XIPHIAS Immigration

PROGRAMME BROCHURE



CITIZENSHIP BY INVESTMENT | ANTIGUA & BARBUDA

Business Investment – Antigua & Barbuda Citizenship by Investment (CBI) Program

Antigua & Barbuda citizenship through an approved business investment: USD 1.5 million as a sole investor, or a USD 5 million joint investment.

INVESTMENT FROM

USD 1,500,000

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At a glance

COUNTRY **Antigua & Barbuda**	ROUTE **Citizenship by Investment - Business Investment**
MINIMUM INVESTMENT **USD 1,500,000**	FAMILY MEMBERS **Spouse, children up to age 30, parents aged 55+, siblings**
LAST UPDATED **1 October 2026**	

Overview

The business route requires **USD 1.5 million** from a sole investor, or a **USD 5 million joint investment** with a minimum of **USD 400,000** from each participant. USD 400,000 is each investor's minimum share within a joint investment, not the cost of the route on its own — the joint investment as a whole must still reach USD 5 million.

After approval, the balance of the government processing fee and the business investment are payable within **30 days**.

Government fees

From the Citizenship by Investment Unit's schedule of fees:

- Government processing fee: **USD 10,000** for a single applicant, **USD 20,000** for a family of up to four, plus **USD 10,000** from the fifth dependant.
- Due diligence: **USD 8,500** principal applicant, **USD 2,000** each dependant aged 12 to 17, **USD 4,000** each dependant aged 18 to 30. On the business route the spouse fee depends on how the application is structured and is confirmed per file.
- Passport: **USD 300** per person.

The Citizenship by Investment Unit does not publish a processing standard; timelines vary by case.

Travel access today

Here is where **Antigua & Barbuda** stands today:

United Kingdom: visa-free, but you need an ETA. Since 8 January 2025 an electronic travel authorisation is required before travel. “Visa-free” without that qualifier is no longer accurate.

United States: entry is partially suspended. Presidential Proclamation 10998, signed 16 December 2025 and effective **1 January 2026**, suspends immigrant entry and the B-1, B-2, B-1/B-2, F, M and J visa categories for nationals of this country, and shortens validity for other categories. Existing valid visas continue to be honoured. If US travel or study is your reason for buying a passport, this route does not deliver it right now.

Canada: a visitor visa is required. None of the five Caribbean citizenship-by-investment countries has visa-free access to Canada.

On Schengen and the EU: access is currently in place, but the EU's revised visa suspension mechanism, adopted on 31 December 2025, makes operating a citizenship-by-investment scheme a self-standing ground for suspending visa-free travel. The European Commission wrote to Antigua & Barbuda in June 2026 seeking a phase-out, and an EU report is due in December 2026. Schengen access should not be treated as permanent.

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.

Key benefits

- Flexible investment options: choose between a sole investment and a joint investment with other investors.
- Include eligible family members—spouse, children up to 30 if financially dependent, parents aged 55 and over, and unmarried siblings—in a single application.
- Visa-free to the United Kingdom with an ETA; Schengen visa-free access currently in place, subject to the EU's revised visa suspension mechanism.
- A light residence obligation: five days in Antigua & Barbuda during the first five years after citizenship.

Requirements

- Invest in an approved business: USD 1.5 million as a sole investor, or at least USD 400,000 each within a joint investment of USD 5 million or more.
- Pass government due diligence checks and attend an interview if requested.
- Spend at least five days in Antigua & Barbuda during the first five calendar years after citizenship.

When this route may not fit

- Non-approved or decertified business projects.
- Financing structures that obscure true ownership or source of funds.
- Material background issues, compliance gaps, or KYC deficiencies.

Document checklist

Identity & Civil

- Passport copies with at least 12 months validity
- Birth and marriage certificates (apostilled)
- Proof of address (utility or bank statement)

Financial & Source of Funds (SOF)

- Bank statements covering the last 6–12 months
- Evidence of business income, sale proceeds, or other legal income sources
- Banker’s reference letters

Business & Real Estate

- Reservation form and escrow/escrow letter (for real estate)
- Executed purchase agreements or share certificates (for business investments)
- Source-of-funds references for investment amounts

Compliance

- Police clearance certificates from all countries of residence over one year since age 16
- Medical forms and basic laboratory results
- CVs for all adult applicants

Questions clients ask

What are the minimum investment amounts under the Business Investment route?

Either USD 1.5 million as a sole investor in an approved business, or a joint investment of at least USD 5 million with each investor contributing a minimum of USD 400,000.

When do I pay the investment and government fees?

Due diligence fees and part of the government processing fee are paid on submission. After approval, the balance of the processing fee and the business investment are payable within 30 days.

Who can I include as dependants?

Per the Citizenship by Investment Unit: a spouse; children up to 30 who are financially dependent (any age with a disability); parents aged 55 and over who are financially dependent; and unmarried siblings of the applicant or spouse. Dependants can also be added after approval for an additional fee.

Is an interview mandatory?

Antigua's regulations provide that an applicant may be required to attend an interview in Antigua & Barbuda or at an Antiguan embassy or High Commission before a decision is made. XIPHIAS confirms the position for each file.

Are fees flat for families?

No. Government processing fees are USD 10,000 for a single applicant and USD 20,000 for a family of up to four, plus USD 10,000 from the fifth dependant. Due diligence applies per person (USD 8,500 principal; USD 2,000 for dependants aged 12–17; USD 4,000 for those aged 18–30), and each passport costs USD 300.

Important notes

- US Presidential Proclamation 10998, effective 1 January 2026, partially suspends entry for nationals of Antigua & Barbuda — immigrant visas plus the B-1, B-2, F, M and J categories. Existing valid visas continue to be honoured. If US travel or study is your objective, this programme does not currently deliver it.
- Antigua & Barbuda is the only one of the five with a hard residency requirement: five days in the first five years. Failing it can ground deprivation of citizenship under section 4(1) of the Act.
- An oath or affirmation of allegiance is required.
- The European Commission wrote to Antigua in June 2026 seeking a phase-out of the programme by 1 June 2028. Antigua has said the programme will continue, but an EU report is due in December 2026 and Schengen access is not guaranteed indefinitely.
- Antigua's website, application form and Act define eligible dependants differently. XIPHIAS confirms the applicable definition with the Citizenship by Investment Unit for each file.
- Indian citizenship ends automatically on acquiring Antiguan citizenship.

Compliance

- National Development Fund: USD 230,000, flat, regardless of family size.
- Approved real estate: USD 300,000, with a five-year resale bar.
- University of the West Indies Fund: USD 260,000 inclusive of processing fees, for a family of six or more, with a one-year tuition-only scholarship.
- Business investment: USD 1.5 million for a sole investor, or a USD 5 million joint investment with a minimum of USD 400,000 from each participant.
- Government processing fees: USD 10,000 single applicant, USD 20,000 for a family of up to four, plus USD 10,000 from the fifth dependant.
- Due diligence: USD 8,500 principal, USD 2,000 for dependants aged 12 to 17, USD 4,000 for those aged 18 to 30; on the business route the spouse fee depends on how the application is structured and is confirmed per file. Passport fee USD 300 each.
- Residency requirement: five days within the first five years.
- Antigua & Barbuda is the only one of the five that admits siblings as dependants.
- Antigua's regulations provide that an applicant may be required to attend an interview; XIPHIAS confirms the position for each file.
- The Citizenship by Investment Unit does not publish a processing standard; timelines vary by case.

Official sources: Antigua & Barbuda Citizenship by Investment Unit; 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.



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NEXT STEP

Plan your Antigua & Barbuda application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Business Investment – Antigua & Barbuda Citizenship by Investment (CBI) Program** fits, set out the full cost in writing and manage the application with you from start to finish.

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