

New development

Ciovo, Dalmatia



Ref	RE-LB-IRO1903
Type	New development
Region	Dalmatia > Trogir, Ciovo
Location	Ciovo
Front line	No
Sea view	Yes
Distance to sea	500 m
Floorspace	65 sqm
No. of bedrooms	1
No. of bathrooms	1
Price	€ 192 000

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Embark on the discovery of exclusive urban villas, nestled within 500 meters of the sea on the island of Čiovo!

Not distant from the bustling city of Split and standing boldly across from the scenic Trogir, Čiovo emerges as a beacon among the beloved Adriatic islands for wanderlust-driven tourists.

It's the ideal refuge for those yearning to escape the constant hum of activity, offering a haven of tranquility for much-needed relaxation.

The apartment in offer, perched on the second floor of an enchanting urban villa, occupies an area of 65.91 m². Comprising an open-concept living room, kitchen, and dining space, one bedroom, a bathroom, and a private terrace adorned with a breathtaking view of the sea, this retreat beckons those seeking solace.

This apartment comes complete with its parking space, seamlessly integrated into the overall offering and a portion of the roof terrace that unfolds panoramic vistas.

This refined villa stands as a vital piece of a developing ensemble, comprising five urban villas that converge harmoniously, blending modern architecture with awe-inspiring views and opulent amenities.

Meticulously designed with an acute eye for detail, these villas are poised to epitomize perfection, ensuring the pinnacle of comfort and elegance. Each villa is a haven comprising three three-bedroom apartments, catering to diverse living preferences, with apartment areas ranging from 59 m² to 163 m².

The ground-floor apartments boast gardens with inviting swimming pools, while the penthouse crowns the structure with its expansive roof terrace. The investor, ever considerate, offers the possibility of dividing the apartments on all floors into a one-bedroom and a two-bedroom apartment. In this scenario, the two-bedroom ground-floor apartment enjoys a private swimming pool and garden, while the penthouse apartments share the rooftop terrace.

The anticipated completion of this architectural masterpiece is set for September 2024.

Seize the chance to claim your own piece of paradise on the captivating island of Čiovo!

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).

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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.

- **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.
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This summary offers a clear overview of the main lending terms for Croatian nationals living abroad and foreign nationals seeking credit without Croatian residency.

Please, note that not all Croatian banks are ready to provide financing to Croatian nationals living abroad and foreign nationals seeking credit without Croatian residency.

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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 m²:
2954 €

Average price/m² of this type
in this region:
4045 €

Median price/m² of this type
in this region:
3598 €

Average price/m² of this type
in Croatia:
4262 €

Median price/m² of this type
in Croatia:
3987 €

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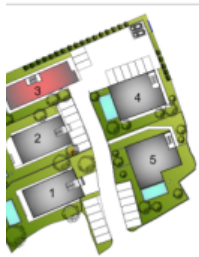
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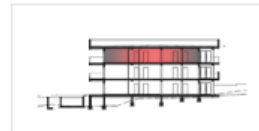
Tel: +385 91 357 3071 Viber, Whatsapp
info@adrionika.com
www.adrionika.com

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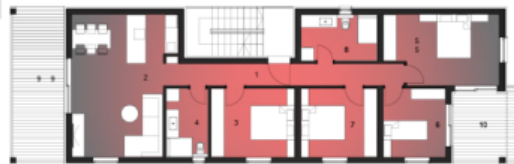
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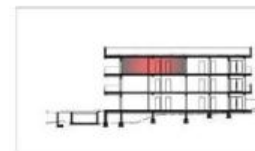
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1. Saldo awal	100	100	100
2. Saldo akhir	100	100	100
3. Saldo awal	100	100	100
4. Saldo akhir	100	100	100
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83. Saldo awal	100	100	100
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86. Saldo akhir	100	100	100
87. Saldo awal	100	100	100
88. Saldo akhir	100	100	100



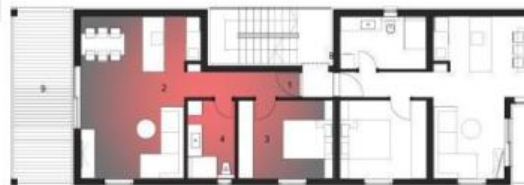
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	baseline portfolio		safe horizon portfolio	
gross return	5.20	4.02	5.20	4.02
	30.71	40.2	30.71	40.2
	12.84	40.2	12.84	40.2
	8.50	40.2	8.50	40.2
	18.76	40.2	18.76	40.2
net return	71.01	40.2	61.01	40.2
	11.58	40.2	2.88	40.2
	81.61	40.2	63.91	40.2

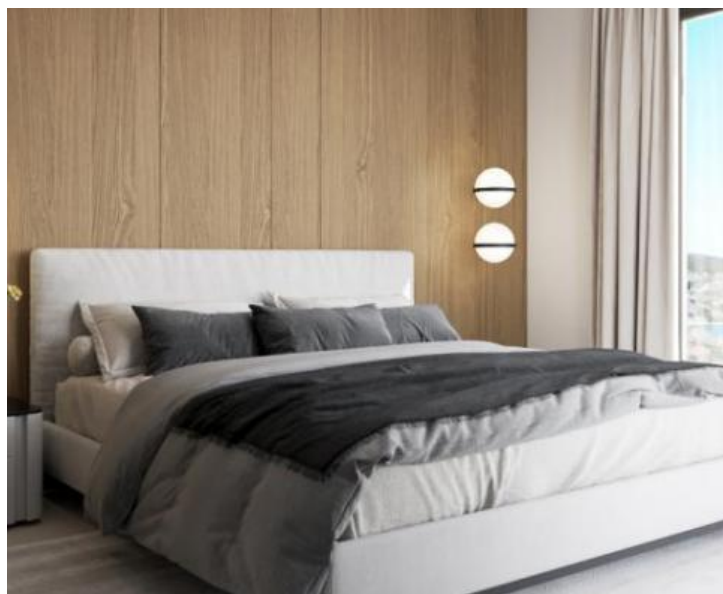


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info@adrionika.com
www.adrionika.com

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