XIPHIAS Immigration

COUNTRY BROCHURE



CITIZENSHIP BY INVESTMENT | COUNTRY GUIDE

Saint Lucia Citizenship by Investment

Saint Lucia offers four citizenship-by-investment routes — the National Economic Fund from USD 240,000, the USD 300,000 National Action Bond, approved real estate from USD 300,000 and enterprise projects — with the broadest dependant definition of the five Eastern Caribbean programmes.

PROGRAMMES	CAPITAL	CURRENCY	LANGUAGE
2	Castries	XCD (Eastern Caribbean Dollar)	English

XIPHIAS Immigration DMCC
www.xiphiasimmigration.ae

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+971 52 727 5101 | dubai@xiphiasimmigration.com

Saint Lucia at a glance

CAPITAL **Castries**	POPULATION **180,149**
LANGUAGE **English**	CURRENCY **XCD (Eastern Caribbean Dollar)**
TIME ZONE **UTC-4 (Atlantic Standard Time)**	CLIMATE **Tropical, warm and humid year-round with wet and dry seasons**
PROGRAMMES WE ADVISE ON **2**	LAST UPDATED **1 October 2026**

Overview

Saint Lucia's Citizenship by Investment Programme offers four routes: a non-refundable National Economic Fund contribution of USD 240,000 for an applicant alone or with up to three qualifying dependants; a USD 300,000 National Action Bond, non-interest-bearing and held for five years, plus a USD 50,000 administration fee; approved real estate from USD 300,000 plus administrative fees; or an approved enterprise project. The Programme states that, in most cases, its processing time for a grant of citizenship is significantly below its 90-day guideline. Applications have been subject to an interview, in person or virtually, since 1 September 2023. Saint Lucian nationals have needed a visa for the UK since 5 March 2026.

Key points

- UK visa required since 5 March 2026; Schengen visa-free access currently in place, subject to the EU's revised visa suspension mechanism
- No residency requirement before or after citizenship
- Four investment options: National Economic Fund, National Action Bond, approved real estate or enterprise project
- Due diligence and an interview, in person or virtually
- Broadest dependant definition of the five: spouse, children up to 30 if fully supported, parents over 55 and unmarried siblings under 18

Programmes in Saint Lucia



St. Lucia Citizenship by Investment – National Economic Fund (NEF) Donation Route

Saint Lucia citizenship through a non-refundable National Economic Fund contribution of USD 240,000 for an applicant alone or with up to three qualifying dependants.

From USD 240,000 | Under 90 days in most cases (CIP guideline)



St. Lucia Citizenship by Investment – Real Estate Route

Approved Saint Lucian real estate from USD 300,000, plus administrative fees of USD 30,000 or USD 45,000 by family size.

From USD 300,000 | Under 90 days in most cases (CIP guideline)

The five Eastern Caribbean programmes compared

	Antigua & Barbuda	Dominica	Grenada	Saint Lucia	St Kitts & Nevis
Donation, single	USD 230,000	USD 200,000	**USD 150,000**	USD 240,000	USD 250,000
Real estate from	USD 300,000	USD 200,000	USD 220,000	USD 300,000	USD 325,000
Holding period	5 years	3 years	Confirmed per project	Confirmed per project	**7 years**
US E-2 treaty	No	No	**Yes**	No	No
UK	Visa-free + ETA	**Visa required**	Visa-free + ETA	**Visa required**	Visa-free + ETA
US entry	**Partly suspended**	**Partly suspended**	Normal	Normal	Normal
Canada	Visa	Visa	Visa	Visa	Visa
Residency after grant	**5 days in 5 years**	None	None (per CIU)	None	None

What the table shows

Grenada is the only one of the five that is simultaneously a US E-2 treaty country, free of any US entry restriction, and still visa-free to the UK. If the United States is your objective, that is the deciding factor. Whether an individual qualifies for an E-2 visa is decided by US consular officers.

Dominica and Saint Lucia have both lost UK visa-free access — Dominica in July 2023, Saint Lucia in March 2026, both expressly because of their citizenship programmes.

Antigua and Dominica are both under US Presidential Proclamation 10998 since 1 January 2026, which suspends immigrant entry and the B, F, M and J categories.

No Caribbean citizenship-by-investment passport gives visa-free entry to the United States.

Passport-power rankings

Headline counts of visa-free destinations are compiled annually and change quickly, as the UK changes above show. XIPHIAS advises on the specific destinations that matter to your family, checked at the time you apply.

What this does to an Indian passport

India does not allow dual citizenship. Section 9(1) of the Citizenship Act 1955 provides that a citizen of India who voluntarily acquires the citizenship of another country **ceases to be a citizen of India**. Acquiring any Caribbean citizenship is voluntary, so your Indian citizenship ends **automatically on the day it is granted** — no Indian decision, no discretion, no deferral. The Indian passport must be surrendered and a Surrender Certificate obtained.

You can then apply for **Overseas Citizen of India** status. The Ministry of External Affairs states plainly that OCI is not dual citizenship: no vote, no constitutional posts, no equality in public employment, and **no acquisition of agricultural land, farmhouses or plantation property in India**.

This is a **replacement** for your Indian citizenship, not an addition. Plan around that.

{/ restored from the 2019–2026 site /}

Saint Lucia Citizenship by Investment

Saint Lucia is an island nation in the Eastern part of Caribbean. Its demography is shaped by tapered mountains in its west coast. It is home for volcanic beaches and luxury resorts. Saint Lucia’s economy depends on fishing, tourism and agriculture. This beautiful country has many forests and waterfalls. The capital of Saint Lucia is Castries which is a popular cruise port.

Citizenship by Investment Program in Saint Lucia

To improve the economic conditions of the island, St. Lucia’s government along with many other Caribbean countries came up with Citizenship programs for foreign nationals, where in citizenship and benefits are awarded to individuals who would make an investment in the country as is suggested by the Government.

St Lucia Citizenship by Investment Program gives a range of options in terms of investment. The applicant need not fulfill any residency requirements. That is to say that the applicant need not even appear for an in person interview with the St. Lucian immigration officials at any given point of time.

Who can Apply?

- You must not have any criminal record
- You must have a clean health record
- You must pay the Government application Fees

Benefits

- This extends to your immediate family
- After obtaining the citizenship, you will not have to pay income tax anywhere in the world
- You don’t have to fulfill any residence requirement
- You don’t have to physically live in St. Lucia
- There is no need for you to attend any interviews

Process and time

- It takes one month for compiling all the documents and preparing and submitting the application
- After that period, you need to make payments as decided for either investment in bonds or in real estate
- You get your citizenship

How the application works

1. **Engage an authorised agent licensed by the Saint Lucia Citizenship by Investment Programme to begin your application.**
2. **Gather required documents and undergo due diligence checks, including background verification and an interview.**
3. **Receive approval and complete the qualifying contribution, bond purchase, real estate or enterprise investment.**
4. **Take the oath of allegiance, obtain your certificate of citizenship, and apply for Saint Lucia passports for all approved applicants.**

General requirements

- Clean criminal record and successful completion of due diligence checks.
- Qualifying investment through the National Economic Fund, the National Action Bond, an approved real estate project or an approved enterprise project.
- Proof of legal source of funds, valid identification, and travel documents.
- Medical certificate confirming good health for each applicant.
- Compliance with Saint Lucia Citizenship by Investment regulations and nationality restrictions.

Questions clients ask

How long does the process take?

The Citizenship by Investment Programme states that, in most cases, its processing time for a grant of citizenship is significantly below its 90-day guideline.

Who can be included in the application?

Your spouse; children aged 21 or under, or up to 30 if fully supported (any age if physically or mentally challenged); parents over 55 if fully supported; and unmarried siblings under 18 with parental consent.

Do I need to live in Saint Lucia before or after obtaining citizenship?

No. There is no residency requirement before or after citizenship is granted.

Are due diligence checks required?

Yes. Due diligence is conducted on applicants above the age of 16, and applications are subject to an interview, in person or virtually.

What are the main benefits of Saint Lucia citizenship?

No residency requirement, the widest choice of investment routes and the broadest family inclusion of the five Eastern Caribbean programmes. Saint Lucia permits dual citizenship; India does not, so Indian citizens lose Indian citizenship on acquiring it.

Official sources: US Department of State — treaty countries (Grenada E-2, in force 3 March 1989); UK Government — check if you need a UK visa; UK Government — electronic travel authorisation (ETA); Federal Register — Presidential Proclamation 10998 (16 December 2025, effective 1 January 2026); Government of Canada — find out if you need a visa; Citizenship Act 1955, Section 9(1) — Government of India; Government of India — passport surrender certificate; Ministry of External Affairs — Overseas Citizenship of India scheme; OECS — regional CBI standards.



XIPHIAS Immigration

NEXT STEP

Discuss your Saint Lucia options with our Dubai team

Tell us about your profile, family and timeline. We will compare the Saint Lucia routes that fit you, set out the full cost in writing and manage the application with you from start to finish.

CALL OR WHATSAPP	+971 52 727 5101
EMAIL	dubai@xiphiasimmigration.com
WEBSITE	www.xiphiasimmigration.ae
OFFICE	Jumeirah Lakes Towers, Dubai, United Arab Emirates

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