



RESIDENCY BY INVESTMENT | COUNTRY GUIDE

# Hong Kong Residency by Investment

Hong Kong CIES at HK\$30 million — HK\$27m in permissible assets plus HK\$3m into the CIES Investment Portfolio — and the talent routes. Permanent residency after seven years, with no effect on Indian citizenship.

PROGRAMMES

4

CAPITAL

Hong Kong

CURRENCY

Hong Kong  
Dollar (HKD)

LANGUAGE

Chinese (Cantonese),  
English

# Hong Kong at a glance

|                                                     |                                           |
|-----------------------------------------------------|-------------------------------------------|
| <b>CAPITAL</b><br>Hong Kong                         | <b>POPULATION</b><br>7.5 million          |
| <b>LANGUAGE</b><br>Chinese (Cantonese), English     | <b>CURRENCY</b><br>Hong Kong Dollar (HKD) |
| <b>TIME ZONE</b><br>UTC+8 (Hong Kong Standard Time) | <b>CLIMATE</b><br>Subtropical             |
| <b>PROGRAMMES WE ADVISE ON</b><br>4                 | <b>LAST UPDATED</b><br>1 October 2026     |

## Overview

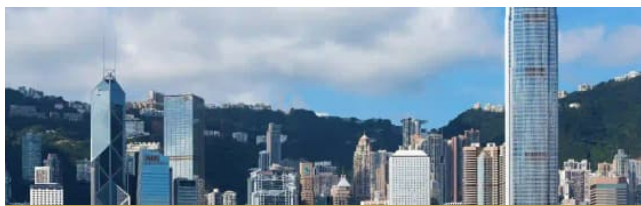
The New Capital Investment Entrant Scheme (New CIES), launched on 1 March 2024, grants Hong Kong residence to investors who place HK\$30 million: at least HK\$27 million in permissible investment assets (listed equities, debt securities, eligible funds and, within caps, real estate) plus HK\$3 million into the CIES Investment Portfolio. On formal approval you receive permission to stay for up to 24 months, extendable in periods of up to three years, with permanent residency after seven years of continuous ordinary residence.

Hong Kong, a leading Asian financial hub, offers world-class healthcare and education, low taxes, and excellent global connectivity, making it ideal for high-net-worth families and entrepreneurs.

## Key points

- Live, work, and study in Hong Kong.
- Permanent residency after 7 years of continuous residence.
- Hong Kong permanent residency does not affect Indian citizenship; an HKSAR passport (visa-free or visa-on-arrival access to 170+ destinations) requires naturalising as a Chinese national, which does.

## Programmes in Hong Kong



### Hong Kong CIES Residency Program - Business Investment

Hong Kong residence under the New Capital Investment Entrant Scheme: HK\$30 million, with HK\$27 million in permissible assets such as listed equities and private funds, plus HK\$3 million in the CIES Investment Portfolio.

**From HKD 30,000,000**



### Hong Kong CIES Residency Program - Fund Investment

Hong Kong residence under the New Capital Investment Entrant Scheme: HK\$30 million, with HK\$27 million in permissible assets such as SFC-authorised funds, plus HK\$3 million in the CIES Investment Portfolio.

**From HKD 30,000,000**



### Hong Kong CIES Residency Program - Property Investment

Hong Kong residence under the New Capital Investment Entrant Scheme: HK\$30 million, with HK\$27 million in permissible assets — up to HK\$15 million of it in real estate, residential up to HK\$10 million — plus HK\$3 million in the CIES Investment Portfolio.

**From HKD 30,000,000**



### Hong Kong CIES Residency Program - Securities Investment

Hong Kong residence under the New Capital Investment Entrant Scheme: HK\$30 million, with HK\$27 million in permissible assets such as listed equities and qualifying debt securities, plus HK\$3 million in the CIES Investment Portfolio.

**From HKD 30,000,000**

## How the HK\$30 million actually splits

The New Capital Investment Entrant Scheme, relaunched on **1 March 2024**, is often quoted as a flat HK\$30 million. It is really two components:

| Component                                                                 | Amount                |
|---------------------------------------------------------------------------|-----------------------|
| Permissible assets of your choosing                                       | <b>HK\$27 million</b> |
| CIES Investment Portfolio, held with the Hong Kong Investment Corporation | <b>HK\$3 million</b>  |

You must separately show **net assets of at least HK\$30 million throughout the six months before you apply** — the investment and the net-asset test are two different requirements, and applications fail on the second more often than people expect.

## What counts towards the HK\$27 million

| Permissible investment asset                                                                                                                                                 | Cap                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Equities listed on the Stock Exchange of Hong Kong, traded in HKD or RMB                                                                                                     | No separate cap                                                                        |
| Debt securities listed on the Stock Exchange, or issued or guaranteed by the HKSAR Government, the Exchange Fund, MTR Corporation, the Airport Authority or listed companies | No separate cap                                                                        |
| Certificates of deposit in HKD or RMB with a maturity of at least 12 months                                                                                                  | <b>HK\$3 million</b>                                                                   |
| Subordinated debt issued by authorised institutions                                                                                                                          | No separate cap                                                                        |
| SFC-authorised funds, REITs, investment-linked assurance schemes and open-ended fund companies                                                                               | No separate cap                                                                        |
| Private open-ended fund companies and limited partnership funds                                                                                                              | <b>HK\$10 million</b> in aggregate                                                     |
| Real estate, residential and non-residential                                                                                                                                 | <b>HK\$15 million</b> in aggregate, of which residential at most <b>HK\$10 million</b> |

From **1 November 2026**, financial assets count only if they are acquired through designated accounts.

## Residential property: the rules changed twice

The position moved twice in under a year:

| Date                                     | Position                                                                                                                                     |
|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| Before 16 Oct 2024                       | Residential property did <b>not</b> count at all                                                                                             |
| 16 Oct 2024                              | Became permissible at a minimum price of <b>HK\$50 million</b> , with a HK\$10 million aggregate real-estate cap                             |
| <b>17 Sep 2025</b> (2025 Policy Address) | Price threshold cut to <b>HK\$30 million</b> ; aggregate real-estate cap now <b>HK\$15 million with a HK\$10 million residential sub-cap</b> |

The current rules apply where **purchase completion is on or after 17 September 2025**. If your completion date is earlier, the older rules govern your case.

In practice, property can never be more than half the qualifying investment: at most HK\$15 million of the HK\$27 million can go into real estate, and at most HK\$10 million of that into residential. A HK\$30 million flat therefore contributes HK\$10 million towards the requirement, and the balance goes into other permissible assets.

## How the application runs

- 1. Net Asset Assessment** with the New CIES Office at InvestHK, showing net assets of at least HK\$30 million held throughout the preceding six months.
- 2. Approval-in-principle** from the Immigration Department. You may then stay as a visitor for up to 180 days to

complete the investment.

3. **Formal approval**, with permission to stay for up to 24 months, followed by extensions of up to three years each while the Portfolio Maintenance Requirements are met.
4. **Permanent residency** after seven years of continuous ordinary residence, with a declaration that Hong Kong is your place of permanent residence.

The New CIES Office does not publish a processing standard, so timelines vary by case. XIPHIAS confirms the current position before filing.

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## The talent routes, not just capital

- **Top Talent Pass Scheme (TTPS)** — Category A now grants a **36-month** first visa for approvals from 16 October 2024, up from 24 months. Categories B and C remain 24 months, and Category C has a quota of **10,000 a year**. The eligible-university list grew from 185 to **198** institutions on 1 November 2024.
- **Quality Migrant Admission Scheme (QMAS)** — the **annual quota was eliminated on 1 November 2024**. It was suspended for two years first, then removed.
- **Vocational Professionals Admission Scheme** — opens to applications from mid-2026, once the first graduates of eligible Higher Diploma programmes complete their studies. Its detailed criteria have not yet been published; XIPHIAS confirms the position with the Immigration Department before advising.

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## Why Hong Kong is different for an Indian passport holder

Of the main Asia-Pacific destinations, **Hong Kong is the only one where the normal outcome never costs you your Indian citizenship.**

Hong Kong **permanent residency is not a citizenship**. After seven years of continuous ordinary residence you become a permanent resident and get a Hong Kong permanent identity card — and you keep your Indian passport, because nothing has been renounced. Section 9(1) of India's Citizenship Act 1955 only bites when you *voluntarily acquire another citizenship*, and HKPR is not one.

The only step that would cost your Indian citizenship is separately naturalising as a **Chinese** national — a discretionary process that requires renouncing your foreign nationality anyway. Almost nobody on an investment or talent route does that.

Compare that with **Singapore** (citizenship two years after PR) and **New Zealand** (citizenship after 1,350 days over five years): both offer real citizenship, and taking it would end your Indian citizenship. Hong Kong gives you the long-term status without forcing that decision.

{/ restored from the 2019–2026 site /}

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## Hong Kong Business Investment Visa

Hong Kong is a dynamic city known for its bustling economy, vibrant culture, and stunning skyline. For those looking to make this city their permanent home, there are a few different options available. Hong Kong citizenship is highly coveted, but it is not an easy status to obtain. One option for individuals who want to become Hong Kong citizens is through investment. The Hong Kong residency by investment program offers a path to residency for those who invest in the local economy. It offers a unique opportunity for investors to gain a foothold in one of the world's most exciting cities.

## Hong Kong Entrepreneur Visa

Hong Kong, an autonomous city in China is one of the largest and strongest financial hubs of the world. This country is flooded with business houses and financial institutions. Hong Kong invites and has provided multiple pathways for foreign nationals into the country, to work, or invest in the country; thus contributing to the economy of the country.

One of the multiple pathways is the Hong Kong Entrepreneur Visa Program inviting immigrant investors to invest in a start-up or running business in Hong Kong. It is a type of startup visa for individuals looking to invest or start a business.

### Hong Kong Visa Requirements, Process, and Eligibility Criteria Under this program

- A well-prepared application.
- Strong supporting documents proving your education qualification, your skills, and other achievements.
- Contribute towards the economy of Hong Kong.
- You should be a citizen in your current place of origin.
- A Hong Kong Citizen/ resident must sponsor you.

If the sponsor is an individual, then he/she must:

- Be a bona fide Hong Kong resident
- Be acquainted with the applicant

### Hong Kong Residency by Investment Process, Requirements, and Key Benefit

One of the key benefits is the taxation system along with its strategic location. It is also a Global financial and trading center.

The applicant must submit all the relevant application forms and supporting documents. It generally takes four to eight months to process the visa.

Applicants may apply to extend their Hong Kong Residency before their limit of stay expires as long as they keep meeting the Hong Kong residency requirements.

### Meet Our Hong Kong Investment Immigration Consultants in Dubai and Abu Dhabi, UAE

For immigration aspirants looking to invest in Hong Kong our Hong Kong investment immigration consultants can assist you with business investment visa and capital investment visa applications.

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## Hong Kong Business Investment Visa

### Entry for Investment (to establish / join in business) in Hong Kong

#### Hong Kong Entrepreneur Visa

This entry arrangement does not apply to:

- Chinese residents of the Mainland and
- nationals of Afghanistan, Cambodia, Cuba, Laos, Korea (Democratic People's Republic of), Nepal and Vietnam

Eligibility Criteria:

- An application for a visa/entry permit to enter the HKSAR for investment may be favourably considered if
- there is no security objection and no known record of serious crime in respect of the applicant
- the applicant has a good education background, normally a first degree in the relevant field, but in special circumstances, good technical qualifications, proven professional abilities and/or relevant experience and

achievements supported by documentary evidence may also be accepted and

- the applicant is in a position to make substantial contribution to the economy of the HKSAR.
- the applicant has permanent residence overseas or
- the applicant has been residing overseas for at least one year immediately before the submission of application ("overseas" means places outside the Mainland, the Macao SAR and Hong Kong SAR) and that the application is submitted from overseas

Sponsor in Hong Kong:

- To apply for entry for investment, the applicant must nominate a local sponsor. A local sponsor can either sponsor the applicant as a company or an individual. If the sponsor is an individual, he/she should be
- a bona fide Hong Kong resident and
- acquainted with the applicant

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## Hong Kong Immigration

A financial hub with most modern infrastructure one can boast of and that in a nutshell describes Hong Kong. Hong Kong has been Asia's one of the most prolific cities and is quite cosmopolitan in nature. Due to its strong stable Government and powerful economy, Hong Kong has been pulling talented and highly efficient individuals to work in the country in whatever position possible.

### Work

To hire skilled foreign Professionals, Hong Kong has a special work permit scheme. There is no quota system limiting the number of work permit visa issued under this scheme. Each application is assessed based on the qualifications of the applicant and the company employing. This work permit is normally issued for one year period initially and is renewable thereafter.

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## Why Hong Kong Immigration

A financial hub with most modern infrastructure one can boast of and that in a nutshell describes Hong Kong. Hong Kong has been Asia's one of the most prolific cities and is quite cosmopolitan in nature. Due to its strong stable Government and powerful economy, Hong Kong has been pulling talented and highly efficient individuals to work in the country in whatever position possible.

Skilled workers with a job offer in Hong Kong, who possess the right combination of knowledge and experience can work and settle in Hong Kong under the General Employment Policy program.

### to be qualified to apply to Hong Kong, you need to

- Have a job offer
- Education qualification as is needed
- Relevant Domain experience
- Your salary should meet the minimum wage levels defined for the occupation

### This is a Permanent Resident Program. Benefits of this program

- Legal right to come and go from Hong Kong
- Take any job that is offered
- Study in Hong Kong

- Authorized to do business in Hong Kong

To assess if you are qualified professionally and understand the process, partner with XIPHIAS Immigration, Dubai. With a team of expert lawyers, we can ably guide you in the PR Process.

### What XIPHIAS Immigration will do for you

XIPHIAS Immigration, has a team of solicitors, lawyers, counsellors and consultants who can take your case ably and successfully accomplish your dream destination for you

- Profile assessment
- Submission of application and documents
- Application preparation
- Guidance about the applications and documents required
- Language proficiency tests
- Help till the point of getting your PR Visa
- Post landing counseling
- Post landing Job search assistance

## Why Hong Kong?

### Heading

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## How the application works

- 1 Apply to the New CIES Office at InvestHK for Net Asset Assessment.**
- 2 Apply to the Immigration Department for approval-in-principle.**
- 3 Within the 180-day visitor period, invest HK\$27 million in permissible assets and HK\$3 million in the CIES Investment Portfolio.**

- 4 On formal approval, receive permission to stay for up to 24 months.
- 5 Maintain the investment under the Portfolio Maintenance Requirements.
- 6 Apply for extensions of up to three years each to maintain lawful status.
- 7 After 7 continuous years, apply for permanent residency (with eligible dependents).

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## General requirements

- Minimum age 18.
- Clean criminal record and good character.
- Documented lawful source of funds.
- Invest HK\$30 million — at least HK\$27 million in permissible investment assets plus HK\$3 million into the CIES Investment Portfolio — and maintain it.
- Show net assets of at least HK\$30 million throughout the six months before the Net Asset Assessment application.

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## Questions clients ask

### What is the CIES?

The New Capital Investment Entrant Scheme, a government scheme granting Hong Kong residence through a HK\$30 million investment in permissible Hong Kong assets and the CIES Investment Portfolio.

### Can family be included?

Yes. Spouse and dependent children can be included and receive residency with the main applicant.

### Is physical presence required?

Not during application; residence is required to accumulate the 7 years toward permanent residency.

### How long does it take?

The process runs in stages: Net Asset Assessment with the New CIES Office, approval-in-principle from the Immigration Department, up to 180 days as a visitor to complete the investment, then formal approval. The New CIES Office does not publish a processing standard, so timelines vary by case; XIPHIAS confirms the current position before filing.

### Does residency lead to citizenship?

Hong Kong grants permanent residency, not citizenship, after seven years of continuous ordinary residence. Citizenship would mean naturalising as a Chinese national, a discretionary step that requires giving up your Indian citizenship.

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**Official sources:** Hong Kong — New Capital Investment Entrant Scheme (official site); Hong Kong Immigration Department; The Chief Executive's 2025 Policy Address.



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#### NEXT STEP

# Discuss your Hong Kong options with our Dubai team

Tell us about your profile, family and timeline. We will compare the Hong Kong 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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