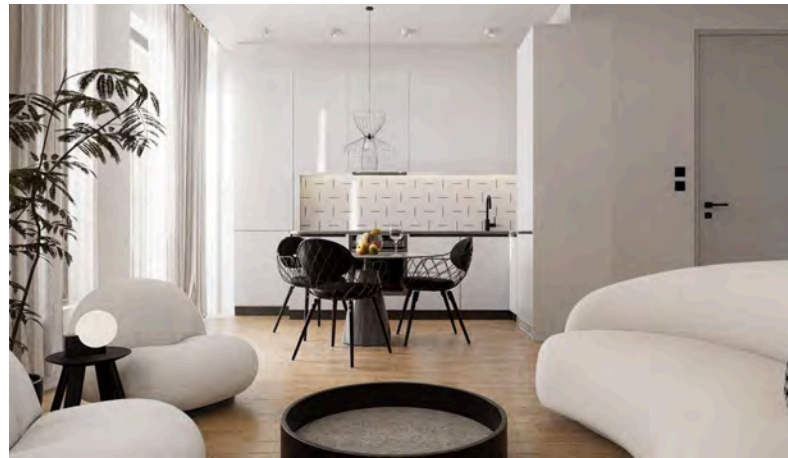
UNIT SIZE

51–101 sq. m, 1 bedroom

This boutique project comprises 20 apartments and 2 maisonettes, each thoughtfully designed for comfort and functionality. Residences are delivered fully furnished and equipped with appliances, with private balconies. Selected units further benefit from private gardens and courtyards. It represents an ideal choice both for family living and as a secure investment in Athens' dynamic real estate market.

PROJECT FEATURES:

- Guaranteed ROI of 3% for 3 years
- Fully furnished, with premium appliances
- Spacious balconies (12–22 m²)
- Private courtyards and gardens (selected units)
- Elegant minimalist architecture
- Parking available
- Secure gated community
- Lift



GREECE, ATHENS, PERISTERI

ID #
GC557

A modern residential development in Athens' thriving Peristeri district, designed for both comfortable living and strong investment potential.

DISTANCE TO THE CENTRE	INVESTMENT	DELIVERY	UNIT SIZE
4.8 km	from €250,000	JUNE 2026	28-81 sq. m, 1 bedroom

This boutique development includes 16 apartments and 5 maisonettes, all fully furnished and equipped with premium appliances. Upper-level units feature spacious balconies, while ground-floor residences benefit from private courtyards with lounge areas.

PROJECT FEATURES:

- Guaranteed ROI of 3% for 3 years
- Fully furnished with premium appliances
- Spacious balconies
- Lift
- Private courtyards for ground-floor units
- Residents' gym
- Gated community
- For some lots, notary and legal services are included in the price.



GREECE, ATHENS, PALEO FALIRO

ID #
GC588

This exclusive project is located just 450 m from the sea in one of Athens' most prestigious coastal districts, Paleo Faliro. It includes 20 elegant one-bedroom apartments ranging from 33 to 117 sq.m, fully furnished and equipped with modern appliances.

TO THE BEACH

450 m

INVESTMENT

from €372,000

DELIVERY

Q4 2026

UNIT SIZE

57 sq.m, 1-bedroom

Class A+ energy efficiency ensures comfort and low maintenance costs, while a rooftop terrace with a lounge area offers panoramic sea views. The project combines the energy of the capital with a relaxed seaside lifestyle — close to Flisvos Marina, parks, shops, and restaurants.

PROJECT FEATURES:

- Fully furnished apartments
- Class A+ energy efficiency
- Rooftop terrace with lounge area
- Parking
- Only 20 residences



Sources and Analytical Framework

Official Government Data

- Bank of Greece — Residential Property Price Indices (Q4 2024; Q1–Q3 2025)
- ELSTAT (Hellenic Statistical Authority) — Inflation (HICP) and macroeconomic indicators
- Recovery & Resilience Plan — official publications of the Greek government

International Research and Advisory Firms

- Deloitte — Property Index 2025
- Savills Greece (Kentriki) — Athens residential real estate report, 2025
- CEIC Data — nominal residential property price index for Greece
- Hypoport / [Hypo.org](https://www.hypo.org) — Greece real estate market report, 2025
- American-Hellenic Chamber of Commerce — Property Market Outlook for Greece
- Greece at MIPIM — Investment Factsheet 2024

Industry Intelligence and Market Publications

- IMI Daily — statistics and analysis of the Golden Visa programme
- GTP News — analysis of the Athenian Riviera and the Ellinikon project

The Greek market in 2025–2026 is increasingly defined by quality assets and infrastructure development. The period of easy speculative growth has ended, giving way to more fundamental market dynamics. Investors who focus on high value-added assets and understand the long-term urban development trends of Athens are likely to benefit the most.

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