



RETIRING TO CYPRUS FROM THE UK IN 2026:

A STEP-BY-STEP GUIDE



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Since the UK left the European Union, the rules for British citizens relocating to Cyprus have changed.

The process has become more structured, with additional formalities, requirements and stages that need to be completed in the correct order.

However, relocation remains entirely possible — including for retirees planning a peaceful life on the island. The key difference today is not about restrictions, but about proper legal planning before the move.

Over the past few years, we have supported more than 150 families and individual applicants from the UK in relocating to Cyprus — from the initial consultation and document preparation through to obtaining residency status, arranging housing, healthcare and settling into everyday life.

This guide has been created to show you:

- ➔ Where to begin after Brexit
- ➔ Which steps genuinely matter
- ➔ Which documents should be prepared in advance
- ➔ And how to go through the process calmly, without rushing or unnecessary stress

Why you should start with a plan — not with plane tickets

Moving to Cyprus is not a single action. It's a sequence of decisions, and each one affects the next.

The most common mistake is acting spontaneously:

- ➔ Flying out “just to have a look”
- ➔ Urgently searching for accommodation
- ➔ Then trying to sort out immigration status
- ➔ And only afterwards thinking about healthcare and banking

This approach almost always leads to:

- ➔ Wasted time
- ➔ Unnecessary expenses
- ➔ Having to redo documents



Step 1

Start with a legal consultation **BEFORE** relocating

The first and most important stage is a consultation before taking any action.

Before relocating, it is essential to:

- Understand which immigration route suits your situation
- Assess realistic timelines and budget
- Consider age, income sources and medical factors

During a consultation, we typically review:

- Family circumstances (if applicable)
- Available immigration options
- Pension and other income sources
- Plans to rent or purchase property
- Intended relocation timeframe

This is where a realistic and secure relocation strategy is built.



Step 2

Choosing the right region

For retirees, choosing the right area is particularly important, as it affects:

- Access to healthcare
- Infrastructure
- Pace of life
- Overall cost of living

When selecting a location, we consider:

- Proximity to hospitals and clinics
- Transport links
- Availability of quiet residential areas
- Seasonal noise and tourism levels

Common mistake

Choosing a property based purely on price or attractive views without considering daily practical needs.



Step 3

Renting or buying property

There are two main scenarios.

Renting initially

- suitable for most retirees
- provides time to adapt
- allows you to understand the area without long-term commitments

Purchasing property

- requires more complex legal preparation
- may influence your immigration status

In the case of renting:

- the contract should be reviewed by a lawyer **BEFORE signing**
- timelines, registration and utility arrangements should be agreed in advance

Step 4

Preparing documents **BEFORE** arrival

Before travelling to Cyprus, it is advisable to:

- ➔ Gather the core document package
- ➔ Check passport validity
- ➔ Arrange certified translations and apostilles (where required)

Core documents for retirees from the UK:

Additional documents (if applicable)

Name change certificates
 Notarised translations
 Apostille (only where specifically required)

Personal documents

Valid passport
 Marriage certificate (if applicable)

Financial documents

Proof of pension income
 Bank statements (usually covering the last 3–6 months)

Preparing documents in advance can save weeks of time after arrival.

Step 5

Arrival in Cyprus — first steps

After arrival:

- housing arrangements are finalised
- the rental agreement is signed (if not done earlier)
- the legalisation process begins

It is important to understand:

- not all actions are available without residency status
- processes must follow a strict legal sequence

Step 6

Immigration status

The immigration stage includes:

- submitting your application
- obtaining temporary status
- waiting for approval

The type of status and processing time depend on:

- income sources
- financial structure
- purpose of stay

Before status is granted:

- access to certain services is limited
- some procedures cannot proceed



Step 7

Opening a bank account

Opening a bank account in Cyprus:

- is generally possible only once you hold residency status
- requires verification of source of funds

Important considerations:

- not every bank is suitable
- documents must be prepared in advance
- processing times may be longer than expected

Step 8

Healthcare and medical insurance

One of the most important stages for retirees.

In Cyprus, there are two main options:

- private health insurance
- the public healthcare system (GESY)

The appropriate choice depends on:

- immigration status
- age
- health condition

It is crucial to understand in advance:

- when and under what conditions access to **GESY** becomes available
- what services are covered
- which arrangements must be made first



Step 9

Utilities and everyday matters

After securing accommodation:

- ➔ Electricity is transferred
- ➔ Water is transferred
- ➔ Internet is arranged

Some processes are handled via the landlord; others are completed independently or with legal assistance.

Step 10

Tax residency

After relocation and obtaining status, further considerations arise:

- ➔ Tax residency
- ➔ Obtaining a tax number
- ➔ Structuring pension income



What retirees often overlook

Common mistakes include:

- ➔ Underestimating immigration timelines
- ➔ Not planning healthcare in advance
- ➔ Expecting automatic rights as before Brexit
- ➔ Copying someone else's scenario without considering personal income or age

Where to start properly

One country — many different scenarios.

If you:

- Are planning to retire in Cyprus
- Want to avoid unnecessary complications
- Value stability and predictability

 Start with a free pre-relocation consultation.



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CONTACT DETAILS

If you'd like to discuss your relocation plans, please get in touch to arrange your **free consultation**.

→ [Book a consultation now](#)

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