



 **CyprusMove.com**

Agent Overview

CyprusMove Limited

The Relocation and Property Promotion Specialists

About Us

- ❑ CyprusMove Limited is a UK registered limited company.
- ❑ Founded in 2025, with offices in the UK and Cyprus.
- ❑ Directors, George and Hayley Harris have been helping people to invest in Cyprus and relocate there since 2022.
- ❑ They have over 25 years of experience in project management.
- ❑ CyprusMove partners with developers, real estate agents, legal and other related professionals to provide all the services needed when investing in real estate in Cyprus and relocating to the island.



Our Services

- ❑ CyprusMove is a relocation management and property promotion business. This is basically what we do:
 - Promote resale and new properties in Cyprus for investment, purchase or long-term let
 - Project manage people's relocation to Cyprus by giving them a dedicated Relocation Manager who facilitates their relocation requirements.
 - Introduce our clients to our trusted partners to undertake the services they may need e.g.
 - Legal services for residency, starting a business and other requirements.
 - Tax advice when relocating or investing.
 - Wealth management, to ensure financial strategy is aligned to required outcomes.
 - Shipping and removal services, to ensure peoples belongings are transferred to Cyprus.



Why do we recruit Agents?

- ☐ We are looking for individuals and businesses to proactively promote our services.
- ☐ Recommendation is the most efficient form of marketing.
- ☐ Our marketing strategy is based upon a pyramid structure, enabling our Agents to financially benefit from introducing and recommending our services to their own contacts e.g. family, associates and people they encounter.
- ☐ We are targeting high growth in the first three years of business; we are relying on Agents to help us achieve our objectives.



Role of the Agent

- ❑ We cannot realistically reach our target audience using standard marketing methods, the audience is too large.
- ❑ Therefore, we are recruiting Agents to promote our services to family, friends, associates and people who they encounter, who have an interest in investing or relocating to Cyprus.
- ❑ The Agent is simply a lead generator, achieving leads through identifying opportunities to make a positive recommendation about our services.
- ❑ The Agent is not required to sell anything, that's our role.
- ❑ The Agent just needs to pass on our details to their contacts, and we do the rest.
- ❑ An Agent can also create their own Agent structure to increase their lead generation.



Why do individuals and businesses want to invest In Cyprus?

1. EU Membership & Eurozone Stability

- Cyprus is a full member of the European Union and the Eurozone, offering access to the EU single market and legal protection under EU law.
- Investors benefit from regulatory alignment with the EU and international standards.

2. Favourable Tax Regime

- **12.5% corporate tax rate** – one of the lowest in the EU.
- **No withholding tax** on dividends, interest, and royalties paid to non-residents.
- **Double tax treaties** with over 65 countries, including the UK, Russia, and China.
- Attractive **non-domicile tax regime** for foreign residents.

3. Strategic Location

- Located at the crossroads of Europe, Asia, and Africa.
- A natural hub for trade, logistics, and regional headquarters.
- Easy access to major markets in the Middle East, Europe, and North Africa.

4. Booming Real Estate Sector

- Strong demand from foreign buyers, especially in coastal cities like Limassol, Paphos, and Larnaca.
- No restrictions on foreign property ownership.
- High rental yields in tourist and business districts.
- Potential for capital appreciation, especially in areas undergoing infrastructure upgrades (e.g. marinas, golf resorts, tech parks).

5. Residency & Citizenship Incentives

- **Permanent residency** through real estate investment.
- Although the **citizenship-by-investment** program was discontinued, Cyprus still offers attractive migration pathways for investors and retirees.



Why do individuals and businesses want to invest In Cyprus?

6. Modern Infrastructure & Digital Transformation

- Advanced telecoms and internet infrastructure.
- Growing focus on becoming a regional **technology and innovation hub** (especially in fintech, blockchain, and shipping tech).
- Significant investment in **renewable energy, marinas, airports, and road networks**.

7. Safe, Stable & English-Speaking Environment

- One of the **safest countries in Europe** with low crime rates.
- Legal and business environment based on the **British common law system**.
- Widely spoken English – especially in business, legal, and banking sectors.

8. Economic Growth & Government Incentives

- Strong rebound after the 2013 financial crisis; diversified economy.
- Government offers **investment incentives** and **start-up support**, particularly in innovation, shipping, and green energy.

9. Skilled Workforce & High Quality of Life

- Educated and multilingual workforce.
- Excellent healthcare (GESY) and education (including English-speaking schools and universities).
- Mediterranean lifestyle, clean beaches, and over 300 days of sunshine per year.

10. Established Property Management Services

- Cyprus has an established Property Management set-up to support property investors.
- Many developers have their own property management business to support their clients.
- There is an established network for supporting investors for both short-term and long-term lets.



Investment Performance

What recent data shows

Rental yields

Across Cyprus, **gross rental yields** (before costs, taxes, vacancies) for apartments are often in the **4%-6%** per year range. [P. Pericleous Real Estate](#)

[Cyprus+4DevelopersCyprus+4Cyprus Mail+4](#)

In more popular or premium areas (seaside, in strong demand neighbourhoods, Limassol especially), yields tend toward the higher end of that range. [Cyprus Mail+2The North](#)

[Cyprus+2](#)

For houses (detached or villas), yields are generally lower on average than apartments.

[DevelopersCyprus+1](#)

Capital appreciation / Price growth

Some sources report annual property price growth in certain districts of **3-7%** in recent years. [Global Citizen Solutions+2Tranio+2](#)

In more dynamic, coastal, or tourist-driven areas, appreciation can be even higher.

[Tranio+2Kairos Real Estate Northern Cyprus+2](#)

Combined ROI (rental + capital growth)

If you combine yearly rental yield (say ~5%) with moderate capital gains (~3-6%), the total annualised return (gross) could be **around 7-11%** in many favourable cases.

In certain higher-risk or high-growth locations (or in Northern Cyprus, or short-term rentals), some projections suggest even higher gross returns—if everything goes well.



Investment Performance

Estimate summary

Type of property / location	Expected gross return (rent only)	Combined return (rent + capital growth)	Expected net return (after costs)
Good apartment in popular city/coastal area	~5-6%	~8-11%	~4-7%
Standard apartment in smaller city / less popular area	~3.5-5%	~6-8%	~3-5%
Villas / holiday home with seasonal rentals	Higher gross in season, but lower in off season – gross maybe 6-8% if well managed	Could reach ~9-12% in good market	More volatile, maybe ~5-8% net
Commercial properties / prime locations	Potentially higher yield (6-9% or more) but likely more capital needed and risk	Combined returns could be strong if demand holds	Lower once costs & vacancies factored in

Investment Performance

City	Gross rental yield (apartments) typical	Price growth / capital appreciation	Key observations & caveats
Limassol	Around 5-6% , sometimes up to 7% in high-demand/seaside or elite central areas. (The Luxury Playbook)	Price increases in Limassol are solid: ~7-8% YoY in some quarters for apartments; houses somewhat less, depending on area. (Global Property Guide)	Higher yields are harder to get once you account for high purchase price. Properties further from coast or in less fancy neighbourhoods yield less. Maintenance, property tax etc reduce net. Also, some slowdown in new price growth. (Cyprus Property News)
Paphos	Good potential: ~ 6-7.5% for well-located apartments (especially coastal/tourist/ex-pat areas). (Investropa)	Price growth has been strong: some reports of ~11-14% YoY growth for apartments & houses in past year in prime zones. Forecasts expect more moderate but still positive growth of ~3-5% annually in following years. (Investropa)	Because Paphos is popular with tourists & foreigners, short-term rental income can push yields up. But seasonality, higher maintenance/management for holiday/short-term stays, and sometimes higher volatility. Some areas less desirable or inland will have lower yields.
Nicosia	Lower than Limassol/Paphos in many cases: about 4-5% for good apartments; maybe slightly more in very well-located or premium units. (DevelopersCyprus)	Price growth has been more modest. In some periods, Nicosia has lagged (very low or even flat YoY in some sub-markets). Eg, one report shows ~2.7% nominal growth (or lower inflation-adjusted) in some periods. (Global Property Guide)	It's more stable, less volatile. Demand tends to be steadier (local tenants, students, professionals) so less risk of big empty periods. But also, less upside compared to tourist/coastal markets.

Investor Support

- ❑ We provide a broad range of support to individuals and businesses looking to invest in property in Cyprus.
- ❑ Our partnerships with Cypriot real estate companies and developers provides us with a large property portfolio that is suitable for investment.
 - <https://properties.cyprusmove.com>
- ❑ Our legal partners are trusted professionals who provide totally independent legal advice to ensure that your investment is based upon a sound legal status.
- ❑ We have other partners who can advise our clients on tax and wealth management in relation to their investment in Cyprus.
- ❑ Our team support client's property search, can arrange viewings and even a whole trip to Cyprus if required.
- ❑ We can also arrange complementary accommodation in local 5-star hotels and airport transfers (terms and conditions apply).
- ❑ In certain circumstances, we can fund client's application for permanent Cyprus residency.

George is our Sales
Director



Complete the
[Property Questionnaire](#)

Buying Off-Plan in Cyprus

Here is our top tips when buying off-plan:

- ☐ In most cases the property will not be completed for 2 years.
- ☐ You may get a good discount with the Developer to reserve early but this is not guaranteed.
- ☐ Buying a property over €300K should qualify you for fast-track permanent residency
- ☐ You should only have to pay 5% VAT assuming you meet that criteria
- ☐ To reserve a property, it'll cost between €10K and €30K depending on its value
- ☐ Never engage the solicitor that is recommended by the Developer.
- ☐ Once you have reserved the property, you'll be expected to finance the deposit quickly, e.g. a minimum of 30% up to 50%.
- ☐ At this point, you will effectively have some level of ownership of the land associated with your purchase (your solicitor would sort this with the land registry).
- ☐ There will be further stage payments up to completion that is arranged via your solicitor with the Developer.



“We will introduce you to our trusted partners that will provide the necessary legal support needed during the purchase process.”

Buying Off-Plan in Cyprus

Other points to consider:

- ☐ Is this a phased development? Are you going to be living in a potential building site for many years?
- ☐ Is the potential saving worth the early reservation. Based upon the prices and the market I'd say that is currently the case.
- ☐ Check that the permission has been given to build on the land before your reservation.
- ☐ Bear in mind that the title of the property may take a couple of years at least to be fully issued.
- ☐ Go with a recommendation, CyprusMove can assist here as they have multiple development partners.

Note – buying a property through our network provides you with independent legal advice, someone on the ground here in Cyprus that will represent your interests.



“The value add of our service is that you have a single point of contact that is based in Cyprus and can support your purchase throughout the process.”

Relocation Management

- ☐ We project manage the full relocation for our clients (individuals, couples or whole families).
- ☐ We also support businesses to relocate.
- ☐ Our service involves being a 'one stop shop' and 'single point of contact' for all our clients relocation requirements.
- ☐ Operating from Paphos in Cyprus, we are available in country to manage their relocation activities with our partners.
- ☐ We manage client's immigration application and other legal services (e.g. setting up a Cypriot business).
- ☐ Our team supports client's applications for Cyprus healthcare (GESY) and can handle the interactions with Cypriot authorities.
- ☐ We provide property services to find clients a beautiful new home.
- ☐ We facilitate other advice and guidance e.g. tax advice via our registered partner network.
- ☐ Our shipping and removal partners will ensure that clients belongings get to Cyprus and handle customs requirements.

Hayley is our senior
Relocation Manager



Complete the
[Relocation Questionnaire](#)

Accommodation Services

- ❑ We provide clients with a dedicated Accommodation Manager.
- ❑ They will assist clients to find the best possible property, whether they are looking to buy or rent a new home.
- ❑ We have thousands of properties for sale on our own property portal.
 - <https://properties.cyprusmove.com>
- ❑ We partner with many of the main registered real estate agents here in Cyprus.
- ❑ We are agents for many of the largest and trusted development companies here in Cyprus.
- ❑ Our properties are located in the four main areas, e.g.
 - Paphos
 - Limassol
 - Larnaca
 - Polis
- ❑ We ask clients to complete our [Property Questionnaire](#) to inform us of your requirements.



Legal Services

- ❑ We partner with 'trusted' legal professionals who are fully experienced and qualified in Cypriot law.
- ❑ Our partners will provide clients with a proposal up front for the services that they may require e.g.
 - Supporting any legal requirements with a new property purchase e.g. conveyancing services.
 - Handling immigration requirements.
 - Applications for permanent residency permits.
 - Setting up a Cypriot business (e.g. a Cypriot limited company).

Note – our legal partners are completely independent of our real estate and development partners.



Shipping and Removals

- ❑ Our global shipping and removal partners will ensure that clients belongings are shipped safely to Cyprus.
- ❑ We will provide a proposal based upon the quantity of goods that need to be shipped (e.g. per cubic metre).
- ❑ We can pack and remove their belongings ready for shipping, taking the stress away from having to do this themselves.
- ❑ Our team can unpack their belongings and setup their furniture in their new home.
- ❑ We also provide support for:
 - Importing vehicles into Cyprus
 - Managing the related customs requirements with regards to any import duty
 - Flying clients' pets to Cyprus and handling the necessary paperwork requirements



Tax and Wealth Management

- ❑ We partner with registered and experienced providers of tax advice and wealth management services
- ❑ Our partners are certified to European Union (EU) requirements to provide services within the EU and therefore Cyprus.
- ❑ Being able to obtain the right tax advice is vital if clients are to establish yourself in the best possible financial position when investing in Cyprus.
- ❑ Wealth management advice is useful if clients are to maximise the potential of your existing assets.
- ❑ Our partners offer an initial meeting to discuss their situation and provide them with the basic answers they need regarding your best financial approach going forward.
- ❑ They will also provide long-term support to ensure that clients benefit from the generous taxation system that Cyprus has to offer (if applicable).



General Advice & Guidance

- ❑ We are here to help clients have a relatively stress-free move to Cyprus.
- ❑ Our team are on hand to expedite their relocation so that they don't have to travel back and forth.
- ❑ We support many other requirements e.g.
 - Arranging a school to educate their children.
 - Applying for GESY (Cyprus Healthcare System).
 - Dealing with utility providers (e.g. Electricity and Water).
 - Exchanging driving licenses.
 - Obtaining car and contents insurance.
 - Arranging a will (they will need a Cypriot compliant last will and testament).
- ❑ We can arrange 'fact finding tours', so that clients can check out specific areas or even view specific properties.



Our Fees

- ❑ We charge a daily rate for the management of a relocation.
- ❑ The charge is based upon a rate of €400.00 per working day.
- ❑ A typical relocation management will cost anywhere between €1800.00 and €3600.00 (depending upon the service requirements).
- ❑ We provide a proposal up-front to fix the service charge.
- ❑ Clients can pay in instalments (e.g. spread the cost over 6 months).
- ❑ We ask clients to complete a [Relocation Questionnaire](#) so that they can be provided with an accurate proposal.

Note – If they purchase a property via one of our partners then their Relocation Management fee could be refunded. See our terms and conditions for more details.



Our Partner Fees

Some example costs are below. However, specific costs for a relocation will be based upon their detailed requirements.

- ❑ A pink slip (temporary visa) for a married couple costs €1000.00 + VAT
- ❑ A digital nomad visa is approximately €550.00 + VAT.
- ❑ Shipping and removals, this is based upon the cubic metre but varies depending upon the country of origin (e.g. you could expect over €220.00 per cubic metre).
- ❑ Tax advice, initial call is free. Specific costs will vary based upon their time and services provided.
- ❑ Various other expenses include:
 - Blood tests / medical tests - €100.00 (per person)
 - Medical insurance - €150.00 (per person)
 - Submission fee - €140.00
 - Certifying documents - €10.00 (per document)
 - Customs fees – Estimate at least €400.00
 - Bank holding deposits (for repatriation) - €600.00 (per person)



Housing Costs in Cyprus

The cost of accommodation will vary significantly. However, here is a basic guide:

☐ **Purchase - Resale**

- Apartments – from €120,000
- Townhouse – from €200,000
- Villa – from €300,000

☐ **Purchase – New** (minimum 5% + VAT will need to be added to the price)

- Apartments – from €165,000
- Townhouse – from €260,000
- Villa – from €400,000

Note – Resale properties in Cyprus will need modernisation and are likely to need a budget of between €100,000 to €200,000.

☐ **Renting** (huge variations will apply and properties are in short supply)

- Apartments – from €800
- Townhouse – from €1200
- Villa – from €1500



Agent Commission Structure

The Agent qualifies for 15% commission of any net revenue generated by the lead they provided to CyprusMove.

Commission is paid by CyprusMove to the Agent once the qualification criteria is triggered (see our terms and conditions for more details).

Commission on property promotion can be significant, so Agents who know people looking to invest in property or purchase property can do very well.

Note - Agents are required to formalise the relationship and sign up to our Agency Agreement prior to any lead generation activities.



Agent Commission – Example 1

Relocation Management Fees – paid by the client to CyprusMove

Example:

The client pays us €2400.00 for their services to manage their relocation to Cyprus.

The Agents commission rate is the net revenue (after any applicable expenses) of the fee paid by the client to us. In this case, after applicable expenses the revenue obtained is €2000.00.

The Agent will be paid 15% of €2000.00, equal to **€300.00**

Note - Payment terms apply – see Agent Agreement for specific details



Agent Commission – Example 2

Successful Property Rental Fees – paid by the client to CyprusMove

Example:

The client pays the appointed partner their deposit and first month's rent for the property promoted by us on behalf of the appointed partner. The first month's rent is €2000.00

The Agents commission rate is the net revenue (after any applicable expenses) of the fee paid by the appointed partner to us. Typically, this is 50% of the first month's rent. In this example that would be €1000.00.

The Agent will be paid 15% of €1000.00, equal to **€150.00**

Note - Payment terms apply – see Agent Agreement for specific details



Agent Commission – Example 3

Successful Property Purchase Fees – paid by the client to CyprusMove.

Example A – New Property:

The client pays the appointed partner their reservation fee and the required deposit. The property cost **€750,000 + VAT** (excluding any additional extras such as furnishings).

The Agents commission rate is the net revenue (after any applicable expenses) of the fee paid by the appointed partner to us. Typically, this is between 5 and 10% of the property cost (excluding VAT and extras). In this example the commission fee paid by the appointed partner to us is 10%.

The Agent will be paid 15% of €75,000, equal to **€11,250.00**

Note - Payment terms apply – see Agent Agreement for specific details



Agent Commission – Example 4

Successful Property Purchase Fees – paid by the client to CyprusMove.

Example B – Resale Property:

The client pays the appointed partner the full purchase price of the resale property. The property cost **€500,000**.

The Agents commission rate is the net revenue (after any applicable expenses) of the fee paid by the appointed partner to us. Typically, this is between 2.5% and 5% of the commission paid by the property owner to the appointed partner. (Note - this varies depending upon the agreement between the appointed partner and us.) In this example, the commission fee paid to us was based upon 50% of 5% of the purchase price e.g. €25,000 / 2 equals €12,500.

The Agent will be paid 15% of €12,500, equal to **€1875.00**

Note - Payment terms apply – see Agent Agreement for specific details



Next Steps

We are happy to have a 30-minute call with you to discuss becoming an Agent.

[Contact Us](#) to arrange a call.

If you would like any additional information, then please email:

info@cyprusmove.com

