

# New development

## Seget, Dalmatia



<b>Ref</b>	RE-LB-IRO1854
<b>Type</b>	New development
<b>Region</b>	Dalmatia > Trogir, Ciovo
<b>Location</b>	Seget
<b>Front line</b>	No
<b>Sea view</b>	Yes
<b>Distance to sea</b>	100 m
<b>Floorspace</b>	61 sqm
<b>No. of bedrooms</b>	1
<b>No. of bathrooms</b>	1
<b>Price</b>	€ 188 677

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New modern residence of apartments 100 meters from the sea in Seget near Trogir!  
This property stands out with its elegant design, high-quality materials, and beautiful sea views.

The main features of this new complex is modern design, spaciousness, premium amenities, sea views even from the ground floor, and proximity to all necessary facilities.

We offer ground floor apartment with an area of 61.65 m<sup>2</sup>. Sale price: €188,677.50 - possibility to purchase a parking space for €10,000.00.

### **Other apartments available for purchase in this new development are the following:**

First-floor apartment with an area of 88.75 m<sup>2</sup>. Sale price: €234,540.00 - possibility to purchase a parking space for €10,000.00.

First-floor apartment with an area of 85.45 m<sup>2</sup>. Sale price: €196,830.00 - possibility to purchase a parking space for €10,000.00.

Second-floor/attic apartment with an area of 113 m<sup>2</sup>. Sale price: €375,800.00 - parking included.

Second-floor/attic apartment with an area of 90 m<sup>2</sup>. Sale price: €310,801.00 - parking included.

The apartment prices are tailored to fit the needs and desires of future owners. For additional information, viewing schedules, or inquiries, do not hesitate to contact us.

This modern new development represents an investment in quality living space, and we are here to help you realize that vision.

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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).**

1/

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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2/

### 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.

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>:  
3093 €

Average price/m<sup>2</sup> of this type  
in this region:  
4090 €

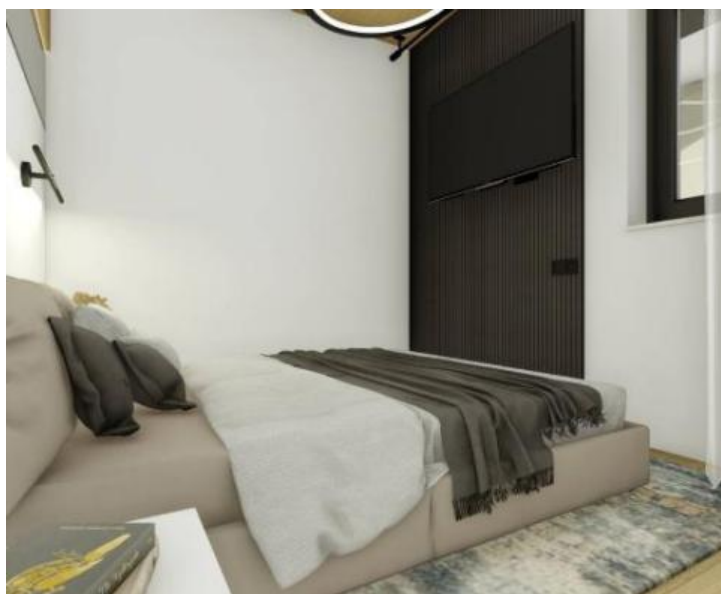
Median price/m<sup>2</sup> of this type  
in this region:  
3603 €

Average price/m<sup>2</sup> of this type  
in Croatia:  
4287 €

Median price/m<sup>2</sup> of this type  
in Croatia:  
4005 €

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