

# SPITIMOU.CY

## International Investor Guide

For EU Citizens, Non-EU Citizens & International Investors

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2024-2025 Edition

All information is for general guidance only and does not constitute legal, tax, or financial advice.

# 1. Investment Opportunities

Cyprus offers one of the most attractive property investment frameworks in the EU

-- with access to permanent residency, favorable taxation, and a booming real estate market that grew 10%+ in 2024.

## EU / EEA Citizens

EU and EEA nationals enjoy **unrestricted rights** to purchase, own, and sell property in Cyprus -- no permits or approvals needed.

Number of properties	Unlimited -- residential, commercial, or land
Right to reside	Automatic under EU free movement; register with Civil Registry after 3 months
Right to work	No work permit required
Rental income	Taxed at personal income tax rates (up to 35%); first EUR 19,500 exempt
Capital gains	20% on gains from immovable property in Cyprus; lifetime exemption of EUR 17,086 on private residence
Path to citizenship	After 5 years of legal residence (or 7 years of cumulative residence)

## Non-EU Citizens

Non-EU nationals can purchase property in Cyprus but need **Council of Ministers approval** for more than one property (or for properties exceeding certain area limits). This is largely a formality and typically approved.

Feature	Details
Property limit	One apartment/house + land up to 4,014 m2 without special approval; more with Council of Ministers approval
Fast-track PR	Purchase new property worth $\geq$ EUR 300,000 (+VAT) -> permanent residency in ~2 months (Regulation 6.2)
Category F PR	Demonstrate annual income $\geq$ EUR 9,568 (+EUR 4,613/dependent) -- slower processing (~12-18 months)
Investment options	Residential, commercial, land, or combination; property can be rented out
Rental income	Same taxation as EU citizens; withholding may apply
Path to citizenship	After 5 years of permanent residency + 7 years total residence in Cyprus

## Why Invest in Cyprus Property?

- **High Rental Yields** -- Average 5-7% gross yields, with Limassol leading at ~7%
- **Growing Market** -- Property prices rose 10-15% in 2024, driven by international demand
- **EU Membership** -- Full EU member since 2004; legal stability, rule of law, Euro currency
- **Tax Advantages** -- 12.5% corporate tax, no inheritance tax, extensive double tax treaties
- **340 Days of Sunshine** -- Mediterranean lifestyle attracts global tenants and buyers year-round
- **English Widely Spoken** -- Former British colony; English is widely used in business, law, and government
- **Strategic Location** -- Gateway between Europe, Middle East, and Africa; 3-4 hrs from major cities
- **Digital Nomad Friendly** -- Growing tech ecosystem and digital nomad visa options available

## 2. Residency & Citizenship

*Cyprus offers multiple pathways to residency and, ultimately, citizenship.  
The route depends on your nationality (EU vs non-EU) and investment level.*

### EU Citizens -- Right of Residence

EU/EEA nationals have an **automatic right to reside** in Cyprus under EU free movement directives. No visa or permit required.

- Register with the Civil Registry and Migration Department within **4 months** of arrival
- Receive a **Registration Certificate (MEU1)** -- valid for 5 years, renewable
- After **5 years of continuous residence**, apply for **Permanent Residence Certificate (MEU3)**
- Required documents: passport, proof of employment/self-employment or sufficient resources, health insurance

### Non-EU -- Fast-Track Permanent Residency (Regulation 6.2)

The fast-track PR program is Cyprus's "Golden Visa" equivalent -- invest in property and receive permanent residency in approximately **2 months**. This is the most popular route.

Requirement	Details
Minimum investment	EUR 300,000 + VAT in new residential property (from developer, first sale)
Payment requirement	At least EUR 200,000 must be paid before application submission
Annual income	>= EUR 50,000/year from abroad (+EUR 15,000/spouse, +EUR 10,000/child)
Bank deposit	EUR 30,000 in a Cypriot bank for 3 years
Clean criminal record	From country of origin and Cyprus
Health insurance	Full coverage for applicant and dependents
Visit requirement	Must visit Cyprus at least once every 2 years to maintain PR status
Employment restriction	PR holders cannot be employed in Cyprus (self-employment allowed through own company)
Processing time	Approximately 2 months
Dependents covered	Spouse, children under 25 (unmarried), parents of applicant and spouse

### Non-EU -- Category F Permanent Residency

A slower but lower-cost route for self-sufficient individuals who can demonstrate stable income from abroad.

Requirement	Details
Annual income	>= EUR 9,568 (+EUR 4,613 per dependent)
Property purchase	Not mandatory but strongly recommended (strengthens application)
Employment	Cannot be employed in Cyprus
Processing time	12-18 months (currently backlogged)
Renewal	Permanent, but must not be absent for more than 2 consecutive years

## Path to Cyprus Citizenship (Naturalization)

**Note:** The Cyprus Citizenship-by-Investment (golden passport) program was permanently terminated in November 2020. Citizenship is now only available through naturalization.

Route	Residency Required	Notes
Standard naturalization	7 years of cumulative residence (last year must be continuous)	Can include PR years
Spouse of Cypriot citizen	3 years of residence after marriage	Marriage must have been registered for $\geq$ 3 years
Through PR (Regulation 6.2)	5 years of continuous residence after PR	Fastest route for investors

Cyprus allows dual citizenship. You may retain your original nationality. Cypriot citizenship grants an EU passport with visa-free access to 170+ countries.

### 3. Work Permits

Work permit rules in Cyprus differ significantly between EU and non-EU nationals. EU citizens have unrestricted employment rights; non-EU citizens require employer sponsorship.

#### EU / EEA Citizens

- **No work permit required** -- full right to work as employees or self-employed
- Must register with Social Insurance within 1 week of starting employment
- Register with the Tax Department for a TIC (Tax Identification Code)
- Contributions: Employee pays 8.3% of salary to social insurance; employer pays 8.3%
- Access to GESY (National Health System) -- 2.65% contribution from salary

#### Non-EU Citizens -- Work Permit Process

**Important:** Non-EU nationals with fast-track PR (Regulation 6.2) are NOT allowed to be employed in Cyprus. They may only work through their own Cyprus-registered company.

#### Employer-Sponsored Work Permit

Step	Details
1. Job offer	Employer must demonstrate that no Cypriot or EU citizen is available for the role
2. Application	Employer applies to the Department of Labour on behalf of the employee
3. Entry permit	Once approved, employee receives entry permit to enter Cyprus
4. Temporary residence	Apply for temporary residence permit within 7 days of arrival
5. Duration	Initially 1 year, renewable for up to 4 years (sector-dependent)
6. Fees	Application fee ~EUR 40-100; permit fee varies by category

#### High-Skilled Workers & ICT Permits

Cyprus offers expedited processing for high-skilled professionals, particularly in:

- **Tech sector** -- software engineers, data scientists, cybersecurity experts
- **Finance** -- compliance officers, fund managers, fintech specialists
- **Shipping** -- maritime professionals (Cyprus has the 3rd largest fleet in EU)
- **ICT (Intra-Corporate Transfer)** -- executives transferred within multinational companies

#### Digital Nomad Visa

Non-EU remote workers can apply for a Digital Nomad Visa:

- Minimum monthly income: EUR 3,500 (+20% for spouse, +15% per child)
- Duration: up to 1 year, renewable for a second year
- Cannot work for a Cyprus employer -- remote work for foreign employer only
- Tax exempt for the first 183 days; after that, may become tax resident

# 4. Driving License

Cyprus drives on the **left side of the road** (British system). Driving license rules depend on your country of origin and residency status.

## EU / EEA Driving Licenses

- EU driving licenses are **fully valid** in Cyprus
- After becoming a resident, you should **exchange** your license within 6 months (mandatory after establishing residency)
- Exchange is **without a driving test** -- administrative process only
- Visit the Department of Road Transport or a Citizen Service Center
- Fee: approximately EUR 20 | Processing time: 2-3 weeks

### Required Documents (EU Exchange):

- Completed TOM 7 application form
- Original EU driving license
- Passport or ID card + photocopy
- Proof of residence in Cyprus (MEU1 certificate)
- Two passport-size photographs (45x35mm)
- Medical certificate (for certain categories, e.g., commercial vehicles)

## Non-EU Driving Licenses

### Countries with Exchange Agreements (no driving test required):

UK, Switzerland, Australia, Canada, Japan, South Africa, New Zealand, South Korea, USA (some states), Israel, Russia, Ukraine, Belarus, Moldova, Georgia, Serbia

### Countries Without Exchange Agreements:

Citizens from other countries must:

1. Enroll in a certified driving school in Cyprus
2. Pass a **theory exam** (available in English and Greek)
3. Pass a **practical driving test**
4. Obtain a Cypriot driving license

Cost: Driving school + tests typically EUR 400-800

## Quick Reference

Situation	Action Needed	Test Required?	Timeline
Tourist (any country)	IDP or foreign license valid	No	Up to 6 months
EU resident	Exchange license	No	2-3 weeks
Non-EU (exchange agreement)	Exchange license	No	2-4 weeks
Non-EU (no agreement)		Yes	1-3 months

**Important:** An International Driving Permit (IDP) is valid for visitors for up to 6 months. After 6 months of residence, you must exchange or obtain a local license. Driving without a valid license: fine of up to EUR 2,000 and/or up to 2 years imprisonment.

# 5. Company Formation

Forming a Cyprus company is a powerful tool for property investors -- it can unlock work rights, optimize taxation, and protect assets. Cyprus has one of the lowest corporate tax rates in the EU at **12.5%**.

## Why Form a Cyprus Company?

- **Work Rights for PR Holders** -- PR holders cannot be employed but CAN work as directors/shareholders of their own company
- **Tax Optimization** -- 12.5% corporate tax vs up to 35% personal tax; no tax on dividend income for individuals
- **Property Holding** -- Hold multiple properties through a company; no Council of Ministers approval needed for non-EU
- **Asset Protection** -- Limited liability; personal assets separated from business risk
- **EU Company Status** -- Access to EU market, EU directives, cross-border operations
- **Double Tax Treaties** -- 65+ treaties; no withholding tax on dividends paid to non-residents (in most cases)

## Company Formation Process

Step	Details	Timeline
1. Name approval	Submit name to Registrar of Companies for approval	1-2 days
2. Prepare documents	Memorandum & Articles of Association, director/shareholder details	2-3 days
3. Registration	Submit to Department of Registrar of Companies and Official Receiver	5-7 days
4. Tax registration	Register with Tax Department for TIC number and VAT (if applicable)	1-2 weeks
5. Bank account	Open corporate bank account (enhanced due diligence applies)	2-4 weeks
6. Social insurance	Register as employer if hiring staff	1 week

Total timeline: approximately **3-6 weeks** from start to fully operational.

## Formation & Annual Costs

Item	One-Time Cost	Annual Cost
Company incorporation (legal fees + registration)	EUR 1,500 - 3,000	--
Registered office address	--	EUR 300 - 800
Company secretary (mandatory)	--	EUR 300 - 600
Annual levy (Registrar)	--	EUR 350
Accounting & audit	--	EUR 2,000 - 5,000+
Corporate tax filing	--	EUR 500 - 1,500
Director/nominee services (if needed)	--	EUR 1,000 - 3,000

Estimated total annual running cost: **EUR 3,500 - 11,000** depending on complexity.

## Buying Property: Personal vs Company Purchase

**Important:** Buying property through a company changes the tax implications significantly. Always consult a local tax advisor.

Aspect	Personal Purchase	Company Purchase
Rental income tax	0-35% personal rate	12.5% corporate tax
Capital gains tax	20% (with lifetime exemption)	20% (no personal exemption)
VAT recovery	Limited (5% reduced rate for primary residence)	Full 19% VAT recovery possible on commercial property
Mortgage interest	Not deductible	Deductible as business expense
Maintenance costs	Not deductible	Deductible as business expense
Multiple properties	Non-EU limited to 1 without approval	Unlimited through company
Dividend extraction	N/A	0% withholding tax; 0% dividend tax for non-dom individuals
Stamp duty	Applies	Applies (same rates)

### Minimum Company Requirements

- **Shareholders:** Minimum 1 (any nationality, individual or corporate)
- **Directors:** Minimum 1 (recommended: at least 1 Cyprus-resident director for tax residency)
- **Secretary:** Mandatory -- can be a licensed service provider
- **Share capital:** No minimum (standard: EUR 1,000)
- **Registered office:** Must be in Cyprus
- **Audit:** Annual audit mandatory for all companies
- **Beneficial ownership:** Must be declared to the Registrar

## 6. Taxation & Costs

Cyprus has one of the most favorable tax regimes in the EU -- no inheritance tax, no wealth tax, 0% tax on dividend income for individuals, and 12.5% corporate tax.

### Costs When Buying Property

Tax / Fee	Rate	Notes
VAT (new property)	19% standard / 5% reduced	5% applies to first residence up to 130m2 internal area (max 190m2 total, price <= EUR 350,000). Otherwise 19%.
Transfer fees (resale)	3% / 5% / 8%	3% on first EUR 85,000; 5% on EUR 85,001-170,000; 8% above EUR 170,000. 50% discount if no VAT applies.
Transfer fees (new + VAT)	0%	Exempt if VAT was paid on the purchase.
Stamp duty	0.15% - 0.20%	0% on first EUR 5,000; 0.15% on EUR 5,001-170,000; 0.20% above EUR 170,000. Capped at EUR 20,000.
Legal fees	~1% of purchase price	Negotiable; covers contract review, title search, registration
Land Registry	EUR 50-100	Registration of the contract of sale

### Example: Buying a EUR 300,000 New Apartment

Item	Amount
Property price	EUR 300,000
VAT (5% reduced rate -- first residence)	EUR 15,000
Stamp duty (~0.17%)	~EUR 510
Legal fees (~1%)	~EUR 3,000
Transfer fees	EUR 0 (VAT paid)
TOTAL PURCHASE COST	~EUR 318,510

### Ongoing Property Taxes

Tax	Rate	Notes
Immovable Property Tax	Abolished since 2017	Cyprus eliminated annual property tax
Municipal / Community tax	~EUR 100-500/year	Varies by municipality; covers sewage, garbage, street lighting
Common expenses (apartments)	EUR 50-200/month	Covers building maintenance, pool, gardens, elevator

### Personal Income Tax Rates (Rental Income)

Taxable Income (EUR)	Rate
0 - 19,500	0%
19,501 - 28,000	20%
28,001 - 36,300	25%
36,301 - 60,000	30%
Over 60,000	35%

20% of rental income can be deducted as deemed expenses. Interest on loans used to acquire the property is also deductible.

## Capital Gains Tax (Selling Property)

Rate: **20%** on gains from disposal of immovable property in Cyprus.

### Lifetime Exemptions:

- **EUR 17,086** -- sale of own primary residence (used for at least 5 years)
- **EUR 25,629** -- sale of agricultural land by a farmer
- **EUR 85,430** -- general lifetime exemption (any property)

Gains are calculated as: Sale price minus (original cost + allowable expenses + inflation adjustment).

## Special Tax Benefits for New Residents

Benefit	Details	Duration
Non-domicile rule	No Special Defence Contribution (SDC) on dividends, interest, and rental income	17 years from becoming tax resident
50% income exemption	50% of employment income exempt if salary exceeds EUR 55,000/year (for new residents starting employment in Cyprus)	17 years
No inheritance tax	Cyprus has no inheritance or estate tax	Permanent
No wealth tax	No annual tax on net wealth	Permanent
0% dividend tax	Individuals (non-domiciled) pay 0% tax on dividends received	17 years

The "non-domiciled" status applies to individuals who were not tax residents of Cyprus for at least 17 of the 20 years preceding the tax year. Most new investors automatically qualify.

## 7. City Comparison

Cyprus has five major areas, each with a distinct character. Compare them below to find the best fit for your investment goals and lifestyle.

### Limassol -- The Cosmopolitan Business Hub

Metric	Value
Avg. Price/m2	EUR 3,500 - 5,500/m2
Rental Yield	5-7%
Market Share	29% (44% by value)
Population	~240,000
Nearest Airport	Larnaca (50 min) or Paphos (60 min)
Best For	Investors seeking high yields, professionals, tech workers, luxury lifestyle

#### Advantages:

- + Highest rental yields in Cyprus (~7%)
- + Largest international business community
- + Marina, nightlife, luxury dining, beach promenade
- + Home to major tech, shipping, and forex companies
- + Strong capital appreciation -- prices rose 15%+ in 2024
- + Most diverse expat community
- + Best short-term rental (Airbnb) market

#### Disadvantages:

- Most expensive property market in Cyprus
- Traffic congestion
- Higher cost of living
- Parking difficulties in city center
- Construction noise from rapid development

### Paphos -- The Relaxed Expat Paradise

Metric	Value
Avg. Price/m2	EUR 2,000 - 3,500/m2
Rental Yield	4-5%
Market Share	18%
Population	~95,000
Nearest Airport	Paphos International (15 min)
Best For	Retirees, holiday-home buyers, budget-conscious investors, digital nomads

#### Advantages:

- + Most affordable coastal city for quality properties
- + Large established British expat community
- + UNESCO World Heritage sites -- strong tourism
- + Own international airport

- + Quieter, slower pace of life -- ideal for retirees
- + Beautiful beaches and mountain villages nearby

### Disadvantages:

- Fewer high-paying job opportunities
- More seasonal tourism economy
- Limited nightlife
- Limited public transport
- Some areas feel quiet in winter

## Nicosia -- The Capital & Business Center

Metric	Value
Avg. Price/m2	EUR 1,800 - 3,000/m2
Rental Yield	4-5%
Market Share	27%
Population	~350,000 (metro)
Nearest Airport	Larnaca (45 min)
Best For	Long-term rental investors, professionals, families, students

### Advantages:

- + Capital city -- government, embassies, major employers
- + Most affordable major city for property
- + University of Cyprus -- strong student rental demand
- + Growing tech scene and startup ecosystem
- + Rich culture, old town, museums
- + Best job market for professionals

### Disadvantages:

- No beach -- landlocked city
- Hot summers (40C+) without sea breeze
- Divided city (buffer zone)
- Less attractive for holiday/short-term rentals
- Less expat-oriented

## Larnaca -- The Balanced Affordable Choice

Metric	Value
Avg. Price/m2	EUR 2,000 - 3,200/m2
Rental Yield	4-5%
Market Share	21%
Population	~150,000
Nearest Airport	Larnaca International (10 min)
Best For	First-time investors, families, frequent travelers, value seekers

### Advantages:

- + Home to the main international airport -- best connectivity
- + Beachfront living at lower prices than Limassol
- + Major government investment: new marina, port redevelopment
- + Growing fast -- rising prices with room for growth
- + Balanced lifestyle: beach, affordable, connected

### Disadvantages:

- Smaller and less cosmopolitan than Limassol
- Beach quality varies
- Nightlife and dining more limited
- City center needs further regeneration
- Fewer international schools

## Famagusta (Ayia Napa / Protaras) -- The Tourism & Holiday Hotspot

Metric	Value
Avg. Price/m2	EUR 2,200 - 4,000/m2
Rental Yield	5-7% (seasonal)
Market Share	5%
Population	~50,000
Nearest Airport	Larnaca (40 min)
Best For	Holiday homes, short-term rental investors (Airbnb), beach lovers

### Advantages:

- + Best beaches in Cyprus -- crystal clear water
- + Highest short-term rental income potential (peak summer)
- + Strong tourism infrastructure
- + New Ayia Napa Marina -- luxury development hub

### Disadvantages:

- Highly seasonal -- very quiet in winter
- Limited long-term rental demand
- Fewer services outside summer
- Distance from major cities
- Occupancy drops significantly Nov-Mar

## Side-by-Side Comparison

Factor	Limassol	Paphos	Nicosia	Larnaca	Famagusta
Price/m2	EUR 3,500-5,500	EUR 2,000-3,500	EUR 1,800-3,000	EUR 2,000-3,200	EUR 2,200-4,000
Rental Yield	5-7%	4-5%	4-5%	4-5%	5-7% (seasonal)
Market Share	29%	18%	27%	21%	5%

## 8. Frequently Asked Questions

### Property Purchase

**Q: Can a foreigner buy property in Cyprus?**

A: Yes. EU citizens can buy unlimited properties freely. Non-EU citizens can buy one property (apartment/house + land up to 4,014 m<sup>2</sup>) without special approval. For additional properties, Council of Ministers approval is required -- this is typically granted as a formality.

**Q: Can I buy property remotely without visiting Cyprus?**

A: Yes, through a Power of Attorney (PoA). You can authorize a lawyer in Cyprus to sign contracts and handle the purchase on your behalf. The PoA must be notarized and apostilled in your country of residence.

**Q: Can I get a mortgage as a foreigner?**

A: Yes. Cyprus banks offer mortgages to non-residents, typically covering 60-70% of the property value (compared to up to 80% for residents). Interest rates range from 3-5%. Approval process takes 4-8 weeks.

**Q: What is the difference between buying a new and resale property?**

A: New properties (first sale from developer) are subject to 19% VAT (or 5% reduced rate for first residence) but are exempt from transfer fees. Resale properties are not subject to VAT but incur transfer fees (3-8% on a sliding scale, with a 50% discount). New properties are required for the fast-track PR program.

### Residency & Citizenship

**Q: Can I get Cyprus citizenship by buying property?**

A: Not directly. The Cyprus Citizenship-by-Investment program (golden passport) was terminated in November 2020. However, buying property worth EUR 300,000+ qualifies you for permanent residency, and after 5-7 years of residence, you can apply for citizenship through naturalization.

**Q: Can my family also get residency?**

A: Yes. The fast-track PR program covers the applicant, spouse, unmarried children under 25, and parents of both the applicant and spouse.

**Q: Do I need to live in Cyprus to maintain my PR?**

A: You do not need to live permanently in Cyprus, but you must visit at least once every 2 years. If absent for more than 2 consecutive years, your PR may be revoked.

**Q: Can I work in Cyprus with a Permanent Residency permit?**

A: PR holders under Regulation 6.2 (fast-track) cannot be employed in Cyprus. However, they CAN be self-employed through their own Cyprus-registered company (as director/shareholder).

### Taxation

**Q: Do I pay tax in Cyprus on my worldwide income?**

A: Only if you are a Cyprus tax resident (spending 183+ days per year in Cyprus, or qualifying under the 60-day rule). Non-residents are taxed only on Cyprus-source income. The "non-domiciled" status exempts new residents from Special Defence Contribution for 17 years.

**Q: Is there property tax in Cyprus?**

A: No. The annual Immovable Property Tax was abolished in 2017. You only pay municipal/community charges (EUR 100-500/year).

**Q: How is rental income taxed?**

A: Rental income is taxed at personal income tax rates (0-35%). The first EUR 19,500 is tax-free. You can deduct 20% of gross rent as deemed expenses, plus loan interest.

## Company

**Q: Do I need a company to invest in Cyprus property?**

A: Not necessarily. Individuals can buy property directly. However, a company structure offers advantages for multiple properties, lower tax on rental income (12.5% vs up to 35%), VAT recovery on commercial property, expense deductions, and work rights for PR holders.

**Q: Can a non-resident own a Cyprus company?**

A: Yes. There is no residency requirement for shareholders or directors. However, for tax residency, the company should have management and control in Cyprus -- typically achieved by having at least one Cyprus-resident director.

## Practical

**Q: Is Cyprus safe?**

A: Yes. Cyprus consistently ranks as one of the safest countries in the EU with very low crime rates. Violent crime is extremely rare.

**Q: What language is spoken in Cyprus?**

A: Greek is the official language. English is very widely spoken -- Cyprus was a British colony until 1960. Government forms and business correspondence are commonly available in English. Russian is also widely spoken in Limassol and Paphos.

**Q: What is the healthcare system like?**

A: Cyprus has the GESY (General Healthcare System) -- a universal public health system funded by contributions (2.65% from salary). Private healthcare is also excellent and affordable.

**Q: How is the education system?**

A: Cyprus has a good public education system (in Greek) and numerous private international schools offering British, American, Russian, and IB curricula. English-medium education is widely available.

**Q: Can I rent out my property on Airbnb?**

A: Yes, but you need to register the property with the Cyprus Tourism Organisation (CTO) and obtain a license. Short-term rental income is taxable. Limassol and Ayia Napa/Protaras have the strongest short-term rental markets.

## 9. Official Government & Institutional Links

All links lead to official .gov.cy domains or recognized institutional websites.

### Immigration & Residency

#### Civil Registry and Migration Department

<https://www.gov.cy/mip-md/en/>

Official portal for residence permits, immigration info, PR applications, visa requirements

#### Migration Department -- Permanent Residency Info

[https://www.mip.gov.cy/dmmip/md.nsf/usefulinfopr\\_en/usefulinfopr\\_en?OpenDocument](https://www.mip.gov.cy/dmmip/md.nsf/usefulinfopr_en/usefulinfopr_en?OpenDocument)

Useful information for permanent residence permit applications

#### Ministry of Interior

<https://www.gov.cy/moi/en/>

Oversees civil registry, migration, citizenship, and municipal affairs

### Property & Land

#### Department of Lands and Surveys

<https://portal.dls.moi.gov.cy/en-us/Pages/Home.aspx>

Title deed searches, property registration, transfer fees, land registry

#### Cyprus Land Registry Online Services

<https://eservices.dls.moi.gov.cy/>

Online property searches, title deed verification, mortgage information

### Taxation

#### Tax Department -- Ministry of Finance

<https://www.tax.gov.cy/en/home>

Tax registration, income tax, VAT, capital gains, tax forms and guides

#### PwC Cyprus -- Tax Facts & Figures 2025

<https://www.pwc.com.cy/en/publications/assets/tff-eng-2025.pdf>

Comprehensive tax reference guide (PDF) updated annually

### Company Formation

#### Department of Registrar of Companies

<https://www.companies.gov.cy/en/>

Company registration, name search, annual returns, filing requirements

#### Cyprus Securities and Exchange Commission (CySEC)

<https://www.cysec.gov.cy/en-GB/home/>

For investment firms, funds, and financial services regulation

### Employment & Labour

#### Department of Labour

<https://www.gov.cy/mlsi/dl/en/>

Work permits, employment law, labour disputes, employer obligations

#### Social Insurance Services

<https://www.gov.cy/mlsi/sid/en/>

Social insurance registration, contributions, benefits, pensions

### Driving & Transport

#### Department of Road Transport

[https://www.mcw.gov.cy/mcw/rtd/rtd.nsf/index\\_en/index\\_en](https://www.mcw.gov.cy/mcw/rtd/rtd.nsf/index_en/index_en)

Driving license exchange, vehicle registration, road safety

#### Driving License Documents & Procedures

<https://www.mcw.gov.cy/mcw/rtd/rtd.nsf/All/AA805A89E5ED997BC225781C00296BCF>  
Step-by-step guide for foreign driving license conversion

## Healthcare

### **GESY -- General Health System (NHS)**

<https://www.gesy.org.cy/sites/Sites/GESY/en/home/home.html>  
National health system registration, coverage, GP/specialist directory

## General Government

### **Gov.cy -- Cyprus Government Portal**

<https://www.gov.cy/en/>  
Central government portal with links to all ministries and e-services

### **Cyprus Tourism Organisation**

<https://www.visitcyprus.com/index.php/en/>  
Tourism info, short-term rental licensing, regional guides

### **Central Bank of Cyprus**

<https://www.centralbank.cy/en/home>  
Banking regulations, financial stability, consumer information

**Disclaimer:** While we strive to keep all links current, government websites may change. If a link is broken, please visit gov.cy and search for the relevant department.