XIPHIAS Immigration

PROGRAMME BROCHURE



CITIZENSHIP BY INVESTMENT | SAINT LUCIA

St. Lucia Citizenship by Investment – Real Estate Route

Approved Saint Lucian real estate from USD 300,000, plus administrative fees of USD 30,000 or USD 45,000 by family size.

INVESTMENT FROM

USD 300,000

TIMELINE

Under 90 days in most cases (CIP guideline)

XIPHIAS Immigration DMCC
www.xiphiasimmigration.ae

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

At a glance

COUNTRY **Saint Lucia**	ROUTE **Citizenship by Investment - Real Estate**
MINIMUM INVESTMENT **USD 300,000**	TIMELINE **Under 90 days in most cases (CIP guideline)**
FAMILY MEMBERS **Spouse, children up to age 30, parents aged 55+, siblings**	LAST UPDATED **1 October 2026**

Overview

Approved real estate in Saint Lucia qualifies from **USD 300,000**, plus administrative fees of **USD 30,000 or USD 45,000** depending on family size.

Government fees and timing

From the Citizenship by Investment Programme:

- Administrative fee: **USD 30,000** applicant alone, **USD 45,000** applicant with spouse, plus **USD 5,000** per dependant under 18 and **USD 10,000** per dependant aged 18 or over.
- Processing: **USD 2,000** main applicant, **USD 1,000** each dependant.
- Due diligence: **USD 8,000** main applicant, **USD 5,000** each dependant. Due diligence is conducted only on applicants above the age of 16.

The holding period for the property is confirmed with the Programme for each project before purchase. The Programme states that, in most cases, its processing time for a grant of citizenship is significantly below its 90-day guideline.

Travel access today

Here is where **Saint Lucia** stands today:

United Kingdom: a visa is required. The UK removed visa-free access for Saint Lucia on **5 March 2026** under Statement of Changes HC 1691, expressly because of the citizenship-by-investment programme. The transitional window closed on 16 April 2026.

United States: a visa is required, as it is for every Caribbean CBI passport. No programme in this region gives visa-free entry to the United States.

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

- Asset-backed route through an approved real estate project.
- Family inclusion: spouse, children, parents, and unmarried siblings under 18 (subject to eligibility).
- Well-established Citizenship by Investment Programme framework.
- Processing for a grant of citizenship is, in most cases, significantly below the Citizenship by Investment Programme's 90-day guideline.

Requirements

- Invest at least USD 300,000 in an approved real estate project and pay the administrative fee.
- Hold the property for the period set by the Citizenship by Investment Programme, confirmed for each project before purchase.
- Pass all due diligence checks and attend an interview, in person or virtually.

When this route may not fit

- Attempting to fund investment via unverifiable or prohibited sources.
- Investing in projects not approved by the Citizenship by Investment Programme.
- Adverse background, criminal record, or sanctions/watchlist inclusion.

Document checklist

Identity & Civil

- Valid passport copies (main applicant and dependents)
- Birth certificates (applicant and dependents)
- Marriage certificate (if applicable)

- Police clearance / background check for applicants aged 16+

Financial & Source of Funds

- Proof of source of funds / bank statements
- Property purchase agreement / reservation (when applicable)

Health & Compliance

- Medical certificate (as per CIU guidelines)
- Professional reference letters (if required)
- Signed application forms
- Recent passport-sized photographs

Important notes

- Saint Lucia lost visa-free access to the United Kingdom on 5 March 2026 under Statement of Changes HC 1691, expressly because of the citizenship-by-investment programme. The transitional window closed on 16 April 2026.
- No Caribbean citizenship-by-investment passport gives visa-free access to the United States.
- Applications have been subject to an interview, in person or virtually, since 1 September 2023, at the due diligence stage.
- Indian citizenship ends automatically on acquiring Saint Lucian citizenship.

Compliance

- Routes: National Economic Fund from USD 240,000; National Action Bond USD 300,000 plus a USD 50,000 non-refundable administrative fee, non-interest-bearing and held five years; approved real estate from USD 300,000 plus administrative fees of USD 30,000 or USD 45,000; and enterprise projects.
- Due diligence is conducted only on applicants over 16. Processing fees are USD 2,000 for the main applicant and USD 1,000 per dependant; due diligence USD 8,000 and USD 5,000.
- Saint Lucia has the broadest dependant definition of the five: children up to 21, or up to 30 if fully supported; parents over 55; and unmarried siblings under 18 with parental consent.
- No residency or visit requirement after grant.
- The Citizenship by Investment Programme states processing is significantly below its 90-day guideline.
- The holding period for approved real estate is confirmed with the Citizenship by Investment Programme for each project before purchase.

Official sources: Saint Lucia Citizenship by Investment Programme; UK Government — Statement of Changes in Immigration Rules HC 1691; UK Government — check if you need a UK visa; 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.



NEXT STEP

Plan your Saint Lucia application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **St. Lucia Citizenship by Investment – Real Estate Route** 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/saint-lucia/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.