



PROGRAMME BROCHURE

RESIDENCY BY INVESTMENT | NEW ZEALAND

New Zealand RBI - Business Investor Visa

Invest NZD 1 million in an established New Zealand business for a three-year work-to-residence pathway, or NZD 2 million for fast-track residence after 12 months.

INVESTMENT FROM

NZD 1,000,000

FAMILY

Spouse, children up to age 25

At a glance

COUNTRY New Zealand	ROUTE Residency by Investment - Residency By Investment / Business Investor Visa
MINIMUM INVESTMENT NZD 1,000,000	FAMILY MEMBERS Spouse, children up to age 25
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

- Lower investment threshold of NZD 1–2 million under the New Zealand business investor visa
- Include partner and dependent children in the application
- Live in a stable and business-friendly economy in New Zealand
- Flexibility to work, run a business, and access education benefits
- Both pathways lead to the Business Investor Resident Visa

Requirements

- Minimum investment of NZD 1 million (or NZD 2 million for fast-track residence after 12 months) in an established New Zealand business.
- Own at least 25% of a business with a purchase price of at least NZD 1 million.
- At least 3 years of acceptable business experience in self-employment or senior management.
- Funds must be lawfully obtained; gifted capital is accepted as a funding source since 6 July 2026.
- Operate the business for three years in total across the work and resident visas.

Costs and government fees

Programme costs

Item	Amount	Notes
Business investment — work-to-residence pathway	NZD 1,000,000	At least 25% of an established New Zealand business with a purchase price of at least NZD 1 million; residence after three years of operation.
Business investment — fast-track pathway	NZD 2,000,000	Residence after 12 months; the business must still be run for three years in total across both visas.

Government fees

Fee	Amount	Notes
Business Investor Work Visa application fee	NZD 12,380	

How the process works

1

Eligibility Assessment

Initial eligibility assessment and profile evaluation for the New Zealand Business Investor Work Visa.

2

Business Selection

Identify an established New Zealand business, or a qualifying franchise, with a purchase price of at least NZD 1 million in which you will hold at least 25%.

3

Due Diligence

Completion of financial, legal, and operational due diligence for the selected business.

4

Visa Application

Submit the Business Investor Work Visa application with all required documentation and the NZD 12,380 fee.

5

Establishment Stage

Complete the investment during the visa's 12-month establishment stage.

6

Business Operation

Operate the business during the three-year operating stage of the visa.

7

Residency Application

Apply for the Business Investor Resident Visa after 12 months on the NZD 2 million pathway, or after three years on the NZD 1 million pathway.

Document checklist

Identity & Civil

- Valid passport and identity documents

Investment & Funds

- Proof of lawfully obtained funds and investment source documentation
- Financial statements and bank confirmations for the investment funds

Experience

- Evidence of at least 3 years of business experience in self-employment or senior management

Police & Health

- Medical and character clearance certificates

Business Investment

- Business purchase agreements and due diligence reports

Questions clients ask

What is the minimum investment required?

The minimum investment for the New Zealand Business Investor Work Visa starts from NZD 1 million, with a fast-track residence option at NZD 2 million.

Can I include my family in the application?

Yes, you can include your partner and dependent children in your application, and they will receive visas aligned with your application.

Do I need to run the business?

Yes. You must own at least 25% of the business, and it must be operated for three years in total across the work and resident visas. XIPHIAS confirms the operating conditions for your file.

When can I apply for residency?

You can apply for residency after 3 years with a NZD 1 million investment, or after 12 months with a NZD 2 million investment, subject to meeting all conditions of the visa.

What type of business can I invest in?

An established New Zealand business with a purchase price of at least NZD 1 million in which you hold at least 25%. Since 6 July 2026 this can include franchise businesses that meet the existing requirements, and the business may be acquired through a New Zealand resident entity.

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 - Business Investor Visa** fits, set out the full cost in writing and manage the application with you from start to finish.

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