G&P LAZAROU
ESTATE AGENTS
εμπιστοσύνη

Before you sign

A guide to buying property in Cyprus

From the first viewing to the handover.

Petros Lazarou · Managing Director

Presentation 12 November 2026 · Edition prepared 16 November 2026

Licensed estate agent · Licence 442/E · Registration 701

A guide for your decision

What you check, when you check it and who confirms it.

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General information on transactions in the areas where the Republic of Cyprus exercises effective control. It does not replace a check of a specific property or personalised professional advice.

The buyer's journey

The critical checks come before any financial commitment.

01

Search and evaluation

02

Before the reservation

03

Before signing

04

Payments and completion

05

Handover and possession

At every stage: a document, who checks it, a deadline and written confirmation.

The purpose of the purchase comes first

Your needs decide which property is worth examining.

Living in it

School, daily commute, noise, orientation and the family's future needs.

Investment

Rental demand, running costs, vacant periods and the ability to resell.

Holiday home

Seasonality, distance and upkeep of the property while it stays closed.

Business use

Permitted activity, operating requirements and the cost of adapting the premises.

Write in one sentence why you are buying and how many years you plan to keep the property.

A viewing needs a second look

The picture in the listing is completed by an on-site and technical check.

At the viewing

- Visit the property on a different day and at a different time.
- Check noise, parking, access and neighbouring uses.
- Note visible signs of damp, wear and neglected maintenance.
- Ask what may be built on the neighbouring plots.

Before the offer

Compare what you saw with the listing and the documents.

A low price needs an explanation. Ask which factors affect it.

A viewing helps you choose. The condition of the construction is assessed by the appropriate engineer.

Listings, areas and asking price

Comparisons only make sense when they rest on the same data.

- Separate internal area, covered verandas and common areas.
- Ask for plans and an area schedule.
- Compare similar properties and documented transaction data, where available.
- For an independent basis of value, commission a valuation from a suitable professional.

Example: two listings of “100 m²”

The first includes verandas and a share of common areas.

The second refers only to the internal area.

The price per m² is not directly comparable.

The asking price is a starting point for negotiation, not a certification of market value.

Which professional checks what

Coordination works when responsibilities are clear.

Estate agent

Search, market data, information and coordination of the transaction.

Independent lawyer

Ownership, encumbrances, rights, contract terms and deposit of the sale contract.

Engineer / architect

Construction, permits, plans, permitted use and development potential.

Land surveyor / valuer

Boundary marking by a land surveyor. Documented value from a valuer, under a separate engagement.

Bank

Credit assessment, security, final approval and release of funds.

Tax adviser

VAT, charges and application of exemptions to the specific transaction.

Agree in writing the scope, the fee and the deliverables of each engagement.

The value of a licensed estate agent

The licence comes with specific professional obligations.

- Check the registration in the Register and a valid licence.
- Ask for the registration number and the licence number on the documents.
- There is disciplinary supervision and an obligation to hold insurance cover.
- Agree who pays the fee and when it becomes due.

Duty to inform

Article 21 of Law 71(I)/2010 provides for information on the physical condition, the encumbrances and other restrictions.

The obligations apply under the conditions and reservations of the law.

The legal and the technical check remain separate professional tasks.

Who sells and who signs

The authority to sign is checked before the deposit.

- Identify the seller and compare with the registered owner.
- Co-owners, inheritance or minors: check lawful representation.
- Company: current certificates, authorisation and the authorised signatory.
- Power of attorney: authenticity, validity, scope and any revocation.

A whole property or a share?

To sell a whole co-owned property, the owners who transfer must take part or be lawfully represented.

Buying a share has different consequences and procedures.

The right you acquire

The description “flat” or “house” is not enough to define the transaction.

Full ownership

The lawyer confirms which registered property and which rights are transferred.

A unit with a separate title

Check the unit itself and its share of the jointly owned property.

An undivided share

You acquire a percentage of the property. Any partition agreement and rights of use need checking.

Contractual rights

While the title is pending, the contract and its deposit give protection under the legal conditions.

Ask for a written description of the right that will be registered in your name.

Title and search certificate

Ownership, encumbrances and the legality of the construction each need a separate check.

- The title identifies the registered property, the owner and the share.
- The search certificate shows encumbrances and prohibitions as at its date of issue.
- A certificate dated within 5 working days of the date of the contract is attached to it (contracts from 12/12/2023).
- The check is updated before any critical payment or transfer.

When the title is pending

Ask for the specific step that is missing: approvals, division, survey, registration application or release of the mortgage.

Agree who is responsible, the timetable and the consequences of delay.

Mortgages and third-party rights

A safe payment depends on a documented release procedure.

- The lawyer examines mortgages, memos, prohibitions and the priority of encumbrances.
- Checks easements, rights of way and other restrictions.
- Distinguishes full discharge of the mortgage from partial release of the unit.
- The contract sets out the amounts, the payment account, the deadlines and the release steps.

The Type A and Type B procedure

The lawyer examines the lender's declaration and the payment confirmation, where Law 132(I)/2023 applies.

Type C allows the contract to be deposited without Type A. Ask for the consequences to be explained before you sign it.

Two permits and a certificate

Ask for complete copies together with any later amendments.

Planning permit

What development and use are permitted on the specific plot and on what conditions.

Building permit

Which construction plans and works have been approved.

Certificate of approval

What the competent authority approves for the completed development and which notes or pending matters exist.

The title deed and the permits do not by themselves prove that every later extension is lawful.

Extensions and change of use

The engineer compares the actual building with the approved plans.

- Enclosed verandas, basements, storerooms, pools and outbuildings.
- Conversions into living space or another use.
- Any pending approvals and the possibility of regularisation.
- Estimated cost, time and the effect on financing or transfer.

Hypothetical teaching example

An enclosed veranda is presented as an extra room.

The plans show an open veranda. Before the purchase, an engineer and a lawyer examine the legality and the available options.

The issue is assessed with documents and costs before it is agreed how to deal with it.

Technical inspection and energy

The inspection report helps you estimate repairs and future costs.

- Structural condition, roof, waterproofing and damp.
- Electrical and mechanical installations and drainage.
- Insulation and the Energy Performance Certificate.
- Quotes for the essential works that will be needed.

Energy class

Ask for the current certificate from a registered qualified expert, where required.

The law provides for the energy class to be stated in the relevant commercial advertisements.

A sale “as is” makes the check and a clear contractual record even more important.

What the price includes

Record what has been agreed explicitly in the contract and its annexes.

Parking and storage

Title, approved plans and a right of exclusive use, where there is one.

Equipment

Kitchen, wardrobes, air conditioning, light fittings and other items.

Installations

Solar water heater, photovoltaics, tank and fencing, with a check of ownership and operation.

Handover inventory

A detailed description, condition and photographs where they help.

Agree who puts right anything that is missing or different at handover.

02

Checks by type of property

Apartment, house, plot, field and commercial premises.

The detailed checking tables are in the appendix.

Apartments and ground-floor units

The purchase includes rights and obligations within a jointly owned building.

- Documentation of parking, storage, garden and roof.
- Distinguishing common areas from areas of exclusive use.
- Building rules, co-ownership share and the allocation of costs.
- Management committee, insurance and lift maintenance.

Hypothetical teaching example

The seller uses two parking spaces, but the documents support only one.

Before you commit, ask for confirmation of which right is transferred for each space.

Finances and management of the building

The management file complements the file for the apartment.

Arrears and common expenses

A written statement and a contractual provision on who settles the old arrears.

Reserve fund and repairs

Meeting minutes, budget and planned major works.

Areas and allocation of costs

Comparison of the title, the plans and the way common expenses are currently apportioned.

Letting and use

Building rules, existing leases and restrictions on the intended use.

The lawyer examines any liability for arrears. Do not assume that they transfer automatically.

Houses and villas

Boundaries and structures are confirmed with documents and work on site.

Boundaries and actual possession

A survey check and, where needed, boundary marking by a land surveyor.

Structures and permits

Extensions, basements, pools and outbuildings compared with the approvals.

Condition of the construction

Roof, waterproofing, drainage, sewerage or septic tank.

Rights and infrastructure

Rights of way, shared installations and the terms of access or maintenance.

The position of the fence needs to be compared with the legal boundaries.

Plots

Development potential comes from combining the rules with the facts on the ground.

- Planning zone, building density, coverage, height, floors and uses.
- Legal access, a registered road and frontage.
- Stage of division and pending matters for the title.
- Water, electricity, sewerage and the cost of connections.
- Slope, ground, retaining walls, watercourses and restrictions.

A preliminary study before buying

The architect examines whether the intended development fits, with the required distances and setbacks.

The engineer estimates excavation, retaining walls and the need for a geotechnical investigation.

Fields and agricultural land

The decision rests on the permitted use of the specific plot today.

- Zone, permitted uses and special conditions for development.
- Access, easements and availability of services.
- Protected areas, watercourses and special regimes.
- Area, frontage and the real cost of infrastructure.

Expecting a change of zone

A verbal assurance that it “will be included in the plan” does not document a future right to develop.

Ask a competent professional to check it and, where required, a written position from the competent authority.

Offices

The specific activity determines the checks needed.

Permitted use

Check the permit and the requirements of the activity.

Operation of the building

Parking, accessibility, opening hours and rules.

Installations

Fire safety, air conditioning, electrics and telecoms.

Real cost

Common expenses, maintenance and fit-out before opening.

Change of use

Check feasibility and approvals before relying on a future conversion.

Tax treatment

VAT and any right of deduction, depending on the activity.

Shops and food outlets

Buying a property and buying a business need different checks.

The property

- Permitted use and the operating licences needed.
- Frontage, signage, loading and access.
- Ventilation, drainage and special installations.
- Building rules and any existing lease.

If you are also buying a business

A separate valuation and legal check for the equipment, contracts, staff and liabilities.

Record exactly what is being transferred and under which agreement.

Warehouses and industrial property

The suitability of the building must match the intended operation.

Zone and licensing

Permitted activity, special permits and fire safety.

Access and loads

Heavy vehicles, clear height, ramps and permitted floor loads.

Supply and installations

Electrical capacity, ventilation and the cost of any upgrade.

Previous use

History of activities, environmental risks and possible remediation obligations.

The form of the transaction

Additional checks depending on how you acquire the property.

New or resale

Confirm the tax treatment and the construction file.

Under construction

Specifications, progress of works, payments and delivery.

Vacant or tenanted

Terms of possession, leases, deposits and any tenant protection.

Full ownership or a share

Rights of use, the ability to exploit the property and resale.

Assignment of a contract

Check the original sale contract, payments, encumbrances and the deposit deadline.

Auction

A separate procedure, conditions of participation and a specific legal check.

Properties under construction

Specifications and safeguards are agreed before the payments start.

- Check the seller, ownership of the land, permits and encumbrances on the project.
- Binding specifications and plans as annexes.
- Payments linked to certified progress of the works.
- Delivery date and terms for delay or non-completion.
- Guarantees, defects and the process for issuing a separate title.

What does “guaranteed” mean?

Ask who gives the guarantee, what amount or obligation it covers, when it expires and how it is triggered.

A photorealistic image has to be compared with the contractual specifications.

The real total cost

Draw up a purchase and start-up budget before you commit.

- Price and confirmed VAT or transfer fees, where they apply.
- Legal, technical, valuation and bank costs.
- Agency fee, only if payable by the buyer.
- Insurance, connections, common expenses and local charges.
- Repairs, fit-out, furniture and a reserve.

A written cost table

For each item note the amount, the payee, the payment date and whether it includes VAT.

Separate the firm amounts from the estimates and from costs still to come.

The tax treatment and the exemptions are confirmed for the specific transaction.

VAT on housing: limits and conditions

Whether 5% applies depends on the buyer, the property and the dates.

19%
Standard rate

5%
Eligible main residence

General regime: 5% for the first 130 m² of buildable area and a value of up to €350,000, provided the total does not exceed 190 m² and €475,000. Special arrangements exist.

Transitional cases: earlier permit applications may fall under the previous regime. The relevant deadlines and extensions must be checked.

First occupation

From 01/09/2026 the 5-year test from completion of the building is abolished. The definition is tied to systematic use of the building for at least 18 months. The word “resale” in a listing is not enough to decide the VAT.

If the eligible use stops before ten years have passed, the Department must be notified and the VAT difference is repaid proportionally, subject to the legal exceptions.

Transfer fees and stamp duty

The final calculation is made for the specific transfer.

Value band	Rate
Up to €85,000	**3%**
Over €85,000 up to €170,000	**5%**
Over €170,000	**8%**

The rates apply in bands. As a rule a 50% reduction is provided on the calculated fees.

Exceptions and older documents

Where VAT applies to the same transaction, transfer fees are as a rule not paid. The accepted value and the exceptions are checked, including cases without the 50% reduction.

From 01/01/2026 stamp duty was abolished. A single signature by 31/12/2025 keeps the document under the previous regime.

Do not automatically add VAT and transfer fees together. Ask for a detailed confirmation.

Financing before you commit

A pre-approval has to become a final approval on clear terms.

- Loan amount, term, interest rate, costs and security.
- Bank valuation and the accepted basis for lending.
- Own contribution and available cash for the purchase costs.
- The effect of a rise in interest rates or a fall in income.
- Payments that fit the loan release schedule.

A lower bank valuation

Depending on the bank's policy and terms, a larger own contribution may be required.

Before signing, agree what happens if the loan is not approved or is delayed.

Ask for a written statement of the financing and have your lawyer check the terms.

Gross and net operating yield

A teaching example with explicit assumptions, not a forecast of returns.

- Check leases, possession, deposits and arrears.
- Allow for vacant periods, maintenance, insurance and management.
- Calculate tax, financing and major one-off costs separately.
- A self-catering accommodation needs registration and a registry number in the advertisements.

Capital including purchase costs	**€250,000**
Potential rent: €1,200 × 12	**€14,400**
One month without a tenant	**−€1,200**
Owner's operating costs	**−€2,700**
Net operating income	**€10,500**

Gross: 5.76%
Net operating: 4.20%

Before tax, loan payments and one-off capital costs. The amounts are hypothetical.

From reservation to handover

Signing, deposit, transfer and physical handover are separate stages.

1. **Reservation on written terms**
2. **Signing the contract**
3. **Deposit at the Land Registry**
4. **Transfer of the title**
5. **Physical handover**

- Deposit the sale contract without delay, within 6 months of signing.
- Once the sale contract is deposited, the buyer protections of Law 81(I)/2011 apply.
- When the title is pending, physical handover may come before the transfer.
- Payments on written terms, to a confirmed payee, with proof.
- A buyer from outside the EU needs to consider a permit to acquire. Buying does not automatically give a right of residence.

Handover and outstanding items

Handover is completed with an inspection and a written record.

Final inspection

A list of defects, photographs and agreed deadlines for putting them right.

Deliverables

Keys, meters, warranties, certificates, plans and manuals.

Possession

Vacant possession or taking over the agreed lease, with the relevant documents.

Outstanding items

Who acts, by when, and what contractual protection applies if the works are not completed.

The lawyer coordinates the final payment with the terms of the contract and your safeguards.

Five actions before you commit

1. Set the purpose of the purchase and a total budget.
2. Choose your professionals and commission independent checks.
3. Gather the title, the search, the permits and the plans.
4. Record rights, payments and obligations in the contract.
5. Deposit the sale contract in good time and organise the handover.

The right decision starts with the right questions.

Your questions

G&P LAZAROU
ESTATE AGENTS
εμπιστοσύνη

Discuss the open points before the next commitment.

For the guide and your questions: **info@gplazarou.com**

Nicosia
+357 22 024949

Larnaca
+357 24 104949

Limassol
+357 25 024949

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Checklist · pp. 44–47
Sources · pp. 48–50

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Apartment: detailed check

APPENDIX · Points to check with the competent professional

Omission / open item	Possible consequence	Check or evidence
Parking space or storage without documented use	The right is disputed	Title, plans and building rules
Unpaid common expenses	Dispute over settlement and possible liability	Statement of arrears and a contractual provision
Unknown reserve fund	Special levy for major works	Meeting minutes and budget
Restrictions on letting	The intended use cannot go ahead	Rules, permits and legal check
Unclear area	Wrong comparison of price per m²	Plans and schedule of areas
Unknown allocation of costs	Higher cost of ownership	Title, rules and basis of charging

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House: detailed check

APPENDIX · Points to check with the competent professional

Omission / open item	Possible consequence	Check or evidence
Fence taken to be the boundary	A difference in possession or encroachment on a neighbour	Survey check and boundary marking
Plans not compared with the building	Unapproved extension or conversion	Approved plans and an engineer's inspection
Pool or outbuilding without confirmed approval	Cost of regularising or an obstacle to the transaction	Valid permits and amendments that cover it
Unknown sewerage	Cost of connection or maintenance	Details from the competent body and a technical check
Roof and waterproofing not checked	Unexpected repair works	Engineer's report and quotations
Easements and shared installations	Third-party rights or maintenance obligations	Title, search and related agreements

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Plot: detailed check

APPENDIX · Points to check with the competent professional

Omission / open item	Possible consequence	Check or evidence
Only the building density was examined	The intended development does not fit	Preliminary architectural study
Pending division	Delay in issuing a separate title	Permits, approvals and stage of registration
Unknown slope and ground condition	Extra cost of excavation and retaining walls	Survey and, where needed, a geotechnical check
Watercourse or another restriction	Reduction of the usable area	Survey and planning data
Unconfirmed utility connections	Extra cost and time	Written supply terms from the competent bodies
Unclear legal access	Limits on development and daily use	Registered road, title and rights of way

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Field: detailed check

APPENDIX · Points to check with the competent professional

Omission / open item	Possible consequence	Check or evidence
Expectation of a change of zone	Development that may never become possible	Check of the current regime
Unchecked access	Inadequate or unlawful access	Title, plans and rights of way
Protection regime overlooked	Restrictions on or a ban on development	Planning data and the competent authority
Assuming it can be built on from the area alone	Special conditions not met	Examination of the specific plot
Third-party rights	Restrictions on use	Search certificate and title
Infrastructure not budgeted	Total development cost that does not stack up	Quantities and connection terms

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Office: detailed check

APPENDIX · Points to check with the competent professional

Omission / open item	Possible consequence	Check or evidence
Unconfirmed use	The activity cannot be licensed	Planning permit and special requirements
Inadequate parking / access	Difficulty operating or being licensed	Permits, rules and an inspection
Inadequate fire safety	Additional compliance works	Study and required approvals
Unknown fit-out cost	Budget overrun	Technical study and quotations
Unchecked common expenses	High recurring cost	Statement of charges and rules
Unclear tax treatment	VAT that is unbudgeted or not recoverable	Check by a tax adviser

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Shop and food outlet: check

APPENDIX · Points to check with the competent professional

Omission / open item	Possible consequence	Check or evidence
Confusing the property with the business	Taking on unchecked liabilities	Separate valuation and legal check
Missing operating licences	Delay or inability to operate	Competent authority and required approvals
Ventilation / drainage not checked	Large installation cost	Mechanical engineer's study
Building rules overlooked	Restrictions on use, signage or hours	Rules and related permits
Inadequate loading	A day-to-day operating problem	Check on site and necessary approvals
Existing lease not assessed	Handover subject to the tenant's rights	Lease, deposits and legal check

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Industrial property: check

APPENDIX · Points to check with the competent professional

Omission / open item	Possible consequence	Check or evidence
Unconfirmed activity	The use is not permitted	Zone, permits and the competent authority
Inadequate electrical capacity	An upgrade with cost and delay	Supply details and an electrical study
Unsuitable height or floor load	Equipment cannot be installed	Engineer's technical report
Inadequate access for heavy vehicles	Limits on daily operation	Inspection and access plans
Unknown environmental history	Possible remediation cost or liability	Environmental and legal check
Inadequate fire safety	Additional compliance cost	Study and necessary approvals

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Buyer's checklist 1/4

Property: ..... Date: ..... Completed by: .....

#	Stage	Checkpoint	Status	Outstanding
1	Before the offer	Purpose of the purchase and holding period written down.		
2	Before the offer	Total budget including taxes, fees, charges and a reserve.		
3	Before the offer	Financing pre-approval and available own contribution.		
4	Before the offer	A second visit on a different day and at a different time.		
5	Before the offer	Comparison with similar properties on a common area basis.		
6	Before the offer	Energy class and the related certificate, where required.		
7	Before the deposit	An independent lawyer of my own choosing.		

Status: Y = confirmed in writing · O = open · N/A = does not apply, with a reason.

Buyer's checklist 2/4

Property: ..... Date: ..... Completed by: .....

#	Stage	Checkpoint	Status	Outstanding
8	Before the deposit	Identification of the owner and authority to sign.		
9	Before the deposit	Title, and a clear record of anything pending for the issue of a separate title.		
10	Before the deposit	A recent search for mortgages, encumbrances, prohibitions and third-party rights.		
11	Before the deposit	Confirmation of the right I am buying: unit, share or contract.		
12	Before the deposit	Written reservation and refund terms. Verification of the payee.		
13	Before the deposit	Check of the estate agent's licence and a written fee agreement.		
14	Before signing	Planning permit, building permit and amendments.		

Status: Y = confirmed in writing · O = open · N/A = does not apply, with a reason.

Buyer's checklist 3/4

Property: ..... Date: ..... Completed by: .....

#	Stage	Checkpoint	Status	Outstanding
15	Before signing	Certificate of approval: what it covers, any notes, or the stage of issue.		
16	Before signing	Plans compared with the building and a check of boundaries where needed.		
17	Before signing	Independent technical inspection and the cost of repairs.		
18	Before signing	Independent valuation, depending on the instruction and the financing.		
19	Before signing	A written list of the spaces, equipment and installations included.		
20	Before signing	Specifications, payment stages, delivery and the consequences of delay.		
21	Before signing	Final financing terms and how the contract deals with refusal or delay.		

Status: Y = confirmed in writing · O = open · N/A = does not apply, with a reason.

Buyer's checklist 4/4

Property: ..... Date: ..... Completed by: .....

#	Stage	Checkpoint	Status	Outstanding
22	Before signing	Procedure for discharging the mortgage or releasing the unit. Type A check, where it applies.		
23	At signing	Search certificate attached, dated within 5 working days of the contract date.		
24	After signing	Prompt deposit of the sale contract, within the legal period of 6 months, and proof of deposit.		
25	Before the transfer	Permit to acquire for a buyer from outside the EU, where required.		
26	Before the transfer	Updated search, the necessary certificates and settlement of debts.		
27	At handover	Final inspection and a written list of defects with deadlines.		
28	At handover	Keys, meters, warranties, deliverables and confirmation of the state of possession.		

Status: Y = confirmed in writing · O = open · N/A = does not apply, with a reason.

Sources and evidence 1/3

Primary sources and company details · Checked 13 November 2026 · legal points re-checked 16 November 2026

[1] **Department of Lands and Surveys**

Basic Information before the Purchase of Immovable Property

Title, units, common areas, permits and assignment.

[2] **Department of Lands and Surveys**

Contract of sale / exchange / development in exchange for units

Deposit within 6 months and the Type A, B and C procedure.

[3] **Department of Lands and Surveys**

Obligations and administrative fines under Law 81(I)/2011

Search certificate within 5 working days of the contract date.

[4] **CyLaw / Cyprus Bar Association**

The Estate Agents Law, 71(I)/2010

Licence, insurance, fee and the duty to inform.

Click the title to open the source. Rules and exceptions are re-checked at the time of the transaction.

Sources and evidence 2/3

Primary sources and company details · Checked 13 November 2026 · legal points re-checked 16 November 2026

[5] **Tax Department**

VAT and immovable property

Reduced VAT, limits, special and transitional provisions.

[6] **CyLaw and Tax Department**

Law 95(I)/2000, Eighth Schedule / Rights and obligations

See also: ten-year use of the home and the repayment of VAT.

[7] **Department of Lands and Surveys**

Sale / Exchange: rights and fees

Bands, the 50% reduction and exceptions to its application.

[8] **CyLaw / Cyprus Bar Association**

Law 142(I)/2006, section 8A: advertising of buildings

Energy class in commercial advertisements.

Click the title to open the source. Rules and exceptions are re-checked at the time of the transaction.

Sources and evidence 3/3

Primary sources and company details · Checked 13 November 2026 · legal points re-checked 16 November 2026

[9] **Tax Department**

Repeal of the Stamp Duty Laws, Law 239(I)/2025

In force from 01/01/2026 and the treatment of older documents.

[10] **Deputy Ministry of Tourism**

Registration of self-catering accommodation

Registration and display of the registry number in advertising.

[11] **Ministry of the Interior**

Acquisition of property by non-Cypriots

Permit to acquire, conditions and the competent District Administration.

[12] **G&P Lazarou Estate Agents Ltd**

Company details and contact

Company and office details as published on the website.

Click the title to open the source. Rules and exceptions are re-checked at the time of the transaction.