XIPHIAS Immigration

PROGRAMME BROCHURE



CITIZENSHIP BY INVESTMENT | SÃO TOMÉ & PRÍNCIPE

National Transformation Fund (NTF) – Donation Route

A non-refundable contribution from USD 90,000 under Decreto-Lei n.º 07/2025. São Tomé and Príncipe permits dual nationality — India does not.

INVESTMENT FROM

USD 90,000

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At a glance

COUNTRY **São Tomé & Príncipe**	ROUTE **Citizenship by Investment - Donation**
MINIMUM INVESTMENT **USD 90,000**	TIMELINE **~2 months to approval, ~4 months to passport (Citizenship Investment Unit, first-year report 2026)**
FAMILY MEMBERS **Spouse, children up to age 18, parents aged 55+**	LAST UPDATED **1 October 2026**

Overview

São Tomé and Príncipe — an archipelago in the **Gulf of Guinea, off Central Africa** — grants nationality for a **non-refundable contribution from USD 90,000**, under a decree in force since August 2025. There is no residence requirement. It is one of the least expensive citizenship programmes anywhere — and the passport is correspondingly one of the weaker ones, reaching around 58 to 61 destinations, with **no Schengen and no UK access**.

The legal basis

The programme rests on a clear statutory chain:

- **Lei n.º 07/2022 de 10 de Março**, the Nationality Law (*Diário da República*, I Série, n.º 25). **Article 10(2)** allows nationality for investment or for donation by way of direct financial support to the country, and **Article 10(3)** allows the residence requirement to be waived.
- **Decreto-Lei n.º 07/2025**, the implementing regulation — approved by the Council of Ministers on 10 May 2025, promulgated 28 July 2025, published in the *Diário da República*, I Série, n.º 33, of **1 August 2025**, in force from publication.
- Applications opened on **1 September 2025**. The Citizenship Investment Unit published a first-year report on 1 September 2026.

The contribution goes to a **Fundo Nacional de Transformação** (National Transformation Fund). Note that the programme's own channel describes the payment as a **National Development Contribution**, so the naming is not consistent even at source. XIPHIAS therefore describes the payment simply as a contribution to the fund named in the decree.

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 São Toméan 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. São Tomé and Príncipe itself permits dual citizenship and requires no renunciation — the restriction is entirely on the Indian side.

What it costs

Item	Amount
Contribution — single applicant	**USD 90,000**
Contribution — family of 2 to 4	USD 95,000
Each additional dependant	USD 5,000
Submission fee	USD 5,000, non-refundable

Due diligence and government processing charges are quoted per file.

No São Toméan instrument establishes a real estate route. The decree provides for nationality by investment or donation, and this page covers the contribution route.

How long it actually takes

The Citizenship Investment Unit's own first-year report, published 1 September 2026, records:

- fastest approval: **26 days**
- **average approval: about two months**
- **average time to passport in hand: about four months**
- **29 passports issued against 548 applications** in the first year

That last figure matters. This is a young programme working through a large backlog; approval is not a formality and the passport does not follow immediately on approval.

There is **no residence requirement** — the decree waives it under Article 10(3), and there is no minimum stay to keep the nationality.

Who can be included

- **Spouse**, including a recognised de facto partner.
- **Children.** Programme materials describe children under 30 who are financially dependent. But **Lei 07/2022 Article 10(4) contemplates only minor children**, and a Citizenship Investment Unit memorandum of **10 April 2026 placed passport issuance for adult dependent children aged 18 and over on hold**, pending a revised dependency law that has not been enacted. While the hold applies, XIPHIAS does not advise including adult children on this programme, and confirms the position on the day you file.
- **Parents aged 55 and over**, financially dependent. Supported by programme materials.
- **Grandparents** — not included.
- **Siblings** — not included, at any age.

A bar that catches more people than you would expect

Article 11(1) of Lei 07/2022 prohibits naturalisation for anyone already holding more than two foreign nationalities. And the Citizenship Investment Unit memorandum of 10 April 2026 put all new applications from persons holding **three or more foreign nationalities on hold** pending a parliamentary amendment that has not been finalised.

XIPHIAS applies the statute and the unit's memorandum: an applicant holding three or more foreign nationalities cannot proceed at present.

What the passport actually reaches

Around **58 to 61 destinations** visa-free or visa-on-arrival, depending on the index — the Henley Passport Index puts it at 58 and ranks the passport around 74th for 2026; Arton's Passport Index gives 61 visa-free plus one visa-on-arrival and ranks it around 80th. Rankings are commercial indices, not government data, and they change from year to year.

Two things the passport does **not** give you, and they are the two most people ask about:

- **No Schengen access.** São Tomé and Príncipe is in **Annex I** of Regulation (EU) 2018/1806 — the list of third countries whose nationals must hold a visa.
- **No UK access.** It sits at item 85 on the UK's visa national list.

What it does reach includes Singapore, Hong Kong, South Africa, Türkiye, the UAE, Qatar and most Portuguese-speaking countries.

On tax

Citizenship does not make you tax resident anywhere. Unless you actually move to São Tomé and Príncipe, its domestic tax treatment has no bearing on what you pay, so XIPHIAS does not present tax as a reason to choose this programme.

What we are watching

The statute is sound. The **concession is contested**: the programme is administered under a ten-year exclusive concession, and the Tribunal de Contas (Court of Auditors) has identified irregularities in that contract, including that it was signed before the enabling legislation was published. That is a programme-continuity question, not a legality question about the nationality itself, but you should know it exists before you file.

The programme is **not** on the FATF grey list or blacklist, and no EU, OECD or Transparency International action names it.

Before we take a file we obtain the gazette copy of Decreto-Lei n.º 07/2025 for your record.

Key benefits

- One of the least expensive citizenship routes anywhere: a non-refundable contribution from USD 90,000.
- No residence requirement and no minimum stay — Article 10(3) of Lei 07/2022 waives it.
- Statutory basis in Lei n.º 07/2022 and Decreto-Lei n.º 07/2025, live since 1 September 2025.
- Nationality is lifetime and inheritable, and São Tomé and Príncipe permits dual nationality.
- Visa-free or visa-on-arrival access to around 58–61 destinations including Singapore, Hong Kong, Türkiye and the UAE.

Requirements

- Make a minimum non-refundable contribution of USD 90,000 (single applicant) or USD 95,000 (family of 2–4) to the National Transformation Fund.
- Pass due diligence and background checks, including criminal record and source-of-funds verification.
- Submit valid travel documents, national ID, and health/medical clearance.
- Comply with nationality, sanctions, and program-specific requirements.

When this route may not fit

- Funding contribution through illegal or prohibited sources.
- Failing government due diligence or background checks.
- Adverse criminal records or being subject to international sanctions.

Document checklist

Identity & Civil

- Passport copies of main applicant and all dependents (validity >= 12 months)
- Birth certificates of main applicant and all dependents
- Marriage certificate (if spouse is included)
- Proof of name change (if applicable)
- De facto partnership proof (if applicable)

Proof of Address & Residence

- Utility bills or bank statements showing current address
- Residency proof of dependents (if different from main applicant)

Due Diligence & Background

- Police clearance certificates for the last 5 years from all countries of residence
- Declaration of lawful source of funds with supporting bank statements
- Due Diligence Report from a UCID-recognized entity (if applicable)

Health & Miscellaneous

- Medical/health clearance certificates
- Proof of payment for NTF contribution, government fees, and due diligence charges
- Additional documents requested by authorities (e.g., tax records, employment letters)

Important notes

- Indian citizenship ends automatically on acquiring São Toméan nationality. Read what this means for an Indian passport before committing funds.
- There is no Schengen access (EU Annex I) and no UK access. The passport reaches around 58 to 61 destinations.
- Article 11(1) of Lei 07/2022 bars naturalisation to anyone already holding more than two foreign nationalities, and applications from holders of three or more are on hold.
- Passport issuance for adult dependent children aged 18 and over is on hold pending a revised dependency law.
- The contribution is non-refundable.
- The programme is administered under a ten-year exclusive concession whose contract is under audit scrutiny. The statute is sound; programme continuity is a live question.

Compliance

- Full KYC, AML and government due diligence, with source-of-funds verification and police clearance, for all applicants.
- Due diligence and government processing charges are quoted per file.
- The programme accepts all nationalities except North Korean and accepts stateless applicants. That is more permissive than Caribbean programmes, and is a due diligence consideration in its own right.
- XIPHIAS obtains the gazette copy of Decreto-Lei n.º 07/2025 for your file.
- The decree names a Fundo Nacional de Transformação (National Transformation Fund); the programme's own channel describes the payment as a National Development Contribution.

Official sources: Lei n.º 07/2022 — Lei da Nacionalidade (Diário da República I Série n.º 25, 10 March 2022); STP-Press (government news agency) — launch of the citizenship by investment programme, 12 August 2025; RSTP (national broadcaster) — nationality by investment or donation from USD 90,000, Decreto-Lei 7/2025; IMF Country Report No. 25/347, 5 December 2025; Regulation (EU) 2018/1806, Annex I — São Tomé and Príncipe requires a Schengen visa; UK Immigration Rules Appendix Visitor: Visa national list (São Tomé and Príncipe, item 85); World Bank — São Tomé and Príncipe country overview; Citizenship Act 1955, Section 9(1) — Government of India; Government of India — passport surrender certificate; Ministry of External Affairs — Overseas Citizenship of India scheme.



NEXT STEP

Plan your São Tomé & Príncipe application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **National Transformation Fund (NTF) – Donation Route** fits, set out the full cost in writing and manage the application with you from start to finish.

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