

# New development

## Ciovo, Dalmatia



<b>Ref</b>	RE-LB10380
<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>	240 m
<b>Floorspace</b>	99 sqm
<b>No. of bedrooms</b>	3

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**No. of bathrooms**

2

**Price**

€ 240 000

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### New!

**A modern new building on the island of Čiovo, an island which has become a peninsula, with two bridges connecting it to the world-famous UNESCO-listed town of Trogir and international airport area!**

**The microlocation of this new building is ideal - it is enough elevated to allow magnificent views of the islands of Šolta, Drvenik and Brac, but again, very close to the center of this old Dalmatian place Okrug.**

**Just 240 meters from the sea with sea view!**

The following apartments are offered for sale:

- **Apartment S5:** located on the third floor, the surface of the apartment is 99.77 sqm, consists of living room, kitchen and dining room, three bedrooms, storage room, and balconies. The apartment also has a storage area of 10 sqm, packing space in a garage of 20 sqm, outside parking space in front of the garage. **Price: 240 000 €.**

Only the highest quality materials were used in the construction of the building. The apartments are fully air conditioned, one unit of air conditioning is located in the living room and the other two in the bedrooms. There is a floor heating in the living room with a kitchen and in the bathroom. The complete building is coated with a thermo facade of thickness  $d = 8\text{cm}$ . The carpenter is made of high-quality profiles with triple-glazed windows. On the balconies and in the bathrooms waterproofing was performed. Balcony fences are made of safety glass with thickness  $d = 16\text{mm}$ .

Highly recommended!

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### **Bank Financing from Croatian Banks:**

Credit Conditions Summary for Croatian Nationals Living and Working Abroad, and Foreign Nationals Without Residency in Croatia.

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

- Loan Amount: Typically between 50% and 70% of the property's 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.

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>:  
2424 €

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:  
4276 €

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



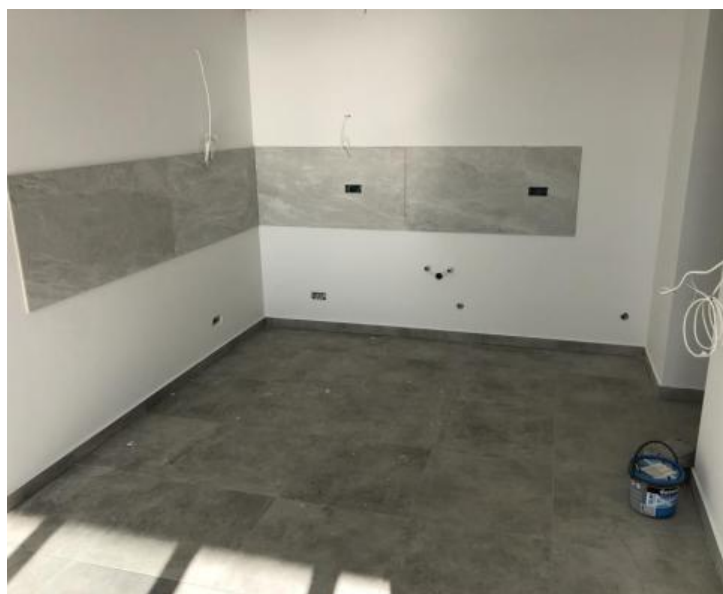
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