

BUYING GUIDE

CYPRUS



Elit 3blue



An International Associate of Savills

CYPRUS ALLURE

WHY BUY IN CYPRUS?

CYPRUS The Mediterranean island with 320 days of sunshine and the cleanest bathing waters in Europe. International demand for residential properties is high for the lifestyle, investment but most commonly both.

Cyprus, member of the EU and the Eurozone, offers such an alluring combination of high quality of life, attractive and transparent tax regime and low cost of doing business, that international buyers account for almost half of its real estate market transactions.

Due to the recent discovery of hydrocarbons in its EEZ, Cyprus now has the prospect of becoming an energy hub in the Eastern Mediterranean. In recent years, Cyprus has attracted worldwide interest and significant investment from leading energy giants as well as other providers in the oil and gas field.

Local sub-markets include vibrant and cosmopolitan **Limassol**, charming and archeology-rich **Paphos**, historic and transportation hub **Larnaca**, bustling and cultural **Nicosia**, as well as touristic and luxurious **Famagusta**. The legal system is heavily influenced by English Common Law, which makes acquiring property in Cyprus a straight forward process . Non-EU nationals can also leverage the Cyprus Investment Program to obtain a Residency Permit, or Cypriot Citizenship.

Irrespective of where you choose to invest, the modern infrastructure network makes travel within or beyond Cyprus fast and efficient



CITIES IN CYPRUS

NICOSIA

The capital, with its impressive 16th century Venetian walls and moat, is the administrative, financial, religious, and higher education centre of the island. As such, it often attracts investment-focused real estate buyers. Cosmopolitan and bustling, Nicosia inconspicuously blends the modern with the traditional. Art, culture, leisure and nightlife options are a mixture of the popular and the exclusive, with trendy bars hidden away in the revitalized and historic old city. Nevertheless, a beach or mountain escape is always less than an hours' drive away from the island's only non-coastal city.



LIMASSOL

Limassol, dynamic energetic and cosmopolitan, is a thriving centre for international business and the hub of the country's shipping industry. Luxurious high-rise developments now adorn its coastline and have been drawing in business executives and high-end property buyers alike. The city is home to the Limassol Marina, a €350 million waterfront development, and City of Dreams Mediterranean, Cyprus' first integrated casino resort, the only one of its kind in Europe, which is expected to open its doors in 2021 and attract an additional 300,000 tourists annually.



LARNACA

With a history dating back 4,000 years, Larnaca is compact, easily accessible and truly authentic. It is the obvious choice for those seeking affordable real estate on the Mediterranean coast. The city is a convenient base for many international businesses as it is home to the island's main international airport, has a port as well as fast access to all other regions of Cyprus through an excellent highway system. Larnaca has a palm lined promenade, stretches of sandy beaches hosting leisure and sporting facilities, whereas the famous dive wreck Zenobia, ranks as one of the top 10 wreck dives in the world.



PAPHOS

Europe's 2017 Culture Capital has a well-established expat community and is an international retirement destination. Paphos international airport provides excellent connections and affordable flights for all those seeking to enjoy the city's archeological sites, spectacular mountainous countryside, world class golf courses, and hillside villages overlooking the crystal waters of the sea. Nature lovers also flock to the Akamas National Park for breathtaking views, wide sandy beaches and gorge walking. Deservedly, Paphos attracts the lion's share of interest by foreigners buying real estate in Cyprus.



FAMAGUSTA

Famagusta's Ayia Napa and Protaras are the island's most popular holiday resorts, attracting visitors and buyers of second homes from the world over. There are no less than 25 Blue Flag beaches on Famagusta's coast, a couple proudly featuring in Tripadvisor travellers' choice top 25 beaches of Europe and the World. The breathtaking Cape Greco, a nature reserve peninsula, has numerous walking and cycling trails across limestone cliffs, rock formations and sea caves. With two marinas under way, Famagusta is also fast becoming a destination for luxury and adrenaline seeking boat lovers.

RESIDENTIAL PROPERTY TYPES

HIGH-RISE TOWERS

Cyprus' cities are soaring upwards to provide world class high-end living, in every sense. Shimmering beachfront towers designed by world class architects are fast becoming prestigious residential landmarks. Mostly set on the shoreline, these towers provide ultra-luxury indoor and outdoor living spaces, magnificent interiors, lavish private swimming pools, superb roof top terraces and bustling inner plazas. For your peace of mind, these apartments come complete with an asset management proposal so you can enjoy the breathtaking views and the exclusive amenities on offer.

MARINAS

Modern high-end apartments and magnificent luxurious villas to enjoy dazzling sea-view vistas and the full benefits of marina living. The marinas offer a blend of speciality shops, marine sector retail, bars, top-quality restaurants, spa and fitness centres, water activities and prime beach-side locations on or close to the crystal clear waters of blue-flag beaches. Yachters with a discerning taste for class and elegance, and their friends, will enjoy the full marina facilities (shore power, fuel, dry stack storage), some even complete with a port of entry into Cyprus.

SEA FRONT DEVELOPMENTS

Seafront villas are the most sought-after properties on the coast of Cyprus as they meet any buyer's motive: investment, second home, permanent residence. Beachfront villas provide a high return on investment, a reliable income stream, and access to a delightful beachside hotspot. Investors purchase seafront villas that can be rented during Cyprus' long holiday season, stretching from April to November, to visitors craving for Europe's cleanest bathing waters, sunshine, space and privacy with unpretentious luxury.



HIGH-RISE TOWERS



MARINAS



SEA FRONT DEVELOPMENTS



MIXED DEVELOPMENTS



GOLF COURSE RESORTS



SMALL SCALE DEVELOPMENTS

MIXED DEVELOPMENTS

The success of mixed-use development on the Cyprus coast! Offering breath-taking views of the Mediterranean, a handful of exclusive mixed developments are taking shape. The branded residences will benefit from all the hotel's amenities and services: lounges, gym rooms, swimming pools, kid's playground, lush gardens. Residents can welcome their guests around a barbecue while soaking in fantastic sea views. Residence owners will have the privilege to enjoy a la carte services including housekeeping, room service, laundry services, concierge and other personalised services.

GOLF COURSE RESORTS

Golf on a championship course, a stone's throw from the Mediterranean sea, where the fairway is an extension of your villa's front garden. Cyprus has produced high-end developments with world-class, 18-hole golf courses often with panoramic sea-views. Villas and apartments on golf courses are a fantastic lifestyle choice designed for those looking for calmness, nature, style and quality combined. Golf developments offer top quality properties, an exciting food scene, enjoyable social events, the latest golf apparel, luxurious spas and adventure, after a rewarding day of teeing off.

SMALL SCALE DEVELOPMENTS

Cyprus offers a premium selection of individually designed villas and boutique style residences to suit all budgets and meet any specifications. The options are endless: striking and spacious interiors, heated infinity swimming pools, panoramic roof terraces, landscaped gardens, 5-star communal services, a friendly and laid-back resort, private underground car parking, intelligent villas with remotely controlled appliances. Enjoy it yourself or rent it out to visitors flocking to Cyprus for dazzling blue-flag beaches, fine dining, shopping and incredible snorkelling spots that are just begging to be explored.

CYPRUS INVESTMENT PROGRAMME

The Cyprus Investment Programme (CIP) enables investors and their family members to obtain Cypriot citizenship by means of investment. Industry experts consider the CIP as one of the most appealing such programmes, due to its swift processing period and its investment / donation basis.

A Cyprus passport holder can travel visa-free to more than 170 countries and freely travel to, live and work in any EU-member state. Applicants who become Cyprus tax residents, can also benefit from the local tax regime that favorably compares with other EU member countries.

INVESTMENT CRITERIA

Applicants must make a cumulative investment of at least €2.500.000. This investment minimum is reduced to €2.000.000 if solely invested in residential properties. The Elit Blue team is ready to assist you in finding the residential property that meets your needs.

Eligible investment type sare (combinations permitted):

- Investment in Real estate, land development and infrastructure projects
- Purchase or Establishment or Participation in Cypriot companies or businesses
- Investment in Alternative Investment Funds (AIFs), or Registered Alternative Investment Funds (RAIFs), or Financial assets of Cypriot companies / organisations, that are licensed by the Cyprus Securities and Exchange Commission Additionally, applicants must donate a total of €150.000; €75.000 to the Research and Innovation Foundation and €75,000 to the Cyprus Land Development Corporation

ELIGIBILITY CRITERIA

- Clean criminal record and background Applicants must have a clean criminal record from the county of origin and the country of residence and a clean due diligence report on adult applicants must be submitted. An applicant is ineligible if previously rejected by another EU member state for citizenship by investment
- Residence in the Republic of Cyprus Applicants must possess a permanent privately-owned residence in the Republic of Cyprus, the purchase price of which was at least €500.000 (excl. VAT)
- Residence permit Adult applicants must hold a Residence Permit in Cyprus for at least 6 months prior to acquiring the Cyprus Citizenship
- Schengen visa Applicants must be holders of a valid Schengen visa
- Funds from abroad Foreign direct investment is required

KEY ATTRIBUTES

- Straightforward and fast application procedure (typically 6 months minimum)
- Main applicant and his/her spouse apply jointly. Upon approval, children and main applicants' parents may also apply
- No restrictions on applicant nationality
- Dual citizenship permitted
- The investor does not automatically become a Cyprus tax resident
- No requirement to reside in Cyprus; neither before nor after citizenship is granted
- No language proficiency tests
- Investment disposal possible after five years

OTHER KEY TERMS

- The investor must retain investments for at least five years
- A permanent residence with a minimum value of €500,000 must be kept for life
- The investor's parents are entitled to apply for citizenship provided they, too, are owners of a permanent residence with a minimum market value of €500,000. Joint ownership of a residential property worth at least €1 million is permitted
- Real estate property purchased up to three years prior to the submission of the citizenship application may count towards the required investment
- Investment in a real estate asset under development possible, under certain conditions (incl. existence of a planning permit, submission of a bank waiver)

Our team can help you find the property that matches your requirements and can recommend experienced, trustworthy and reputable legal and other specialized advisors for the Cyprus Investment Programme



PERMANENT RESIDENCY

The Cyprus Permanent Residency scheme enables non-EU nationals to invest in Cyprus (minimum real estate investment of €300,000) and acquire Permanent Resident Permits (PRP). The scheme is also applicable to the investor's parents, dependent children (up to age 25), spouse as well as the spouse's parents.

The Permanent Residency scheme is a fast-track procedure with the permit issued typically within 2-3 months.

KEY REQUIREMENTS

- Title deed or purchase agreement, in the name of the main applicant, of a residential property with a minimum market value of €300,000 +VAT (if applicable). The property must be new and purchased from a developer and the funds for the purchase must be transferred to Cyprus from abroad
- Evidence of a minimum steady annual income from abroad of at least €30,000 which can be from any source other than employment in Cyprus. The minimum increases by €5,000 for each dependent and by €8,000 for each parent of the main applicant and / or spouse of the main applicant
- Confirmation from a Cypriot bank of a minimum €30,000 deposit transferred from abroad and pledged for at least a three-year period
- Declaration that the applicant does not intent to be employed in Cyprus. PRP holders may own shares in Cyprus companies and receive dividends
- A PRP holder must visit Cyprus at least once every two years

KEY ATTRIBUTES

- Freedom to live in Cyprus and travel to some EU member states
- No requirement to live in Cyprus
- Simple and fast procedure; two months from application to PRP issuance
- The permits are permanent; no renewal required
- No language, education tests or medical examinations required
- Permanent residency for main applicant and their dependents
- PRP holders can own a business in Cyprus
- PRP holders have the right to apply for citizenship provided they have held PRP status and resided in Cyprus for at least seven years

BUYING REAL ESTATE IN CYPRUS

STEP BY STEP PROCESS



01_PROPERTY RESERVATION

An offer to purchase a property at a specific price. The buyer pays a non-refundable reservation fee and vendor takes the property off the market for an agreed period of time.



02_LAWYER APPOINTMENT

Although not legally mandatory, it is highly recommended to appoint an independent lawyer.



03_CONVEYANCING / DUE DILIGENCE

Your lawyer will perform the necessary checks to confirm ownership verify the existence of a freely transferable title.



04_CONTRACT NEGOTIATION AND EXECUTION

Your lawyer will review (or draft) contracts of sale, help with negotiations and ensure the contract is duly executed.



05_APPLICATION FOR A REDUCED VAT RATE

A standard VAT rate of 19% applies to new properties. You are eligible to apply for a reduced VAT rate of 5% for a primary residence, subject to terms and conditions.

06_REGISTRATION OF THE CONTRACT OF SALE (COS) AT THE LAND REGISTRY OFFICE (LRO)

Registration provides the buyer maximum protection under the law. After this step, buyers can rightfully sell the property even before the issuance of separate title deeds in their name.

07_APPLICATION FOR CYPRIOT CITIZENSHIP / PERMANENT RESIDENCY

Once separate title deeds are ready, the buyer and seller present themselves at the Land Registry office to complete the transfer. If applicable, the buyer pays transfer fees.

08_APPLICATION FOR PERMISSION TO ACQUIRE IMMOVABLE PROPERTY IN CYPRUS

Applies only to non-EU citizens and must be done only prior to the title deed transfer.

09_TRANSFER OF TITLE DEEDS

Once separate title deeds are ready, the buyer and seller present themselves at the Land Registry office to complete the transfer. If applicable, the buyer pays transfer fees.



BUYING REAL ESTATE IN CYPRUS

THE PROCESS IN DETAIL

Purchasing property in Cyprus is a straightforward process

1. PROPERTY RESERVATION

The reservation fee depends on the purchase price and typically ranges between €5,000 and €10,000. Your agent or lawyer holds the reservation amount until the contract of sale is signed. The reservation fee takes the property off the market and fixes the sale price. If the sale proceeds the reservation fee is applied towards the purchase price.

2. LAWYER APPOINTMENT

Legal services could comprise due diligence, CoS review and/or preparation, contract negotiation, contract exchange/completion, registration of the CoS at the LRO, Representation at the LRO for the title transfer, Application to the Tax Authorities for reduced VAT, and application for permission to buy immovable property in Cyprus. For the due diligence and conveyancing (from contract review to contract execution) legal fees typically range between €2,000 and €5,000 or 1% of the purchase price.

3. CONVEYANCING / DUE DILIGENCE

It is highly recommended that due diligence be completed prior to contract signing. Your lawyer will search at the LRO to establish that the seller is the rightful owner of the property and whether the title has any legal encumbrances that could potentially inhibit a sale. In case the property is a piece

of land the lawyer could search and verify the applicable zone, building capacity and allowable building density. For properties that do not yet have separate title deeds, your lawyer can check with the relevant authorities to verify that the necessary planning and building permits exist. Where the vendor is a company, your lawyer can complete the requisite search at the Registrar of Companies.

4. CONTRACT NEGOTIATION AND SIGNING

A CoS is a private agreement between you and the seller. The seller will typically provide the CoS for you (and your lawyer) to review. Occasionally the buyer's lawyer may need to draft the CoS. CoS are in English. Where necessary, your lawyer could arrange for a translation. Stamp duty: Within 30 days of contract signing, the buyer must pay stamp duty on the contract value as follows

Contract Value	Rate
The first €5,000	0.00%
€5,001 – €170,000	0.15%
Over €170,000	0.20%

A maximum stamp duty of €20,000 applies.

5. APPLICATION FOR A REDUCED VAT RATE

In accordance and in compli-

ance with EU law, all new properties are subject to a standard VAT rate of 19%. However, a reduced VAT rate of 5% applies for the acquisition of a primary residence subject to certain terms and conditions:

- Only physical persons aged 18 or older are eligible to apply
- The property must be used as the primary and permanent residence for next 10 years
- The reduced VAT rate has not been previously used by the same person
- The reduced VAT rate applies only on the first 200 sqm. The standard rate applies on the remaining sqm.

6. REGISTRATION OF THE CONTRACT OF SALE AT THE LAND REGISTRY OFFICE (LRO)

Once contracts are fully executed and duly stamped, and provided the purchaser pays the first installment (normally 30%-40% of the purchase price), the contract of sale can be lodged at LRO for 'specific performance' (within six months of signing). At this stage the LRO is essentially notified of the buyer's details. The 'Sale of Immovable Property (Specific Performance) Law' protects the buyer by preventing the vendor from reselling or transferring the property elsewhere and from otherwise encumbering the property, for as long as the contract of sale is valid and legally effective.

Upon this registration the buyer may resell his property, even prior to separate title deed issuance.

7. APPLICATION FOR CYPRIOT CITIZENSHIP / PERMANENT RESIDENCY

Third country nationals interested in obtaining Permanent Residency in Cyprus or Cypriot Citizenship can fulfil the financial investment criteria by purchasing real estate assets of at least €300,000 or €2.5million respectively. Although a permanent residency permit is a pre-requisite of being naturalized as a Cypriot the two processes can run in parallel. *(refer to pages 18-20 for the detailed process)

8. APPLICATION FOR PERMISSION TO ACQUIRE IMMOVABLE PROPERTY IN CYPRUS

Cypriots and EU citizens are entitled to buy immovable property without any restrictions. Non-EU citizens can buy immovable property, however, permission from the Council of Ministers is required. This is primarily a matter of process; the application is submitted along with the signed CoS and approval is typically granted within a month. The Council of Ministers' approval is not a precondition to taking possession of the property.

9. TRANSFER OF TITLE DEEDS

The process to issue separate

title deeds for each unit in a development typically takes a few years after the development is completed. A title deed transfer is effected at the Land Registry Office provided that the buyer has paid all outstanding balances to the seller, pays any applicable transfer fees and taxes to the government and has the necessary permit from the Council of Ministers, if applicable. It is a simple procedure and lawyers can act on buyers' behalf, pursuant to a Power of Attorney.

Fees are calculated on the sale price accepted by the Department of Land and Surveys as follows:

Property Value	Rate	Fee	Cumulative Fee
First €85,000	3%	€2,550	€2,550
€85,001 – €170,000	5%	€4,250	€6,800
Over €170,000	8%		

Transfer fees apply to the property value per buyer hence total transfer fees on a transaction can be reduced if a property is bought on joint names. Currently a reduction of 50% applies to the above rates and properties subject to VAT are completely exempt from transfer fees.

PROPERTY TAXES AND FEES

IMMOVABLE PROPERTY TAX

No immovable property tax. Abolished as of the 1st of January 2017.

MUNICIPALITY TAX

Calculated on the property value per the latest government valuation (currently 01/01/2018). Rates are set by the municipality and are typically between 0.1% and 0.2% p.a.

SEWERAGE TAX

Calculated on the property value per the latest government valuation (currently 01/01/2018). Rates are set by the local sewerage board and are typically between 0.05% and 0.3% p.a.

REFUSE COLLECTION FEE

Municipalities / local authorities charge a per annum fee for regular refuse collection. The fee depends on the size of the property and the municipality. For example, for a 3-bed holiday house in Protaras, Famagusta the refuse collection fee is c.€140 p.a.

CAPITAL GAINS TAX

A capital gains tax of 20% is imposed on the profit gained from the property disposal.

INHERITANCE TAX

No inheritance tax applies. It was abolished in 2001.



OBTAINING CYPRIOT CITIZENSHIP / PERMANENT RESIDENCY

STEP BY STEP PROCESS

Upon Registration of the Contract of Sale (CoS) at the Land Registry Office (LRO) and assuming all the program criteria are met, non-EU nationals can apply for a Cypriot citizenship or Permanent Residency. If you are interested only in a Permanent Residency, then only step 5 of the below process is applicable. The process is straight forward and typically lasts 2-3 months for residency and 6-9 months for citizenship.

- 1_ Choose a Lawyer / an Approved and Registered Service Provider of the Cyprus Investment Programme
- 2_ Complete the Citizenship application and provide all required supporting documentation.
- 3_ Sign the application before a Cypriot Court Registrar or a Consular officer
- 4_ Submit the duly completed Citizenship application
- 5_ Apply for and Obtain a Permanent Residency Permit
 - a. Complete a Permanent Residency Permit application
 - b. Submit the application at the Civil Registry and Migration Department (CRMD)
 - c. Provide Biometric Data
 - d. Collect Immigration permit card
- 6_ Citizenship Application Examination and Approval
- 7_ Issuance of a Certificate of Naturalization
- 8_ Give the Oath of Faith to the Cypriot Republic
- 9_ Apply for and Obtain the Cypriot Passport and Identity card



OBTAINING CYPRIOT CITIZENSHIP / PERMANENT RESIDENCY

THE PROCESS IN DETAIL

1_CHOOSE A LAWYER / AN APPROVED AND REGISTERED SERVICE PROVIDER OF THE CYPRUS INVESTMENT PROGRAMME

Citizenship applications may only be submitted by an approved and registered service provider, whereas applications for Permanent Residency Permits can be submitted by lawyers. Only applications that are complete and/or conform to the prescribed guidelines are accepted. We can put you in touch with experienced professionals for a smooth and hassle-free process.

2_COMPLETE THE CITIZENSHIP APPLICATION AND PROVIDE ALL REQUIRED SUPPORTING DOCUMENTATION

In addition to completing the application form, applicants must also provide the requisite documentation that proves their eligibility for the program. Any documents issued by a foreign authority should be duly authenticated. Evidence that the investment criteria have been fulfilled and proof of donation to the Research Innovation Foundation and the Cyprus Land Development Foundation must also be submitted for the application file to be complete.

3_SIGN THE APPLICATION BEFORE A CYPRIOT COURT REGISTRAR OR A CONSULAR OFFICER

The application must be signed before a registrar of a Cypriot court or a consular officer of the Republic of Cyprus. At the same time applicants must also sign a declaration concerning any citizenship applications they have submitted in any other EU member state(s).

4_SUBMIT THE DULY COMPLETED CITIZENSHIP APPLICATION

Applications are submitted (by appointment) to the Ministry of Interior, where the processing fee of €2,000 must be paid. This can be done in person or by your representative. The application file will be checked and if everything is in order, the Ministry will issue a Submission Confirmation as well as a Fee Payment receipt.

5_APPLY FOR AND OBTAIN A PERMANENT RESIDENCY PERMIT

Applicants must hold a Permanent Residency Permit for six months prior to being issued a naturalization certificate. Citizenship applicants who do not already hold a residence permit may apply for one simultaneously with the application for naturalization and both applications will be examined concurrently. The process is a simple and fast -typically completed within 2 months.

a. Complete a Permanent Residency Permit application

Applicants must complete the complete the application form and provide the necessary documentation proving eligibility and that the financial criteria have been fulfilled. Any documents issued by a foreign authority should be duly authenticated.

b. Submit the application at the Civil Registry and Migration Department (CRMD)

Applications accompanied by the required documents can be submitted to the CRMD either personally or through your representative. A processing fee of €500 is payable with the application submission. The CRMD will process the application and will internally submit it for approval to the Ministry of Interior. An interview with the applicant is generally not required, but may be requested if deemed necessary.

c. Provide Biometric Data

Upon notification of permanent residency approval, you will need to visit Cyprus to provide biometric data (fingerprints and photograph) that will be used for the issuance of the immigration permit card.

d. Collect Immigration permit card

The immigration permit card is issued within five working days from the collection of biometric data.

6_CITIZENSHIP APPLICATION EXAMINATION AND APPROVAL

The application is evaluated simultaneously by the Ministry of Interior and the Ministry of Finance, whereas the Council of Ministers makes the final decision. In accordance with the provisions of the Cyprus Investment Programme, the process from application submission to final decision should be completed within six months.

7_ISSUANCE OF A CERTIFICATE OF NATURALIZATION

Once the citizenship application is approved, the Civil Registry and Migration department will issue the Certificate of Naturalization (a €5,000 fee applies) provided that the applicant has held the Permanent Residency card for a six-month period.

8_GIVE THE OATH OF FAITH TO THE CYPRIOT REPUBLIC

Once the Certificate of Naturalization has been issued, you will need to give the Oath of Faith to the Republic before a Registrar of a Cypriot court or a consular officer of the Republic of Cyprus.

9_APPLY FOR AND OBTAIN THE CYPRIOT PASSPORT AND IDENTITY CARD

Upon completion of the above, you can apply for a Cypriot passport and identity card, which can be issued within a week.



WITH THANKS TO...

The information in this guide on conveyancing, tax and the Cyprus Investment Programme has been written with the help of Adamos Hadjichristodoulou & Co. L.L.C. who are an approved and registered service provider of the Cyprus Investment Programme.

To contact Adamos Hadjichristodoulou & Co. L.L.C. please get in touch with:
Adamos Hadjichristodoulou & Co. L.L.C.
ADVOCATES – LEGAL CONSULTANTS
+357 23811630
info@ahlaw.com.cy

PLEASE NOTE

This document should be used only as an introductory guide to the taxes and fees relating to Cypriot real estate. It does not in any way constitute legal or tax advice or advice on the Cyprus Investment Programme.



5 CHIMARAS STR.
5285 PARALIMNI
CYPRUS

T: (+357) 7777 8688

E: info@elitblue.com
www.elitblue.com