



RESIDENCY BY INVESTMENT | NEW ZEALAND

New Zealand RBI - Active Investor Plus Balanced Category

Invest NZD 10 million through the Balanced Category of the New Zealand Active Investor Plus Visa and obtain New Zealand residency by investment with diversified assets.

INVESTMENT FROM

NZD 10,000,000

FAMILY

Spouse, children up to age 24

At a glance

COUNTRY New Zealand	ROUTE Residency by Investment - Balanced Category
MINIMUM INVESTMENT NZD 10,000,000	TIMELINE 36 working days on average once documentation is complete (Immigration New Zealand)
FAMILY MEMBERS Spouse, children up to age 24	LAST UPDATED 1 October 2026

The Active Investor Plus visa was rebuilt on 1 April 2025

The old weighted-investment system is gone, and so is the English-language requirement. There are now two categories:

Category	Investment	Minimum hold	Days required in NZ
Growth	NZ\$5 million	36 months	21 days
Balanced	NZ\$10 million	60 months	105 days

The Growth category is the more interesting of the two for most applicants: half the capital, a shorter hold, and only three weeks in the country across the whole period.

Growth accepts direct investments, managed funds and philanthropy (philanthropy capped at 20% of the total). Balanced adds listed equities, bonds and property developments. Funds must be invested within six months of approval in principle, with a possible extension. A partner and dependent children aged 24 or younger can be included, Immigration New Zealand states no maximum age for the principal applicant, and it reports an average processing time of 36 working days once documentation is complete.

There is now a far cheaper route

The **Business Investor Work Visa** opened on **24 November 2025**, replacing the closed Entrepreneur Work Visa:

- **NZ\$1 million** to a three-year work-to-residence pathway
- **NZ\$2 million** to fast-track to residence after **12 months**

It needs at least **25% ownership** of an established business with a purchase price of at least NZ\$1 million, and **three years' business experience** in self-employment or senior management. The visa runs up to four years — a 12-month establishment stage and a three-year operating stage — and both pathways lead to the Business Investor Resident Visa; on the NZ\$2 million pathway the business must still be run for three years in total across both visas. The application fee is **NZ\$12,380**. Updated on **6 July 2026** to allow franchises, purchase through a New Zealand resident entity, and gifted capital.

If NZ\$5 million is out of reach, this is the route to look at. The Entrepreneur Work Visa it replaced is closed to new applications.

New Zealand citizenship and your Indian passport

New Zealand **does** permit dual citizenship. **India does not**. So the constraint here is entirely on the Indian side.

New Zealand citizenship becomes possible after **1,350 days over five years**, with at least 240 days in each of those years. Taking it would end your Indian citizenship automatically under Section 9(1) of the Citizenship Act 1955, regardless of New Zealand's own generosity on the point.

Residence and permanent residence carry no such consequence. Most Indian families stop at permanent residence for exactly that reason, and there is nothing wrong with doing so.

Key benefits

- Access New Zealand residency by investment through the Active Investor Plus Visa
- No taxes on gifts, estates, wealth, or capital gains
- Ability to include spouse and dependent children aged 24 or younger in the application
- No English-language test since 1 April 2025
- The widest choice of acceptable investments: direct investments, managed funds, listed equities, bonds, property developments and philanthropy
- A multicultural society and an excellent quality of life

Requirements

- Invest NZD 10 million in acceptable investments: direct investments, managed funds, listed equities, bonds, property developments or philanthropy.
- Maintain the investment for 60 months.
- Spend at least 105 days in New Zealand over the 60-month investment period.
- Funds must be transferred within 6 months after Approval in Principle (AIP), with a possible extension.
- Applicant must meet health, character, and lawful source of funds requirements.
- Can include partner and dependent children up to age 24.

Costs and government fees

Programme costs

Item	Amount	Notes
Balanced category investment	NZD 10,000,000	Held for 60 months, with at least 105 days in New Zealand over that period.

How the process works

1

Eligibility Assessment

Confirm you can meet the health and character requirements, including medical examination, chest X-ray and police certificates, and document a lawful source of funds.

2

Submit Application

Apply to Immigration New Zealand under the Active Investor Plus Visa Balanced category with your investment plan.

3

Approval in Principle

On approval in principle you have six months, with a possible extension, to transfer the investment funds.

4

Investment Transfer

Invest NZD 10 million in acceptable Balanced-category investments: direct investments, managed funds, listed equities, bonds, property developments or philanthropy.

5

Resident Visa Approval

Once the investment is verified, the resident visa is granted, allowing investors and their families to live, work, and study in New Zealand.

Document checklist

Identity & Civil

- Valid passport and identity documents

Investment & Funds

- Proof of NZD 10 million investment funds
- Evidence of the legal source of funds (business income, property sale, inheritance, investments, etc.)
- Bank statements and financial records

Police & Health

- Police certificates from each country of citizenship and any country lived in for 12 months or more in the last 10 years
- Medical examination and chest X-ray

Investment Plan

- Investment plan for acceptable Balanced-category investments

Questions clients ask

What is the minimum investment required for the Balanced Category?

Applicants must invest NZD 10 million under the New Zealand Active Investor Plus Visa Balanced Category.

How long must the investment be maintained?

60 months (five years).

What types of investments are allowed?

Direct investments, managed funds, listed equities, bonds, property developments and philanthropy.

What is the residence requirement for investors?

Investors must spend at least 105 days in New Zealand during the five-year investment period.

Who is the Balanced Category designed for?

Investors who want the widest choice of acceptable investments, including listed equities, bonds and property developments, and can commit NZD 10 million for five years.

Important notes

- The Active Investor Plus visa was substantially rebuilt on 1 April 2025. The weighted-investment system and the English-language requirement were both removed. Material describing weightings is out of date.
- The Entrepreneur Work Visa is closed. Its replacement is the Business Investor Work Visa, which opened 24 November 2025 at NZ\$1 million or NZ\$2 million — far below the Active Investor Plus thresholds.
- New Zealand permits dual citizenship; India does not. Naturalising would end your Indian citizenship. Residence and permanent residence would not.

Compliance

- Growth category: NZ\$5 million, held 36 months, with 21 days required in New Zealand.
- Balanced category: NZ\$10 million, held 60 months, with 105 days required in New Zealand.
- Business Investor Work Visa, open since 24 November 2025: NZ\$1 million for a three-year work-to-residence pathway, or NZ\$2 million for fast-track residence after 12 months. Minimum 25% ownership, three years' business experience, four-year visa, application fee NZ\$12,380. Amended 6 July 2026 to permit franchises, purchase via a New Zealand resident entity, and gifted capital.
- New Zealand citizenship requires 1,350 days over five years, with at least 240 days in each year.

Official sources: Immigration New Zealand; Immigration New Zealand — Active Investor Plus visa; Immigration New Zealand — Skilled Migrant Category; Immigration New Zealand — Green List.



NEXT STEP

Plan your New Zealand application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **New Zealand RBI - Active Investor Plus Balanced Category** fits, set out the full cost in writing and manage the application with you from start to finish.

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