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SERVING PUBLIC INTEREST
AND SOCIETY AT LARGE

Useful Tax Guide for Greeks abroad and Non- residents

Understanding taxation in Greece

Understanding the tax system is crucial for expatriates, whether they are planning to work, retire, or invest in Greece. This guide covers all the topics posted on IAPR's website dedicated section for [Greeks abroad and non residents](#) and intends to break down the essentials of the Greek tax system.

Navigating the specificities of Greek taxation will provide a better understanding of the residency status, income tax obligations, property taxes, and potential benefits, so that compliance with the rules does not seem that overwhelming.



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1

Registration in the tax register

Issuance of Tax Identification Number and Authentication Key

Procedure

- 1. Submission of Request:** The interested person, legal representative, tax representative, or authorized third party submits a request electronically via the "TIN & Authentication Key" application on myAADE digital portal.
 - ✓ *The application for a TIN is also a request for the issuance of the Authentication Key*
 - ✓ *The competent Tax Office is automatically determined.*
- 2. Login Requirements:** The interested person can freely log in to the app without registration. The legal representative, tax representative, or authorized third party must log in using their TAXISnet codes.
- 3. Identification:** The interested person can choose to be identified with one of the following:
 - in person at the Tax Office or
 - a direct video call with the first available agent (FAA) using myAADElive service or
 - a video call appointment using myAADElive service.
- 4. Processing:** After identification, the application is processed by a Tax Service employee.



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Delivery of TIN issuance certificate and Authentication Key

1. Application submitted by the interested person:

The interested person receives the TIN issuance certificate and the Authentication Key via the e-mail address provided in the application.

2. Application submitted by a legal or tax representative:

- **The legal or tax representative** receives the TIN issuance certificate through their digital mailbox ("My Messages") and the Authentication Key and access codes via their e-mail in an encrypted file.
- **The interested person** (if (s)he is not a minor and has legal capacity) also receives the TIN issuance certificate and the Authentication Key, along with access codes in an encrypted file via the e-mail address provided by the tax representative in the application.

3. Application by an authorized third party:

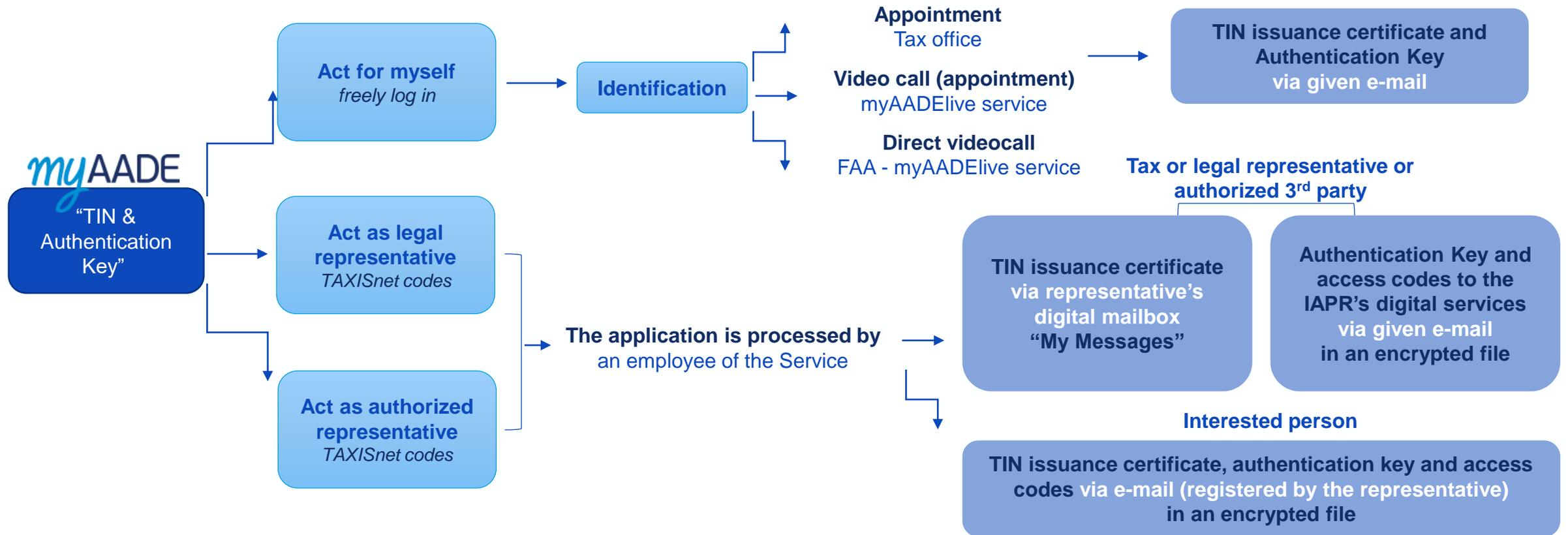
- **The tax representative** receives the TIN issuance certificate through their digital mailbox ("My Messages") and the Authentication Key and access codes via their e-mail in an encrypted file.
- **The interested person** receives the TIN issuance certificate and the Authentication Key via the e-mail address specified in the application.
- **The authorized third party**, if consent is provided, receives the TIN issuance certificate through their digital mailbox ("My Messages") and the Authentication Key and access codes via their e-mail in an encrypted file.



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Issuance of Tax Identification Number



Issuance of TIN and Authentication Key for **minor children** of tax residents abroad

1. The parent or guardian of the minor, or their tax representative, submits an electronic request for the issuance of the TIN and Authentication Key exclusively through the [“TIN & Authentication Key”](#) application of the myAADE digital portal.
2. The application is processed by an employee of the Service.
3. The legal or tax representative receives the TIN issuance certificate through their digital mailbox ("My Messages"), and the Authentication Key and access codes are sent to their e-mail in an encrypted file.



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Supporting Documents

- Identification document (e.g., national ID card, passport, EU country ID card, special expatriate ID card, etc.).
- Document (power of attorney or simple solemn declaration with authentication of the signature either from gov.gr, the Citizens' Service Center or the consulate) for the appointment of a tax representative, where the tax representative's details and identification document are indicated.
- Solemn declaration by the tax representative for the acceptance of their appointment with their signature authenticated either from gov.gr, the Citizens' Service Center or the consulate).
- Marriage certificate with official translation, where required.
- Fill-out the "Obtain TIN and Authentication Key" online form.

For minor children of tax residents abroad:

- Child's **birth certificate or parents' marital status certificate** officially translated into Greek.
- **Solemn declaration of both parents** with their consent, except for the case of the death of one parent or a court decision or a private agreement (validated by a court) that specifies the custody of the child.



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Registration to the online services of TAXISnet new users

Procedure

- In order to register to the online services of new users, it is required to already have a TIN and to submit a relevant online application, by going to: myAADE > TIN & Authentication Key > Authentication Key [here](#), in which the interested person specifies the **username** and **password** that he/she wishes to have as a system user.
- To complete the registration procedure, it is necessary to receive an Authentication Key which can be issued in the following ways:



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A) The taxpayer

- **Remotely:** In this case, the details of the electronic application (TIN, ID card type and number, and mobile phone number) are crosschecked electronically through a secure connection with the mobile phone service provider indicated by the taxpayer or with those provided by the payment service providers.
- **Remotely via Videocall:** If the taxpayer chooses this option, he/she can communicate via videocall with an employee of the myAADElive service, either directly with the first available agent (FAA) or after a scheduled appointment.
- **With physical presence at the Tax Office:** By choosing this procedure, they are directed to the “**My Appointments**” application where they select an available appointment at a Tax Office of their choosing.

For the Videocall and the physical presence, a requirement in order to receive the Authentication Key is to provide a TIN and identification document (national ID, passport, residence permit, etc.) of the individual.



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B) The legal representatives and tax representatives of tax residents abroad

The legal representative or the tax representative logs in to the application using his/her personal credentials, and the system checks whether the TIN entered is related in the Tax Registry to other TINs, for which he/she has the right of legal representation. If there are such related TINs, a list of the TINs they represent is displayed, so that they can select the TIN for which, as a legal representative, they are submitting an application for registration and Authentication Key issuance.

C) Authorized third parties

The third party, acting as an authorized person, logs in to the application using his/her personal credentials, fills the taxpayer's TIN, retrieves the details of the individual on whose behalf he/she is acting from the IAPR's Registry and attaches the relevant authorization.

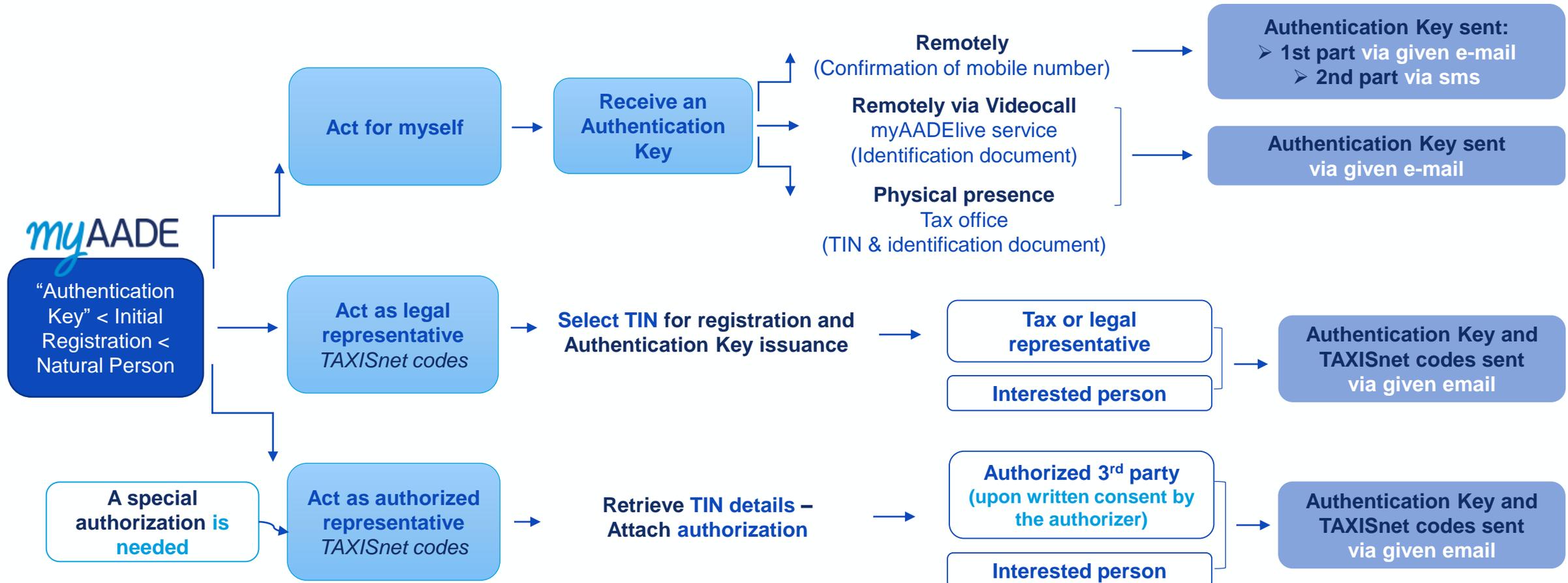
Upon successful completion of the verification, the Authentication Key is issued and sent via e-mail to the taxpayer's e-mail address.



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Registration to the online services of TAXISnet new users



Changes to registry information

Change of personal details (name & identification details), residential address abroad, relations, marital status

Procedure

The interested person submits the application for change of details to the myAADE digital portal through the Application “My requests”, by selecting the “Changes of personal information other than declaration of death and inheritors” procedure in the “Registry” section.

Supporting Documents

- Identification document (national ID, passport, residence permit, EU country ID, special expatriate ID, etc.).
- Filled-out Δ210 Form (available on IAPR’s website www.aade.gr in the [forms list section](#))
- Relative certificates (Marriage/Civil Partnership Certificate, a copy of a lawsuit for divorce or other any other evidence proving the spouses’ separate living, etc.).



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Commencement of Activity of Foreign Residents – Sole Proprietorship

Procedure

The interested person or their tax representative submits the declaration of change of details to the myAADE digital portal through the Application "My requests", by selecting the procedure "Commencement of activity for individuals who are not served through the Single Digital Portal Gov.gr" in the "Registry" section.

*On the IAPR website, in the menu entitled "**Services - Information**", by following the sub-menu entitled "**Useful Guides**", there is a useful guide on the subject of "[Commencement of business activity](#)", which refers to the forms must be filled in and the necessary supporting documents must be attached as the case may be in order to submit a declaration of commencement of business activity by an individual person for the purpose of setting up a sole proprietorship. Also, the procedure and required supporting documents are described in detail in paragraph 4.1. "[Commencement of activity of individuals](#)" in the "[Registry Procedures Guide](#)".*



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Supporting Documents

- **Filled-out Δ211 Form** (available on [IAPR's website](#) in the [forms list section](#))
- **Identification element of the headquarters** and other business facilities, indicatively: title deed, proof of right to use the space or proof of electronic submission of a rental information statement or free concession of the space.
- **Establishment pre-approval or a copy of the request submission certificate for approval** and a solemn declaration in the event that an activity is added which falls under the following Activity Codes:
 - 56.10.11.06 Catering services by an entertainment center-cosmopolitan tavern
 - 56.30.10.09 Services provided by an entertainment center - cabaret or nightclub
 - 56.30.10.10 Services provided by an entertainment center - café chantant
 - 56.30.10.11 Services provided by an entertainment center – bar
 - 56.30.10.12 Services provided by an entertainment center – discotheque
 - 90.04.10.09 Concert hall services
 - 93.21.10.01 Water park services (water slides, etc.)
 - 93.21.10.02 Amusement Park services



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Change of Details of Headquarters or Domestic Facilities, Greek Accounting Standards (Books, VAT), Activities, Foreign Facilities

Procedure

The interested person logs in with his/her access codes and declares the changes in the [myAADE](#) digital portal, by going to: Registry & Contact > Change Registry Details.



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2.a

Tax residence for individuals

Tax residency criteria (Article 4 of ITC)

- An individual is considered a **Greek tax resident**, if they:
 - a) have their **permanent or principal residence**, or their **habitual abode**, or the **center of their vital interests** (i.e. their personal and economic relations) in Greece
or
 - b) are **consular, diplomatic or public officials** of similar status, or **civil servants** with Greek nationality working abroad.
- An individual being in Greece for a period **exceeding 183 days, cumulatively**, during any **twelve-month period**, is considered a **Greek tax resident from the first day of their presence** in Greece.
 - **This criterion does not apply** to individuals who stay in Greece **exclusively for touristic, medical, therapeutic or other similar private reasons** provided that their stay **does not exceed 365 days**, including short periods of stay abroad.



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Examples (1/2)

1. An individual, unmarried, engaged in business activity in Greece and participating in a cultural association, expands his business activity abroad (as a secondary activity), and resides equally in Greece and abroad. This individual remains a Greek tax resident, under the provisions of paragraph 1a of Article 4 of ITC, as he maintains economic and personal ties in Greece; i.e., his center of vital interests is located in Greece (primary business activity and social ties).
2. An individual, a public servant with Greek citizenship, working abroad where he resides with his family, while maintaining secondary family and social ties abroad. This taxpayer remains a tax resident of Greece under the provisions of paragraph 1b of Article 4 of ITC.



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Examples (2/2)

3. An individual, unmarried and tax resident abroad, is employed by a Greek company under a two-year contract and is physically present in Greece for more than 183 days, starting from 01/11/2023.

This taxpayer, having a physical presence in Greece for more than 183 days, is considered a tax resident of Greece under the provisions of paragraph 2 of Article 4 of ITC, as well as point (a) of paragraph 1 of Article 4 (permanent and primary residence in Greece, habitual residence in Greece, and center of vital interests – economic ties in Greece).

This individual is therefore required to declare in Greece their worldwide income earned from 01/01/2024 onwards.



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Issuance of Tax Residence Certificate (TRC)

- Tax residents of Greece can apply digitally to obtain a Tax Residence Certificate (TRC) by using the personal TAXISnet access codes.
- Updating their personal details is necessary for the issuance of a digital version of the TRC.
- The TRC is issued in digital format, automatically, upon submission of the application, in Greek and English. It certifies the applicant's tax residence and bears a unique issue number, as well as an electronic seal (eSeal).
- Its validity is certified via the QR code, which is issued together with the certificate.
- For the current or previous year, one can issue a TRC:
 - a) for the purposes of implementing the Double Taxation Avoidance Agreement (DTAA) and
 - b) for other purposes.



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Claim form for the application of the Double Taxation Avoidance Agreement between Greece and another country

- This claim form is used by individuals or legal entities who are **tax residents of a country that has a DTAA with Greece** and who receive **income arising in Greece**.
- To apply the provisions of the DTAA and benefit from **reduced or exempt withholding tax**, the applicant must:
 1. **Fill in, sign and stamp (by their country of residence)** the claim form (where applicable)
 2. **Either:**
 - Have their **foreign tax authority** complete, sign, and stamp **Section VII** of the form, **or**
 - Submit a **separate Tax Residence Certificate (TRC)** issued by the competent authority of their country, along with the completed claim form.

The submitted documentation allows the Greek tax authorities to verify eligibility under the DTAA and apply the relevant tax relief.



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Annual Claim for refunding of income tax

This form is submitted by individuals or legal entities who have paid **income tax in Greece** and are seeking a **refund** based on:

- The provisions of a **Double Taxation Avoidance Agreement (DTAA)** between Greece and their country of tax residence, and/or
- The presence of **excess tax withheld** compared to their actual tax liability.

To process the refund, the applicant must:

1. **Fill in, sign and stamp** (by their country of residence) the annual refund claim form
2. **Attach** supporting documents, such as:
 - **Proof of tax withheld** (e.g. withholding tax certificates),
 - A valid **Tax Residence Certificate (TRC)** for the relevant tax year, and
 - Any other required documentation demonstrating eligibility for tax relief.

This annual claim enables the Greek tax authority to review the case and, where applicable, issue a **refund of overpaid income tax**.



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For more information on...

- Documents concerning the Requests for the application of Double Taxation Avoidance Agreements as well as the Requests for Refund pursuant to the Double Taxation Avoidance Agreements can be found electronically on IAPR's website, [here](#).
- All relative information regarding the separate TRC (its validity and use) on the claims for the application of DTAA's and/or the annual claim for tax refund can be found on [Circular E.2074-2022](#).



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2.b

**Transferring tax
residency from Greece
abroad**

Transferring tax residency from Greece to Abroad

A **Greek tax resident** who intends to **transfer their tax residency abroad** must follow the procedure set by the Greek tax administration:

1. Application Submission Deadline

- The application must be submitted **by the last business day of the first ten (10) days of March** of the **tax year following the departure year**.
- If applicable, the individual must also submit a **written declaration** appointing a **tax representative in Greece**.

2. Submission of Supporting Documents

- Relevant supporting documents must be submitted **by the last business day of the first ten (10) days of September** of the **tax year following the departure**.



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Transferring tax residency from Greece to Abroad

3. Methods of Submission

Applications and supporting documents can be submitted via:

- **Digital submission** through the "My requests" platform on the [myAADE](#) digital portal
→ Select: **Thematic Group:** *Income*, **Procedure:** *Foreign residents – procedure for changing tax residence*
- **Physical submission** via **registered mail** or **courier**, in a sealed envelope.

4. Administrative Review

The tax administration must **rule on the completeness and sufficiency** of the submitted file within **two (2) months** from the date of submission of the supporting documents.

(Based on Decision POL. 1201/2017 of the IAPR's Governor)

5. Final Deadline

The **absolute final date** for submission of applications and supporting documents is **December 31st** of the year **following the tax year of departure**.



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Example

Mr. Andreas Papadopoulos, a Greek tax resident, relocated to Germany on July 15, 2024, for a permanent employment contract with a German company. He intends to transfer his tax residency from Greece to Germany starting from the 2024 tax year.

To complete this process, he must:

1. **Submit an application** for the transfer of his tax residency to the competent tax authority in Greece **by the last business day of the first ten days of March 2025 (10th March for this year)**.
2. If requested, **submit a written declaration appointing a tax representative in Greece**.
3. **Submit all required supporting documents** (e.g. proof of residence, employment contract, certificate of tax residency from German authorities) **by the last business day of the first ten days of September 2025**.
4. Ensure that all documents are **submitted no later than December 31, 2025**.

The Greek tax office must respond on the completeness and sufficiency of the documentation within two months of the date of submission.

If the application is accepted, Mr. Papadopoulos will be considered a non-tax resident of Greece as of January 1, 2024, and will be taxed in Greece only on income derived from Greek sources.



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2.C

**Alternative Taxation
(articles 5A, 5B, 5C of
the ITC)**

Tax Incentives in order to attract New Tax Residents

Under the provisions of **Article 5A of the ITC**, **tax incentives** are established to attract **high-net-worth tax residents** to transfer their **tax residency to Greece**, in order to receive alternative taxation of their foreign-sourced income.

Eligibility Criteria

- The investor must **not have been a Greek tax resident for 7 out of the last 8 years**.

Investment Requirement

- A **minimum investment of €500.000 in Greek real estate or companies** must be made **within 3 years**.

Tax Obligation

- An annual lump-sum tax of €100.000 is payable for 15 years, regardless of income amount.
- Failure to pay the lump-sum tax or complete the investment results in full taxation of worldwide income.



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Tax Incentives in order to attract New Tax Residents

According to the provisions of **Article 5B of the ITC**, individuals who **receive a foreign pension** are offered the option to **transfer their tax residency to Greece** and benefit from an **alternative taxation regime** on their **foreign-sourced income**.

Eligibility Criteria

- The individual must **not have been a Greek tax resident for 5 out of the last 6 years**.
- The transfer must be **from a country that has a tax cooperation agreement** with Greece (e.g., a Double Taxation Agreement or exchange of information agreement).

Tax Obligation

- **A tax rate of 7%** is applied to the individual's **total foreign-sourced income**
- The **preferential rate applies for 15 consecutive tax years**.
- Non-payment of the tax results in full taxation of worldwide income.



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Tax Incentives in order to attract New Tax Residents

Finally, the provisions of **Article 5C of the ITC** complete the framework for attracting non-resident individuals in order to transfer their tax residence to Greece, through the establishment of a special taxation method for their Greek-sourced income from employment and business activity.

Eligibility Criteria

- The individual must **not have been a Greek tax resident for 5 out of the last 6 years** prior to relocation.
- They must provide **employment or business services** in Greece.

Tax benefits

- **50% of employment and business income earned in Greece is exempt from income tax.**
- This tax benefit applies for **7 consecutive tax years.**

Failure to meet conditions results in taxation of worldwide income according to general provisions.



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Tax Incentives in order to attract New Tax Residents

Regulatory Framework and Application Procedures

- The ITC outlines specific procedures and deadlines for individuals applying for alternative taxation.
- Applications must be submitted to the Tax Office for Residents Abroad by March 31st of the relevant tax year for Articles 5A and 5B.
- For Article 5C, applications depend on the timing of taking up duties, with specific deadlines based on the date of employment commencement.
- Individuals can withdraw from the provisions at any time during the application period.

For more details:



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3.a

**Customs Exemptions
Relating to the Transfer
of Residence to Greece**

Customs duty and tax exemptions

Customs duty and tax exemptions

- ✓ *when **importing personal property**, including motor vehicle,*
- ✓ *for **Greeks transferring their habitual residence to Greece**, as long as the individual's habitual residence is abroad for at least two (2) years prior to its transfer to Greece (not applicable for students abroad).*
- ✓ *Extend to **Custom duties** (in cases of third countries outside EU), **VAT**, **Registration fee** and **Environmental fee** (for vehicles)*

Exemption for personal property: household goods (i.e. furniture, clothes, books, pc, etc.), transport means (motor vehicle or caravan, motorcycle, pleasure boats), and other items (i.e. pets, professional equipment). Regarding **the motor vehicle, only one (1) may be imported** provided that the person concerned has the ownership and use of the vehicle at the place of his/her previous residence, for a period of at least six (6) months before the transfer of the residence and the vehicle complies with the appropriate emission standards.



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Customs duty and tax exemptions

Exemption from registration fee: 80% exemption for individuals transferring their habitual residence from **specific countries** when buying a motor vehicle or caravan, regardless of whether they owned and used a motor vehicle in the place of their previous residence.

Exemption is NOT granted for: **Vehicles for public use** (with ten (10) seats or more, including the driver, truck for transporting goods, any other special vehicles), **personal property** that, by their nature or quantity, reflects any **commercial interest or is intended for economic-activity** (except for portable tools or instruments necessary to the person concerned for the pursuit of his profession), **alcohol products, tobacco and tobacco products**, with the exception of quantities delivered free of charge to travelers.



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Customs duty and tax exemptions

General Information

- ✓ As regards the customs procedure, **the interested persons must submit the relevant customs declaration along with the certificate of transfer of habitual residence** to the Greek Customs Authorities.
- ✓ The **entry of the property** may be carried out all at once or in stages **within a period of twelve (12) months** after the issuance of the Certificate.
- ✓ Personal property entering Greece under the above-mentioned terms and conditions shall not be disposed of, hired out or lent during the period of 12 months following their entry.

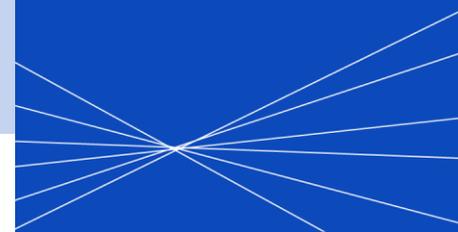


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3.b

Cash Reserves



Controls on cash entering or leaving the European Union (EU)

Every individual entering or leaving the EU and **carrying cash equal to or greater than €10.000 (or its equivalent in other currencies)**, is obliged to declare this amount of cash to the competent Authorities of the EU Member States through which he/she enters or exits the EU (according to the Regulation (EU) 2018/1672).

The term “cash” includes, besides currency, negotiable instruments payable to the bearer, as well as commodities used as highly liquid means of storing value, such as:

- a) coins with a gold content of at least 90%
- b) bullion such as bars, nuggets or clumps with gold content of at least 99,5%.



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Controls on cash entering or leaving the European Union (EU)

- In cases of unaccompanied cash movement (entering or leaving the EU) with a total value equal to or exceeding €10.000, the competent authorities of the Member States may require, systematically or on a case-by-case basis, the sender or the recipient, or their representative, to submit a disclosure declaration within a period not exceeding thirty (30) days, according to the Regulation (EU) 2018/1672. In Greece, the control of the movements of cash or its equivalents across the border have been assigned to the Customs Authorities.
- The cash declaration of accompanying cash consists of completing the relevant forms provided by the Customs Authorities at the entry or exit point from the EU, and subsequently submitting them, signed, to these Authorities by the traveler, who has the right to ask and receive a certified copy of them. The same also applies in the case of cash disclosure for unaccompanied cash.



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Controls on cash entering or leaving the European Union (EU)

- In the event of non-compliance with the obligation to submit the above declarations or in case of submission of deficient or inaccurate declarations, an administrative fine is imposed, which is immediately payable, equal to the 25% of the amount of the non-declared accompanied or unaccompanied cash. Additionally, the entire undeclared cash amount can be seized, and the case may be referred to the Hellenic FIU (Financial Intelligence Unit) for further investigation.
- The website at community level is: [Cash controls](#)
- Cash Declaration 



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4.a

Income categories and income taxation in Greece

Income categories and income taxation in Greece (1/3)

According to the ITC, the following income categories of an individual are taxed:

a) income from **employment and pensions**, is taxed according to the following scale:

Income Scale (Euros)			Tax rate
Employment and pensions income/income from business/self-employed activities			
0	-	10.000	9%
10.001	-	20.000	22%
20.001	-	30.000	28%
30.001	-	40.000	36%
40.001	≤		44%

Important Notes:

1. Salaries, pensions and fixed remuneration granted to disabled persons with a disability rate of at least eighty percent (80%) are exempt from tax (para. 2, case e, article 14 of the ITC). Other categories of income from employment and pensions exempted from taxation are provided for in article 14 of the ITC.
2. The tax amount that arises on income from employment and pensions is reduced by the amount of € 777 for the taxpayer without dependent children. The reduction increases for taxpayers with dependent children, depending on their number and decreases for all taxpayers, inversely proportional to the amount of their income, provided that it exceeds the amount of 12.000 euros (Article 16 of the ITC).



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Income categories and income taxation in Greece (2/3)

b) Income (profits) from **business activity** shall be taxed by the scale of employment and pensions income, after being added to any income from salaries and pensions.

c) **Capital** income (dividends, interest, royalties, real estate), which is taxed:

i. according to the following rates for income from dividends, interest, royalties, as applicable.

Income from	Tax Rate
Dividends	5%
Interest	15%
Royalties	20%

ii. according to the following scale for income from immovable property

Income from immovable property (in Euros)			Tax Rate
0	-	12.000	15%
12.001	-	35.000	35%
35.001	≤		45%



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Income categories and income taxation in Greece (3/3)

d) Income from capital gains (stocks, shares or stakes in partnerships, government bonds and treasury bills or corporate bonds, financial derivatives) is taxed according to the following tax rate.

	Tax Rate
Income from capital gains	15%

Important Note:

Taxation of capital gains income from transferring immovable property has been suspended up to 31.12.2024 (par.33 article 72 ITC).

Alternative minimum taxation based on imputed income

A taxpayer subject to personal income tax is liable for alternative minimum taxation when their presumptive income is higher than their total income. The presumptive income is calculated based on the objective living cost and the assets acquisition and maintenance cost of the taxpayer and their dependent members (articles 30-34 of the ITC).



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Income Tax Filing Obligations in Greece – Residents & Non-Residents

Greek Tax Residents

- **Adults** must file an income tax return for **all income** (actual or presumptive, taxed or exempt), from **Greek or foreign sources**.
- **Minors** must file an income tax return **only** for **employment income** or **pension income** resulting from the **death of a parent**.
 - All **other income** is added to the incomes of the parent who has **parental care**.
(Ref: Article 67 §1, Article 11 §§4-5 of the ITC)
- **Special Regime (Article 5A ITC):**
A Greek tax resident under **Article 5A** (e.g. high-net-worth individuals moving to Greece) **files an income tax return only** for **Greek-sourced income**.



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Independent Authority
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Income Tax Filing Obligations in Greece – Residents & Non-Residents

Non-Greek Tax Residents

- **Adults** must file an income tax return **only if they receive real Greek-sourced income**, taxed in any way or exempted.
- **Minors** must file an income tax return **only for employment income or pension income** resulting from the **death of a parent**.
 - All **other income** is added to the incomes of the parent who has **parental care**.
(Ref: Article 67 §1, Article 11 §§4-5 of the ITC)
- **Exception:** No filing is required for income exclusively from:
 - **Greek government bonds**
 - **Greek treasury bills**
 - **Corporate bonds** (as per Article 37 §5 ITC)



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Independent Authority
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Income Tax Filing Obligations in Greece – Residents & Non-Residents

Spouses – Filing Options

- **By default:** Married couples **file a joint return**.
 - The **husband** is responsible for submitting the income tax return for **both spouses**.
 - Taxes are assessed **separately**, and each spouse is responsible for **their own tax payment**.
- **Alternative:** Either spouse may opt for **separate filing** by submitting an **irrevocable declaration** by **February 28** of the relevant tax year.
 - This choice **binds both spouses** for that tax year.



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Income Tax Filing Deadlines in Greece

Filing Method & Deadline

- **Income tax returns** must be filed **annually** using the **IAPR's online Personal Income Tax Return Submission Service** on the **myAADE digital portal**.
- The **filing deadline** is from **March 15th to July 15th** of the **tax year immediately following** the year in which the income was earned.

Exceptions

- **Legal entities & individuals participating in legal entities that keep single entry books:**
 - **Filing deadline:** Can submit the income tax return up to the last working day of July.
- In case of a **taxpayer's death or transferring of his/her's tax residency abroad**, income tax return is filed during the whole following year.



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4.b

Taxation of Greek sourced income for Non-Residents

Taxation of Greek sourced income for Non-Residents

- **Greek-sourced income is taxed by income category**, whether earned by **Greek tax residents** or **non-residents**.
- **Non-residents** earning income in Greece are taxed on that **Greek-sourced income only** (*Article 3 of the ITC*).
- When a **non-resident** is from a country that has a **Double Taxation Avoidance Agreement (DTAA)** with Greece, the **DTAA provisions prevail**.
- To apply the DTAA, a **tax residence certificate** must be presented by the **non-resident**, issued by their **home country**.
- **DTAAs** signed by Greece with other countries can be found on [IAPR's website](#).



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Taxation of Greek sourced income for Non-Residents

Tax Reductions for Non-Residents

- **Non-residents are generally not entitled** to tax reductions on **employment and pension income**, unless:
 - (a) They maintain tax residence in an **EU or EEA country** and **≥90%** of their worldwide income is **Greek-sourced**, or
 - (b) They prove their **income is low enough** to qualify for a reduction in their **home country** (*Article 20 of the ITC*).

Tax Exemption

- **Salaries, pensions, and fixed remuneration** received by **disabled individuals** with a **disability ≥80%** are **tax-exempt**, even if they are **foreign tax residents**.
- **Non-Residents are not taxed** based on **objective living costs** (*alternative minimum taxation based on imputed income*).

Alternative Minimum Taxation for Non-Residents

- **Non-Greek tax residents** are subject to **alternative minimum taxation only** if they:
 - **Earn real income in Greece**, and
 - Have **presumptive income** based on the **acquisition cost of assets** (e.g., property purchases).



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4.C

**Taxation of non-Greek
sourced income for
Greek Tax Residents**

Taxation of non-Greek sourced income for Greek Tax Residents

- **Greek tax residents are subject to tax on worldwide income** (*Article 3 of the ITC*).
- **Foreign-sourced income** refers to income **not sourced in Greece** (*Article 5 of the ITC*).
- When a **Greek resident earns foreign income**, and a **DTAA is in force**, the **relevant DTAA provisions apply**.
- The taxpayer must provide a **Greek tax residence certificate** to the **foreign tax authorities**, obtained via the **myAADE digital portal**.



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Taxation of non-Greek sourced income for Greek Tax Residents

Foreign Tax Credit – Double Taxation Avoidance

- For income earned abroad by a **Greek tax resident** (from **employment, pensions, business, capital, or capital gains**), the **Greek income tax is reduced** by the **amount of foreign tax paid** on that income.
- However, the **tax credit cannot exceed the Greek tax that would be due** on that same income (*Article 9 of the ITC*).
- This **limitation applies in all cases** where **both Greece and the foreign country have taxing rights**, whether based on a **DTAA**, or in the **absence of any agreement** with the foreign country.



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5

Property Taxation

Unified Tax on the Ownership of Real Estate (E9-ENFIA)

Filing of Real Estate Statement (E9) upon acquisition of property or other change in immovable property located in Greece.

Real Estate Tax (ENFIA) calculation: annually for the properties existing in Greece on January 1st of each year.

Deadline for filing of E9 statement: by March 31 of the following year from the day of the acquisition or the change **OR** by the last working day of the month following the expiration of the deadline for disclaiming the inheritance, in case of acquiring a property through inheritance, through the IAPR's digital portal **myAADE**.

Automatic completion of E9: in cases where the **real estate transfer tax return is submitted digitally** through the IAPR's digital portal **myProperty**. The contracting parties (buyer/seller) are informed by e-mail to the e-mail address they declared.



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Unified Tax on the Ownership of Real Estate (E9-ENFIA)

Tax payment: up to ten (10) equal monthly installments, each of which cannot be less than ten (10) euros. The last installment is paid until the last working day of February of the following year.

ENFIA Certificate: In the event that a taxpayer/foreign resident wishes to transfer their property, they are obliged to present to the notary an ENFIA certificate, which is issued:

- ✓ online through the IAPR's website or myAADE digital portal
- ✓ exceptionally, by the competent Tax Office, when it concerns deceased persons. In this case, the application can also be submitted through the application "My requests" which is available through myAADE digital portal.



AADE

Independent Authority
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Real Estate Transfer Tax

Real Estate Transfer Tax in every purchase and sale of a property or a real right to a property, located in Greece

Tax calculation (imposed on the buyer): 3% tax rate on the taxable value of the property plus a 3% levy on the main tax in favor of municipalities and communities. Reductions apply in cases of distribution of properties and dissolution of companies or exchange of properties of equal value.

Submission of transfer declarations:

- **Digitally**, if they are included in the digital application through the **myProperty** application.
- Exceptionally, **in paper form** through the “**My requests**” application
- By **registered post** (in a physical envelope) or **courier service**
- Filed in an **envelope with the protocol office** of the competent tax office.



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Real Estate Transfer Tax

Tax payment: within a period of 3 working days from the date of submission of the declaration or the issuance of the administrative tax determination act (before drawing up the transfer contract).

Drawing up a contract abroad: the declaration is submitted to the competent Tax Office before the registration of the contract, and the transfer tax is paid. An exact copy of the registered contract is attached to the declaration, in an official translation into Greek.

Exemptions from property transfer tax: apply for specific beneficiaries provided that the buyer resides permanently in Greece or intends to settle there within a period of two years from the purchase.



ΑΑΔΕ

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Inheritance Tax

Inheritance Tax

(taxable is the heir or legatee)

- ✓ on **any asset located in Greece** and owned by residents or non-residents,
- ✓ on **movable assets located abroad** and owned by a Greek or by a foreign national who had his residence in Greece.

Tax calculation: The imposed tax is determined according to the net value of the inherited share and the relation of the inheritor to the testator, based on which the taxpayers are classified into 3 categories. A different tax scale is provided for each category. An extra reduction of 10% apply for the heir or legatee with a disability of 67% or more. The tax paid abroad for mobile inherited property located abroad, is deducted under certain conditions.

Deductions from the value of the inherited property: apply for any debts of the deceased, proportionately from each share (unless otherwise specified by the testator).



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Independent Authority
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Inheritance Tax

More specific provisions: apply for the beneficiaries of the monetary amounts for assets that are located abroad but are acquired and taxed in the country, provided that, by the last order of the testator, they have been placed in trust under Anglo-American law.

Submission of inheritance tax return:

- **Digitally** (myProperty)
- **In paper form** (My requests)
- **By post** within **9 months**, if the testator died in Greece or within **1 year**, if the testator died abroad or the inheritors or legatees were residing abroad at the time of death.

Tax payment: in 12 equal installments, each of which cannot be less than €500, except for the last one, payable every 2 months.

Exemptions from inheritance tax: apply for specific beneficiaries in case of monetary deposits, movable property located abroad and acquisition of a first residence.



ΑΑΔΕ

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Taxation of Gifts and Parental Provisions

Gift/parental provision tax

(taxable is the donee or the recipient)

- ✓ *on assets of any kind located in Greece, and gifted,*
- ✓ *on movables located abroad and owned by Greeks and gifted or owned by a foreigner and gifted to a Greek,*
- ✓ *on movables located abroad and owned by a foreigner and gifted to a foreigner residing in Greece.*

Tax calculation: The imposed tax is determined according to the value of the asset being transferred and the relation of the donee to the provider, based on which the taxpayers are classified into 3 categories. A different tax scale is provided for each category.

Submission of gift/parental provision declaration:

- **Digitally** (myProperty)
- **In paper form** (My requests)
- **By post** within 6 months, of the delivery of the object of the gift or parental provision.



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Taxation of Gifts and Parental Provisions

Tax payment: within three (3) days from the submission of the declaration, in 12 equal installments, each of which cannot be less than €500, except for the last one, payable every two months.

Exemptions from gift/parental provision tax: apply for specific beneficiaries in case of monetary amounts or other movable assets from anonymous and non-donors, financial assistances or compensations paid due to the death of the insured by insurance funds or insurance organizations, acquisition of a primary residence.

- For gifts of movable assets that, at the time of the gift, are abroad, by a Greek citizen who has settled abroad for at least ten (10) consecutive years and, in case of relocation to Greece, no longer than five (5) years, unless the tax authority proves that these were acquired during the last twelve (12) years in the Greece.
- For Greek citizens who have settled abroad for at least twenty (20) consecutive years and have not relocated to Greece at the time of the gift, all gifted movable assets that are located abroad at the time of the gift are exempted.

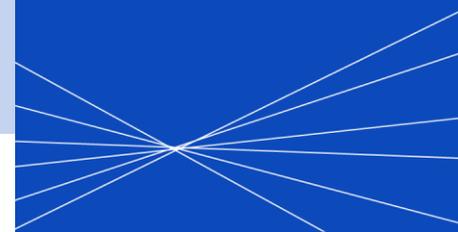


ΑΑΔΕ

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6

Ways to transact online with IAPR



myAADE digital portal

Key Features and Functions

Through the renewed digital environment of this portal, you can easily:

- have access to **all digital applications of IAPR** for all services provided to citizens and businesses
- manage **your contact details**, and/or change **your business details**
- see your **debts, payments** and **refunds** in your **Account** and **pay or settle** your debts
- obtain a **TIN & Authentication Key**
- submit **your requests** digitally to the competent IAPR's service
- book an **appointment** with an employee of the competent IAPR's service



AADE

Independent Authority
for Public Revenue (IAPR)



This is the official mobile application of the Independent Authority for Public Revenue (IAPR) in Greece, designed to help citizens and businesses manage their tax accounts efficiently.

Key Features and Functions

- **View Tax Account & Make Payments:** Instant payment processing using **payment cards** or **IRIS**.
- **Update Bank Account for Tax Refunds:** Update your **IBAN** for direct tax refunds.
- **Manage Appointments & Requests:** Access **appointments** and track **requests sent to IAPR** and **messages received**.
- **myWallet Section:** Download and save important **documents** like **tax returns** and **certificates**.
- **Real-Time Personalized Notifications:** Receive **customized notifications** for **tax-related updates** tailored to your needs.



ΑΑΔΕ

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7

Starting a business in Greece

Most common legal forms types

The **legal entities that can be registered in Greece** are most commonly a:

- Public Limited Company (AE) under Law 4548/2018
- Limited Liability Company (ΕΠΕ) under Law 3190/1955
- Private Capital Company (IKE) under Law 4072/2012
- General (OE) and Limited (ΕΕ) Partnership (ordinary or by shares) under Law 4072/2012

A company in Greece can also operate as a **joint venture or as a branch office of a foreign company**.

More types of legal forms, such as **civil law associations or cooperatives**, are also available.

+ [Supporting Link](#)



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Setting up a company/ General Commercial Register (GEMI)

Procedure

- Submission of electronic application through the digital **One Stop Service (e-YMS)** service
 ➔ **TAXISnet codes**
- The founders only fill in their details and use their electronic signatures (credentials) to **sign the relevant articles of association or statutes** of the company.
- **The articles of association or statutes are dynamically created** by the data entered by the founders on the electronic platform.
- The system delivers digital articles of association or statutes and creates the **initial registration act** (incorporation of a company) **in the General Commercial Register**, receiving a **GEMI number**.



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Setting up a company/ General Commercial Register (GEMI)

Procedure via e-YMS

- Takes only a few minutes
- The cost ranges from €18 to €24
- The newly created company is also **automatically registered with the tax authorities** and receives a **TIN**, and with **the social security institution (e-EFKA)** and receives an **Employer Register Number**.

Requirements

- Legal capacity of the interested party
- Active Greek Tax Registration Number (TIN) of the interested party
- Residence Permit if the applicant come from a third country and wish to reside in Greece
- Use of model statutes (templates) as prescribed in art.9 of Law 4441/2016



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Useful information

- e-YMS platform belongs to the **Ministry of Development and Investments**, and the competent department is the **Directorate for Companies** (email: companylaw@mindev.gov.gr).
- The company incorporation application may also be made **in person** either at a **GEMI department** (<https://eyms.businessportal.gr/eyms-helpdesk.pdf>) or at an **authorised notary public** (<https://enotariat.gr/simvolaiografoi.php>), providing the **supportive documents** which apply for founders depending on whether they are **physical** or **legal persons** (in Greece or with registered offices abroad).
- **A change of legal form** (conversion of a company) or **closure of a business** requires an online application submitted via the GEMI digital platform, as selected by the company.
- The acts and information subject to **disclosure** both for companies and branches are exhaustively set out in the provisions of Articles 33 to 45 of Law 4919/2022.



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Ongoing requirements (after the registration)

Income Tax

❖ **Submission of Income Tax returns**

- ✓ *Tax calculation and payment,*
- ✓ *Special Solidarity Contribution*
- ✓ *Advance payment of Income Tax from Business Activity obtained by Physical Persons*

❖ **Payment of the annual Business Fee**

❖ **Submission of Withholding Tax Returns**

Accounting documents

- ❖ Keeping Accounting Books
- ❖ Data issued by the business (sales documents)
- ❖ Preparation of financial statements
- ❖ Filing lists of Tax Data for information cross-matching (Client-Provider Statements)



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Ongoing requirements (after the registration)

Value Added Tax

- ❖ **Basic VAT Rates**
- ❖ **Submission of VAT returns**
- ❖ **Submission of a declaration of Recapitulative Statements and Intrastat declaration** in case of intra-community transactions.

Other obligations

- ❖ Annual financial statements (for IKE, AE)
- ❖ Pay EFKA contributions and corporate tax
- ❖ Obligation to obtain POS



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Tax rates for companies

All company types in Greece can be liable to the following:

- ❖ **Corporate Income Tax (CIT)** standard rate: 22%
- ❖ **Value-Added Tax (VAT)**
 - ✓ Standard Rate: 24%
 - ✓ Reduced Rates: 13% and 6% (applicable to specific goods and services) and other reduced rates in certain Greek regions
- ❖ **Withholding tax** (applied at rates of 5%, 15% or 20%)
- ❖ **Employment tax** (rates of 9%, 22%, 28%, 36%, 44%)



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**Thank
you!**



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SERVING PUBLIC INTEREST
AND SOCIETY AT LARGE