

# New development

## Ciovo, Dalmatia



<b>Ref</b>	RE-LB-IRO1639
<b>Type</b>	New development
<b>Region</b>	Dalmatia > Trogir, Ciovo
<b>Location</b>	Ciovo
<b>Front line</b>	No
<b>Sea view</b>	Yes
<b>Distance to sea</b>	400 m
<b>Floorspace</b>	90 sqm
<b>No. of bedrooms</b>	3
<b>No. of bathrooms</b>	1
<b>Price</b>	€ 260 000

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We are happy to promote brand-new residence with a few luxury apartments on Ciovo!

The building is located in an excellent and quiet location, only 400 m from the sea, the beach and 1 km from the old town of Trogir.

This is the best priced apartment in the residence:

Three-bedroom apartment in a new building, in a small modern building with only 4 apartments on the island of Čiovo.

The living area of the apartment is 90 m2 and it is located on the 1st floor of the building.

It consists of 3 bedrooms, bathroom, toilet, hallway, kitchen with dining room and living room and a large terrace (14 m2) with a wonderful view of the sea.

The apartment has 2 parking spaces.

Price is 260 000 eur

There are three more apartments for sale in the building:

S1, GROUND FLOOR; 110 m2 - 3 bedrooms, bathroom, wc, hallway, kitchen with dining area and living room, terrace. The apartment comes with a garden territory of 50 m2 and 2 parking spaces. PRICE: 260,000 €.

S3, 2ND FLOOR; 90 m2 - 3 bedrooms, bathroom, wc, hallway, kitchen with dining area and living room, terrace. The apartment comes with 2 parking spaces. PRICE: 320,000 €.

All apartments have an open view of the sea and the islands, except for the apartment on the ground floor with a partial view.

Quality materials and equipment will be used during construction (inverter air conditioner, PVC carpentry, quality ceramics, underfloor heating, mosquito nets, electric blinds, security doors...)

Payment by stages of construction. Reservations are accepted at this stage.

Absolutely perfect offer.

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### **Bank Financing:**

### **Credit Conditions Summary for Croatian Nationals Living and Working Abroad, and Foreign Nationals Without Residency in Croatia (brief summary of 4-5 Croatian banks practice).**

Banks set different conditions for Croatian and non-Croatian passport holders.

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For Croatian nationals residing and employed abroad, eligible applicants include those with residence and employment in an EU country, a member state of the European Economic Area (EEA) (Iceland, Liechtenstein, Norway), or Switzerland.

### Credit Terms for Croatian Nationals Abroad:

- Loan Amount: Up to 80% of the property's official appraised value.
- Maximum Loan Amount: Generally up to €400,000 - €450,000 (loans up to €800,000 may be considered, subject to approval).
- Interest Rate: Current rates range from 3.69% to 4.19%.
- Collateral Requirement: Only available with a mortgage.
- Maximum Age: Up to 75 years, though most banks set a maximum of 67 years.
- Maximum Loan Duration: Up to 30 years.
- Property Insurance: Mandatory.
- Additional Insurance Requirements: Some banks require accident or life insurance.

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### Credit Conditions for Foreign Nationals

Foreign nationals are eligible for credit only if they hold EU citizenship (Permanent or Temporary Residence status are NOT taken into account).

Some Croatian banks finance only those EU countries where the Euro (€) is the official currency.

We are sorry, but the buyers from Bosnia, Serbia, USA, UK, Albania, Turkey, Ukraine, Russia, Georgia, Armenia, Kazakhstan and many other countries are not eligible for bank financing in Croatia.

- Loan Amount: Typically between 50% and 70% of the property's official appraised value, depending on the bank and loan size (with a minimum 30% down payment required).
- Maximum Loan Amount: Up to €400,000 - €450,000.
- Interest Rate: Current rates range from 3.89% to 4.19%.
- Collateral Requirement: Only available with a mortgage.
- Maximum Age: Up to 67 years.
- Maximum Loan Duration: Up to 30 years.
- Property Insurance: Mandatory.
- Additional Insurance Requirements: Some banks require accident or life insurance.

Please, note that the banks may also change their offer depending on your marital status, number and age of children, dependents, etc.

Minimum salary/income to be shown by the borrower is cca.3000 eur per month. Please, note that potential income deriving from Croatian property renting to tourists is not taken into account. The bank want to see some already available sources of income.

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Overall additional expenses borne by the Buyer of real estate in Croatia are around 7% of property cost in total, which includes: property transfer tax (3% of property value), agency/brokerage commission (3%+VAT on commission), advocate fee (cca 1%), notary fee, court registration fee and official certified translation expenses. Agency/brokerage agreement is signed prior to visiting properties.

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Price per m<sup>2</sup>:  
2889 €

Average price/m<sup>2</sup> of this type  
in this region:  
4045 €

Median price/m<sup>2</sup> of this type  
in this region:  
3598 €

Average price/m<sup>2</sup> of this type  
in Croatia:  
4262 €

Median price/m<sup>2</sup> of this type  
in Croatia:  
3987 €



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