MURI

NEKRETNINE

GUIDE FOR INTERNATIONAL BUYERS

Everything you need to know about buying property in southern Dalmatia as a foreign national — step by step

Your trusted partner on the way to your new property

Welcome

Buying property in another country raises extra questions — legal, tax, and logistical. This guide answers the ones foreign buyers ask most often when purchasing property in southern Dalmatia: on Pelješac, in Dubrovnik and its surroundings, or on Korčula.

At MURI Nekretnine, we regularly work with clients from around the world and guide them through the entire process — including transactions that largely take place remotely, through a power of attorney.

What this guide covers

- Who can buy property in Croatia — EU/EEA citizens and third-country nationals
- Reciprocity and the Ministry consent process — step by step
- Buying through a Croatian company (d.o.o.) as an alternative
- Nine purchase steps, with the specifics for foreign buyers
- An exact cost breakdown, including the new annual property tax
- Answers to the questions foreign buyers ask most

Regional overview

If you don't know the region from personal experience, here's a short overview of the three areas where MURI Nekretnine operates.

Pelješac

A peninsula known for its vineyards (Dingač, Postup) and stone architecture. Ston is home to the longest defensive wall in Europe, and Orebić looks straight across at the island of Korčula. About an hour's drive from Dubrovnik Airport.

Dubrovnik and surroundings

A UNESCO-protected old town, the most developed infrastructure in the region, and the highest demand among buyers. Dubrovnik Airport offers direct flights to most major European hubs.

Korčula

An island of vineyards, pine forests, and the town of Korčula, known for its narrow medieval streets. Regular ferry lines connect it to the mainland, with the closest crossing from Orebić.

Who can buy property in Croatia

The rules differ depending on the buyer's citizenship. Here's an overview of the two main categories.

EU, EEA, and Swiss citizens

- Buy property in Croatia under the same conditions as Croatian citizens — no special consent is required.
- Since 1 July 2023, they can also acquire agricultural land, with no limit on the number of properties owned.
- The same applies to legal entities (companies) based in those countries.

Third-country nationals (outside the EU/EEA/Switzerland)

- Consent from the Ministry of Justice, Public Administration and Digital Transformation is required for houses, apartments, and building land, subject to reciprocity.
- Reciprocity means your home country must allow Croatian citizens to buy property under similar conditions — there is an updated list of countries with reciprocity.
- Agricultural and non-urbanized land remains outside the scope of this consent, regardless of reciprocity.

We check whether your country has reciprocity with Croatia before you start seriously searching — that way you avoid spending time on a property you may not be able to buy in your own name.

The Ministry consent process

If you're a third-country national and your country has reciprocity with Croatia, you complete the purchase in your own name through a special administrative procedure.

- The application is submitted to the Ministry of Justice, Public Administration and Digital Transformation, along with proof of reciprocity with your country.
- You'll need: a draft or preliminary purchase agreement, land registry and cadastral extracts, confirmation from the relevant authority that the property lies within the building zone, and proof of citizenship (certified passport copy).
- If you're represented by a proxy, a power of attorney in original or certified copy is required.
- If you're abroad and have no proxy, you must appoint an agent for service of process residing in Croatia.
- There's no strict statutory deadline — the process can realistically take several months, so it's best to start it as early as possible.

It's usually possible to sign a preliminary agreement and reserve the property while the process is ongoing, so it doesn't have to hold up the whole purchase.

Alternative: buying through a Croatian company

If your country doesn't have reciprocity with Croatia, or you simply want to avoid the administrative procedure, buying through a company (d.o.o.) registered in Croatia is a common and legally secure route.

- A Croatian company is treated as a domestic legal entity, so it buys property without a reciprocity check or Ministry consent.
- Ownership of the property sits with the company, while you as the founder retain full control through your ownership of the shares.
- This route also brings business obligations: bookkeeping, annual financial statements, corporate income tax, and VAT where applicable.
- If you use the property privately as owner/director, this may count as a taxable benefit; if you rent it out, rental taxation rules apply.
- Special regimes still apply to certain land categories, e.g. agricultural land.

The company route makes the most sense for an investment or business purchase, or when the administrative procedure simply doesn't suit your timeline — it isn't necessarily the best solution for everyone.

Purchase steps — with the specifics for foreign buyers

1 Define your needs, budget, and check reciprocity

- Decide on location, property type, and budget, including tax and our fees.
- We check whether your country has reciprocity with Croatia and which route best suits you — buying personally or through a company.

2 Obtain an OIB

- An OIB (personal identification number) is mandatory for all foreign buyers, regardless of citizenship.
- It can be obtained in person at the Tax Administration, or through a proxy, before or during the purchase.

3 Search, viewing, and legal due diligence

- Your agent presents properties matching your criteria, including ones outside public listings.
- We check the land registry status, cadastre, legality of construction, and the property's status relative to the building zone.

4 Offer, preliminary agreement, and starting the consent process

- Once the price is agreed, a preliminary agreement is signed along with a deposit.
- If you need Ministry consent, we start that process immediately, in parallel with preparing the main contract.

5 Contract, power of attorney, and notarization

- The contract is prepared by a lawyer, with a public notary certifying the signatures.
- If you're not attending in person, a power of attorney certified by a notary (with an apostille if issued outside Croatia) lets you complete the whole process remotely.

6 Payment, registration, and handover

- For the security of both parties, payment can be deposited with a public notary or the broker.
- The application to register ownership in the land registry is submitted electronically, through a notary or lawyer.
- Handover can be arranged even without your physical presence, through a trusted representative or the agency on the ground.

Timeline: how long it all takes

Overall duration depends mostly on whether you need Ministry consent. Here's a rough breakdown by phase.

Phase	Approximate duration
Obtaining an OIB	~1 week
Legal due diligence on the property	~1-2 weeks
Preliminary agreement and deposit	as soon as price is agreed
Ministry consent (third countries only)	~2-4 months
Main contract and notarization	~2-4 weeks
Land registry registration	~1-3 months

Total, EU/EEA/Swiss buyer (no consent needed): roughly 2-4 months from preliminary agreement to registration.

Total, third-country national (with Ministry consent): roughly 4-8 months, although the property can be reserved via a preliminary agreement much earlier.

Checklist: what to look out for when viewing

If you're travelling from afar, your time on the ground is limited — here's what to pay attention to once you do get to see a property in person.

- Damp and cracks — check walls, ceilings, and the basement for signs of damp, mould, or settling.
- Utilities — if possible, turn on the water, electricity, and heating to check they work properly.
- Access — is the road paved and passable year-round, and who maintains it in winter.
- Utility connections — is the property connected to water, electricity, and sewerage or a septic tank.
- Signal and internet — check mobile coverage, important if you plan to monitor the property remotely.
- Orientation and sunlight — which direction the sun comes from, and how that affects summer versus winter.
- Rental potential — if you're planning to let it to tourists, check the registration requirements for that activity in advance.

Coastal-area specifics

- Properties within the protected coastal belt are subject to special restrictions on construction and landscaping.
- Properties within historic town cores (e.g. the Ston walls) may carry additional heritage-conservation restrictions on the façade, windows, and roof.
- Agricultural land remains outside the scope of Ministry consent for third-country nationals, even where reciprocity otherwise exists.

Documents worth preparing in advance

Foreign buyers need somewhat more documentation than domestic ones — preparing it in advance speeds up the process considerably.

Buyer (individual)

- Certified copy of your passport or ID card.
- OIB (we obtain this for you if you don't already have one).
- Power of attorney certified by a notary, with an apostille if issued outside Croatia, if you're buying remotely.
- If you have no proxy in Croatia: details of an agent for service of process residing in Croatia.

If buying through a company (d.o.o.)

- Company registry extract and the company's OIB.
- A resolution approving the property purchase, if required under the company's founding act.

Property documents (the agency helps obtain these)

- Land registry extract (title deed) and a copy of the cadastral plan.
- Confirmation from the relevant authority that the property lies within the building zone.
- Proof of legal construction — building or occupancy permit.
- The property's energy certificate.

Costs of buying a property

On top of the purchase price, budget for additional costs. Realistically plan for an extra 3-4% on top of the price — with MURI Nekretnine that percentage is lower, since we cover the notary and lawyer costs.

Item	Approximate amount	Note
Real estate transfer tax	3% of value	Existing properties; filed within 30 days
VAT on new builds	25%	Instead of transfer tax, when buying from a developer, usually included in the price
Annual property tax	€0.60-8.00/m² of usable floor area	New as of 1 Jan 2025, the amount is set by the local municipality
Public notary	covered by MURI	Certifying the contract and signatures — the agency covers this cost
Lawyer	covered by MURI	Our lawyer follows the whole process, at no extra cost to you
Ministry consent	administrative fee	Only for third-country nationals outside the EU/EEA/Switzerland
Document translation and apostille	as needed	For documents issued outside Croatia
Agency commission	per agreement with the agency	Agreed in advance, transparently

Note: amounts are approximate and depend on the property's value and the local municipality. MURI Nekretnine provides a precise estimate for each property before you sign an offer.

Financing your purchase

Foreign buyers most often finance their purchase in one of two ways.

A mortgage in Croatia — Some Croatian banks grant mortgages to non-residents, but the terms are usually stricter — a larger down payment (30-50%), a higher interest rate, and additional documentation.

A loan in your home country — Many foreign buyers finance the purchase with a loan or credit line in their home country, often on better terms than in Croatia.

A cash purchase — Speeds up the process, since there's no waiting on loan approval or a bank valuation.

Our advice: if you're considering a mortgage in Croatia, ask about the general terms for non-residents before you start seriously searching for a property.

Transferring money from abroad

Cross-border payment has its own quirks — here's what to plan for in advance.

- International transfers usually go through the SWIFT network; check with your bank on daily or monthly limits and the expected processing time (typically 2-5 business days).
- If you're paying in another currency, the euro exchange rate can shift between agreeing the price and making the payment — some banks and exchange services let you lock in a rate in advance.
- For larger transfers, Croatian banks may ask for proof of the source of funds, under anti-money-laundering regulations — prepare that documentation ahead of time.
- We recommend notifying your bank in advance of a larger international transfer, so it isn't automatically flagged and held for review.

Managing your property while you're away

Most foreign owners don't live in Croatia year-round. Here's what's worth organizing for the periods when you're not on site.

- Property insurance — a policy covering fire, flood, and glass breakage is especially important for a property that stands empty part of the year.
- Regular upkeep — checking for leaks, airing out the space, tending to the garden or pool in your absence.
- Monitoring and security — cameras, an alarm system, or regular visits from a trusted local contact.
- If you plan to rent to tourists, someone needs to be available locally to welcome guests and register their stay.

MURI Nekretnine can recommend vetted local contractors and, by arrangement, coordinate regular visits to the property on your behalf.

The role of MURI Nekretnine

We regularly work with clients from around the world and know which steps in this process differ for foreign buyers. Our job is to guide you through all of it safely, quickly, and without stress — no matter where you currently are.

- Checking reciprocity and recommending the best purchase route for your citizenship — personally or through a company.
- Selecting properties that genuinely match your criteria, including ones not publicly listed.
- Our lawyer follows the whole purchase process, from ownership checks to signing the contract — including the Ministry consent process, if needed.
- We cover the cost of notary certification and preparing all the documentation needed for the purchase.
- Coordinating powers of attorney, translations, and apostille certification for clients who aren't attending in person.
- One point of contact follows you from the first conversation through to handing over the keys — no being passed between agents.
- Support after the purchase too — advice on managing the property, registering for tourist rental, or reselling.

Frequently asked questions

Can I buy a property without travelling to Croatia in person?

Yes. With a power of attorney certified by a notary (with an apostille if issued outside Croatia), you can complete the whole process remotely, with our support on the ground.

Does buying a property give me the right to reside in Croatia?

Not automatically. Buying property does not require, or grant, a residence permit — for a longer stay you'll need to arrange your residence status separately.

How do I find out if my country has reciprocity with Croatia?

We check this for you at the start of our work together, before you get deep into a property search.

How long does it take if I need Ministry consent?

You can reserve the property with a preliminary agreement while the process runs. The process itself can realistically take several months, so we start it as early as possible.

Can I rent the property out to tourists?

Yes, subject to registering the property for tourist activity, meeting sanitary and safety requirements, and registering guests. New regulations from 2025/2026 introduce additional restrictions in certain tourist zones, so we check this for the specific location.

Do I need an interpreter when signing the contract?

If you don't speak Croatian, the notary usually requires a certified court interpreter to be present at the signing — we arrange this for you in advance.

Glossary

Brief explanations of terms that come up most often when buying property in Croatia.

Reciprocity — The condition that your home country allows Croatian citizens to buy property under similar terms — a precondition for Ministry consent for third-country nationals.

Ministry consent — Approval from the Ministry of Justice, Public Administration and Digital Transformation, required for third-country nationals before acquiring ownership of a property.

Agent for service of process — A person residing in Croatia whom you appoint to receive official mail, if you're abroad and have no proxy.

Apostille — An international certification of a public document confirming its authenticity for use in another country party to the Hague Convention.

OIB — Personal identification number — mandatory for all property buyers in Croatia, including foreign nationals.

Provisional registration (predbilježba) — A temporary land-registry entry that reserves priority ranking until all conditions for final registration are met.

Registration (uknjižba) — The final, legally valid entry of ownership in the land registry.

Tabular deed — A document by which the owner gives consent (a tabular statement) for ownership to be registered in the buyer's favour.

Get in touch

Book a free 15-minute call — let's go through your criteria together, check reciprocity for your country, and suggest the first properties worth viewing.

Call +385 99 205 9616 or email info@muri-realestate.com with the subject "15-minute call".

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This guide is for informational purposes only and does not constitute legal or financial advice. For any individual transaction, we recommend consulting a lawyer and a public notary.