

New development

Ciovo, Dalmatia



Ref	RE-LB11231
Type	New development
Region	Dalmatia > Trogir, Ciovo
Location	Ciovo
Front line	No
Sea view	Yes
Distance to sea	300 m
Floorspace	58 sqm
No. of bedrooms	2
No. of bathrooms	1
Price	€ 200 000

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Luxury new complex on Ciovo with common swimming pool, elevator, parking area and garage!
Just 300 meters from the beach!

The following apartments are available:

S1-130 000
S2-175 000
S3-135 000
S4-138000
S5-175000
S6-143000
S7-145000
S8-185000
S9-150000
S10-250000
S11-200 000

Garage places are offered for sale for extra 15 000 eur per place.

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 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.

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:
3448 €

Average price/m² of this type
in this region:
4098 €

Median price/m² of this type
in this region:
3603 €

Average price/m² of this type
in Croatia:
4340 €

Median price/m² of this type
in Croatia:
4017 €

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

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