XIPHIAS Immigration

PROGRAMME BROCHURE



CITIZENSHIP BY INVESTMENT | EGYPT

Real Estate Investment – Egypt Citizenship by Investment

Invest at least USD 300,000 in Egyptian real estate, transferred from abroad, to obtain Egyptian citizenship.

INVESTMENT FROM	TIMELINE	FAMILY
USD 300,000	6–12 months (Egyptian Cabinet standard)	Spouse, children up to age 18

XIPHIAS Immigration DMCC
www.xiphiasimmigration.ae

Updated 1 October 2026
+971 52 727 5101 | dubai@xiphiasimmigration.com

At a glance

COUNTRY **Egypt**	ROUTE **Citizenship by Investment - Real Estate**
MINIMUM INVESTMENT **USD 300,000**	TIMELINE **6–12 months (Egyptian Cabinet standard)**
FAMILY MEMBERS **Spouse, children up to age 18**	LAST UPDATED **1 October 2026**

Overview

USD 300,000 minimum in Egyptian real estate, transferred from abroad. The amount was set by PM Decree No. 876 of 2023.

The legal basis

Egypt's investment route to citizenship sits on **Law No. 140 of 2019**, read with Investment Law No. 72 of 2017, and is implemented by **Prime Ministerial Decree No. 3099 of 2019** as amended by **PM Decree No. 876 of 2023** (Official Gazette issue 9 *bis*, 2 March 2023) and **PM Decree No. 3562 of 2023**. Decree 876/2023 is the one that produced today's amounts — it cut them substantially from the earlier regime.

The programme is administered by the citizenship unit of the **Cabinet** (created by PM Decree No. 647 of 2020), not by the Ministry of Interior. If you are quoted different figures from the GAFI investment-authority fact sheet, note that GAFI still publishes a **superseded pre-2023 sheet**; we work from the Cabinet portal.

The five-year rule

The official Arabic is explicit, and it matters:

> If the property is disposed of before five years have elapsed from the date of its acquisition, retaining Egyptian nationality is conditional on depositing **USD 250,000** at the Central Bank.

So selling early does **not** automatically void the citizenship — it triggers a further **USD 250,000 payment to keep it**. That is a materially different proposition from "you must hold for five years", and it is the version you should plan around. The same rule applies to the investment-project route if the project is liquidated or the stake transferred inside five years.

Before anything else: what this means for an Indian passport

India does not allow dual citizenship. Section 9(1) of the Citizenship Act 1955 says that any citizen of India who voluntarily acquires the citizenship of another country **shall cease to be a citizen of India**.

Acquiring Egyptian citizenship is voluntary. So your Indian citizenship ends **automatically, by operation of law, on the day you acquire it**. There is no Indian decision to appeal, no discretion to exercise and no way to defer it. You must surrender your Indian passport and obtain a Surrender Certificate.

You can then apply for **Overseas Citizen of India** status. The Ministry of External Affairs is explicit that *OCI is not to be misconstrued as dual citizenship* and confers no political rights. As an OCI you cannot vote, cannot hold constitutional posts, do not have equality in public employment, and **cannot acquire agricultural land, farmhouses or plantation property in India**.

This is a **replacement** of your Indian citizenship, not an addition to it. Egypt itself permits dual citizenship and requires no renunciation — the restriction is entirely on the Indian side.

Who can be included

- **Spouse — not automatic, and not immediate.** A spouse does not acquire Egyptian nationality as a dependant of the investor. Under Articles 6 and 7 of Law No. 26 of 1975 a foreign wife of an Egyptian acquires his nationality only if she notifies the Minister of Interior of her wish **and the marriage has subsisted for two years from that notification**. In practice the spouse's passport follows roughly two years later; the statute does not provide for it to be issued at the same time as the investor's.
- **Children.** Minor children of a naturalised person acquire the nationality with the parent, with a right to elect their original nationality within one year of reaching majority (Law 26/1975). The Cabinet's published application requirements refer only to "wives and children" and **state no age limit**. An "under 21" rule does not appear in the published instrument, so XIPHIAS confirms the age position on each file.
- **Parents, grandparents and siblings cannot be included.** There is no provision for them in any Egyptian instrument.

How long it takes — the official standard

The Cabinet publishes a staged standard:

- Preliminary examination and decision: **three to six months** from submission.
- Then **six months** of temporary residence in Egypt to execute the investment.
- Final citizenship decision: **within a maximum of three months** after the investment is completed.
- The Cabinet's own FAQ states the overall timeframe as **six to twelve months**.

There is **no permanent residence requirement** to hold or keep the citizenship. But the process is not fully remote: on preliminary approval you are granted a right of temporary residence in Egypt for six months in order to execute the programme. Reports during 2025 also described new in-person verification visits. No Egyptian government publication sets these out as a rule, so XIPHIAS confirms the current position with the Cabinet unit before filing, and you should plan for some travel to Egypt.

What you actually pay

Item	Amount
Real estate, transferred from abroad	USD 300,000 minimum
Government application fee	USD 10,000, non-refundable, per application
If you sell inside five years and want to keep the citizenship	A further USD 250,000 at the Central Bank

Travel access — what the passport actually does

An Egyptian passport reaches roughly **50 destinations** visa-free or visa-on-arrival (Henley Passport Index, 2026, which ranks it around 86th). Passport rankings are commercial indices, not government data, and they change from year to year.

Nigeria is not a visa-on-arrival destination for Egyptians: it abolished visa-on-arrival entirely on 1 May 2025 and replaced it with an eVisa.

Egypt has **no EU or UK visa waiver**, and this citizenship does not create one.

Egypt and the US E-2 visa

Egypt is a **US E-2 treaty country, in force since 27 June 1992**. It is **E-2 only** — Egypt is not an E-1 treaty trader country. India is not a treaty country at all, which is usually why Egypt is on the table.

One qualification. On 14 January 2026 the US State Department announced a suspension of **immigrant visa** issuance for nationals of 75 countries pending a public-charge reassessment, effective 21 January 2026, and Egypt is reported to be on that list. It does not touch nonimmigrant categories, so E-2 is unaffected — but an Egyptian passport is currently a poor vehicle for a US **green card** route. Egypt is **not** on Presidential Proclamation 10998's travel-ban list.

What the citizenship does and does not give you

- **Political rights are deferred.** Article 9 of Law No. 26 of 1975 bars a person naturalised under these provisions from exercising political rights for **five years** from the date of acquisition, and from being elected or appointed to any parliamentary body for **ten years**. The President may grant exemptions by decree.
- **The citizenship can be withdrawn.** The Cabinet's own FAQ confirms withdrawal within **ten years** where it was obtained by fraud or false statements, and within **five years** on conviction for a felony or an honour crime (Law 26/1975, Articles 15–16, by reasoned Cabinet decree).
- **Dual nationality is permitted** by Egypt, and there is **no Arabic language test**.
- **Naturalised children are exempt from military service.**

Key benefits

- An asset-backed route: USD 300,000 in Egyptian real estate, transferred from abroad.
- No residence requirement to obtain or keep the citizenship.
- Egypt is a US E-2 treaty country (E-2 only), in force since 27 June 1992.
- Egypt permits dual nationality and imposes no Arabic language test.
- Selling inside five years does not void the citizenship — it triggers a further USD 250,000 payment to retain it.

Requirements

- Be at least 18 years old.
- Pass due diligence screenings and have a clean criminal record.
- Be in good health, as confirmed by a health examination.
- Invest at least USD 300,000 in qualifying Egyptian real estate, transferred from abroad.

When this route may not fit

- Funds not transferred into Egypt from abroad through approved banking channels.
- Background red flags or unclear source of funds.

Funds to show

Requirement	Amount	Notes
Funds for the real estate investment (minimum)	USD 300,000	Plus the USD 10,000 non-refundable government application fee.

How the process works

1. **Initial Consultation**
   Start with a consultation with XIPHIAS to understand eligibility, the investment options and the Indian citizenship consequence.
2. **Select Real Estate**
   Identify a qualifying property and prepare the necessary documents, including escrow and notarised agreements.
3. **Application Submission**
   XIPHIAS submits your application to the Cabinet citizenship unit with the USD 10,000 non-refundable government fee.
4. **Preliminary Decision**
   Background investigations by the Egyptian authorities and a preliminary decision within three to six months of submission.

5

Investment Completion & Citizenship Issuance
Complete the real estate purchase within the six-month temporary residence period. Final citizenship decision within a maximum of three months after the investment is completed, then passport issuance. Minor children acquire the nationality with you.

Document checklist

Identity & Civil

- Passport copies (validity >= 12 months)
- Birth and marriage certificates (apostilled)
- National ID and address proof

Financial & SOF

- Bank statements (6–12 months)
- Source-of-funds trail (salary/dividends/sale proceeds)
- Banker’s reference letter

Real Estate

- Property purchase agreements or land allocation letters
- Escrow or payment proof
- Source-of-funds references for the purchase

Compliance

- Police clearance certificates
- Medical form & basic labs

Questions clients ask

What is the minimum real estate investment for Egypt CBI?
A minimum of USD 300,000 in Egyptian real estate, paid with funds transferred from abroad.

Can family members be included?
Minor children acquire the nationality with you. A spouse is not included automatically: under Articles 6 and 7 of Law 26/1975 a spouse follows a separate route that requires two years from notifying the Minister of Interior. Parents, grandparents and siblings cannot be included.

Is residency required for citizenship?
There is no residence requirement to obtain or keep the citizenship. On preliminary approval you are granted six months of temporary residence in Egypt to execute the investment.

Are there any additional fees?
The published government fee is USD 10,000, non-refundable, per application. Egypt does not publish a separate per-person passport issuance fee. If the property is sold within five years, a further USD 250,000 deposit at the Central Bank is required to retain the citizenship.

Important notes

- Indian citizenship ends automatically on acquiring Egyptian citizenship. Read what this means for an Indian passport before committing funds.
- Disposing of the property inside five years requires a further USD 250,000 deposit at the Central Bank to retain the citizenship.
- Property performance, rental yield and resale timing are not guaranteed, and the Egyptian pound has been volatile.
- Political rights are deferred for five years and parliamentary eligibility for ten years (Law 26/1975, Article 9).
- The citizenship can be withdrawn within ten years for fraud, and within five years on conviction for a felony or honour crime.

Compliance

- Funds must be transferred into Egypt from abroad through approved banking channels.
- A spouse is not included automatically: Articles 6 and 7 of Law 26/1975 require two years from notification to the Minister of Interior.
- On preliminary approval a six-month right of temporary residence in Egypt is granted to execute the investment.
- GAFI still publishes a superseded pre-2023 fact sheet. We work from the Cabinet portal.

Official sources: Egyptian Cabinet — citizenship by investment portal, investment programmes; Egyptian Cabinet — programme conditions and fees; Egyptian Cabinet — legal basis (Law 140/2019 and implementing decrees); Egyptian Cabinet — citizenship by investment FAQ; Law No. 26 of 1975 on Egyptian Nationality (Official Journal no. 22, 29 May 1975); Citizenship Act 1955, Section 9(1) — Government of India; Government of India — passport surrender certificate; Ministry of External Affairs — Overseas Citizenship of India scheme; US Department of State — treaty countries (Egypt E-2, in force 27 June 1992).



XIPHIAS Immigration

NEXT STEP

Plan your Egypt application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Real Estate Investment – Egypt Citizenship by Investment** fits, set out the full cost in writing and manage the application with you from start to finish.

CALL OR WHATSAPP	+971 52 727 5101
EMAIL	dubai@xiphiasimmigration.com
WEBSITE	www.xiphiasimmigration.ae
OFFICE	Jumeirah Lakes Towers, Dubai, United Arab Emirates

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.

This brochure is produced from the programme information published at www.xiphiasimmigration.ae/citizenship/egypt/real-estate as at 1 October 2026. Rules, fees and processing times are set by the relevant government and can change, and approval is always the authority's decision. Please confirm the current position with us before you apply. XIPHIAS provides immigration consulting and documentation support. It is not a law firm, and nothing in this brochure is legal advice.