XIPHIAS Immigration

COUNTRY BROCHURE



RESIDENCY BY INVESTMENT | COUNTRY GUIDE

Cyprus Residency by Investment

Cypriot permanent residence by investment. Cyprus is an EU member but not in Schengen, and its citizenship-by-investment programme was terminated on 1 November 2020.

PROGRAMMES	CAPITAL	CURRENCY	LANGUAGE
4	Nicosia	Euro (EUR)	Greek, Turkish

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Cyprus at a glance

CAPITAL **Nicosia**	POPULATION **1,250,000**
LANGUAGE **Greek, Turkish**	CURRENCY **Euro (EUR)**
TIME ZONE **EET (UTC+2)**	CLIMATE **Mediterranean**
PROGRAMMES WE ADVISE ON **4**	LAST UPDATED **1 October 2026**

Overview

The Cyprus Golden Visa, established under Regulation 6(2) of the Aliens and Immigration Regulations, allows non-EU nationals to obtain permanent residency by investing in Cyprus. Investors can choose among residential property, commercial property, business, or fund investment routes, and family members can be included. Cyprus is an EU member state but is not in the Schengen area, so a Cypriot permit does not give Schengen travel rights. XIPHIAS confirms the current investment threshold, income requirement and qualifying categories with the Civil Registry and Migration Department before filing. Citizenship by investment ended on 1 November 2020; naturalisation is a separate process requiring 8 years of legal residence within the previous 11.

Key points

- Permanent residence, not a temporary permit
- Cyprus is an EU member state but not in the Schengen area
- Family-friendly: spouse and dependent children can be included
- Several investment routes: residential property, commercial property, business, or fund
- Cypriot citizenship by investment ended on 1 November 2020

Programmes in Cyprus



Cyprus Golden Visa – Business Investment Route

Obtain Cyprus permanent residency through investment in a local company employing Cypriot or EU nationals.



Cyprus Golden Visa – Commercial Property Investment

Obtain Cyprus permanent residency through commercial property investment.



Cyprus Golden Visa – Fund Investment

Secure Cyprus permanent residency through investment in a regulated Cyprus collective investment scheme.



Cyprus Golden Visa – Residential Property Investment

Secure Cyprus permanent residency through residential property investment

Two facts to know before anything else

Cyprus is not in Schengen. It is an EU member state, which is not the same thing. A Cypriot residence permit does not give you Schengen travel rights. It is the single most common misunderstanding about Cyprus.

There is no Cypriot citizenship by investment. The Cyprus Investment Programme was terminated on **1 November 2020**, by decision of the Council of Ministers dated 13 October 2020. What remains is **permanent residence** by investment — a different product with a different outcome.

Investment criteria

Permanent residence by investment is granted under Regulation 6(2) of the Aliens and Immigration Regulations. **XIPHIAS confirms the current criteria — the investment threshold, the income requirement and the qualifying investment categories — in writing with the Civil Registry and Migration Department before filing, and before any client commits funds.**

Citizenship is a separate matter. Naturalisation for non-EU nationals requires **8 years of legal residence within the previous 11**, plus 12 months of continuous residence immediately before the application.

One thing to settle before you start

These are **residency** programmes, not citizenship. That distinction matters more for an Indian passport holder than for most, because **India does not permit dual citizenship**: under Section 9(1) of the Citizenship Act 1955, voluntarily acquiring another citizenship ends your Indian citizenship automatically.

Holding European **residency** does not affect your Indian citizenship at all. Only naturalising would. So the residence permit is the safe part; the decision point comes years later, if and when you choose to naturalise.

{/ restored from the 2019–2026 site /}

Cyprus Permanent Residence Permit by Investment Program

This is the easier of the 2 pathways available to relocate to Cyprus. The applicants will have to provide the right kind of documents to support their cause of moving/investing in Cyprus. These documents include

- Proof of Net worth and the source for the same
- Source for the Investment
- Medical certificate to prove good and sound mental and physical health
- Certificate from local police authorities proving zero criminal background
- Certificates to prove age and relationships of the main applicant and fellow applicants

Process to obtain Residency Permit in Cyprus

- A minimum agreed amount should be regularly transferred into your bank account in Cyprus. This income should be derived from legal sources outside of Cyprus.
- After these are satisfied, you get an immigration permit from the state, saying that you and your immediate family who had applied along with you are now entitled to live in Cyprus.

XIPHIAS Immigration is run by international immigration experts who have handled thousands of cases of cross border investments. XIPHIAS has good relations in CYPRUS who can help our clients to decide the best and most economical, possible investment options they can avail.

XIPHIAS Immigration's team of international immigration experts can help our high net worth clients to choose the best economical investment in Cyprus and thus ensure their dream of investing and migrating into Cyprus a success. This could be either for Cyprus' Residency Visa or Cyprus Citizenship by Investment Program.

Cyprus Investment Immigration Visa

Cyprus, renowned for its strategic location and business-friendly environment, attracts entrepreneurs seeking global opportunities. Business consultants in Cyprus play a pivotal role in navigating the intricacies of the esteemed Cyprus Immigration Investment Program. This program, designed to foster economic growth, offers a pathway for eligible individuals to obtain a business visa for Cyprus. To embark on this journey, understanding the Cyprus business visa requirements is paramount. The Cyprus Immigration Investment Program opens doors for investors, allowing them to contribute to the nation's prosperity. Trust in the expertise of business consultants in Cyprus to guide you through the nuances of this impactful program.

Cyprus Investment Benefits

- High Living standards at par with other developed European countries.
- It is one of the safest countries with a low crime rate.
- Most favored tourist destination.
- Free access to state-sponsored education for schooling.
- Your CYPRUS Visa can provide you VISA free access to all the European countries.
- Living in Cyprus would ensure you live, work, and study in any part of the European Union.
- Easy taxation is one of the highest points in Cyprus.
- Easy access to the whole of Europe.

Cyprus Business Investment Visa Requirements, Process and Cost

- You need to transfer a secure steady annual income to a bank operating in Cyprus on a regular basis. This income should be derived from a source –employment or business outside of Cyprus.
- You get an immigration permit stating that you, a non-EU national, have the right to permanently reside in Cyprus. You need not go through the visitor visa process to enter Cyprus.

Note: Your immediate family is also entitled to obtain the same.

How the application works

1. **Preliminary check by a certified AML officer**
2. **XIPHIAS confirms the current criteria with the Civil Registry and Migration Department**
3. **Select and complete qualifying investment: property, commercial, business, or fund**
4. **Submit application to Civil Registry & Migration Department**
5. **Attend biometric submission in Cyprus for applicant and family**
6. **Receive permanent residence cards**

General requirements

- Choose a qualifying investment option and transfer funds from abroad
- Provide identity, financial, and compliance documents with clean criminal record certificates
- Demonstrate a secure annual income from abroad at the level currently set by the Civil Registry and Migration Department, which XIPHIAS confirms before filing
- Official declaration confirming no employment in Cyprus, except as company director of invested business

Questions clients ask

How much do I need to invest?

XIPHIAS confirms the current investment threshold for each route with the Civil Registry and Migration Department before filing, and in writing before you commit funds.

Can I work in Cyprus with a Golden Visa?

No, employment is not allowed, but investors can own shares and receive dividends.

Are dependents included in the application?

Yes. The spouse and dependent children can be included; XIPHIAS confirms the current rules for children's ages and for parents before filing.

Is Cyprus in the Schengen area?

No. Cyprus is an EU member state but not part of Schengen, so a Cypriot residence permit does not give Schengen travel rights.

Does Cyprus offer citizenship by investment?

No. The Cyprus Investment Programme was terminated on 1 November 2020 by decision of the Council of Ministers of 13 October 2020. Naturalisation requires 8 years of legal residence within the previous 11, plus 12 months of continuous residence immediately before applying.

Official sources: Republic of Cyprus — Cyprus Investment Programme registry (scheme terminated 1 November 2020); Republic of Cyprus — Civil Registry and Migration Department.



XIPHIAS Immigration

NEXT STEP

Discuss your Cyprus options with our Dubai team

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

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CREDENTIALS

- Advising clients on global mobility since 2009; XIPHIAS Immigration DMCC in Dubai since 2017.
- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.

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