XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | BULGARIA

Bulgaria Residency by Investment – Government Bonds Route

Obtain Bulgarian residency by investing in government-approved bonds with family inclusion and EU mobility.

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At a glance

COUNTRY **Bulgaria**	ROUTE **Residency by Investment - Government Bonds Investment**
FAMILY MEMBERS **Spouse, children up to age 18, parents aged 65+**	LAST UPDATED **1 October 2026**

Bulgaria in 2026: what has changed

There is no Bulgarian citizenship by investment. It was repealed by an amending law published in the State Gazette, issue 26 of **1 April 2022**, which struck out articles 12a and 14a of the Citizenship Act. No investment route to Bulgarian citizenship has existed since then.

But Bulgaria joined Schengen in full on 1 January 2025, and adopted the **euro on 1 January 2026**. Both are good news for a residence applicant, the Schengen membership above all: a Bulgarian residence permit now carries Schengen mobility.

Since 1 January 2026 the investor-residence thresholds are expressed in euro. **XIPHIAS confirms the current euro threshold for your route in writing with the Migration Directorate of the Ministry of Interior before filing, and before you commit any funds.**

One thing to settle before you start

These are **residency** programmes, not citizenship. That distinction matters more for an Indian passport holder than for most, because **India does not permit dual citizenship**: under Section 9(1) of the Citizenship Act 1955, voluntarily acquiring another citizenship ends your Indian citizenship automatically.

Holding European **residency** does not affect your Indian citizenship at all. Only naturalising would. So the residence permit is the safe part; the decision point comes years later, if and when you choose to naturalise.

Key benefits

- Bulgarian permanent residence, with Schengen mobility — Bulgaria became a full Schengen member on 1 January 2025.
- Include spouse, dependent children up to 18, and parents from 65.
- Secure government-backed investment.
- Access to healthcare, education, and EU mobility.

Requirements

- Applicant must be 18 years or older and financially solvent.
- Clean criminal record and medically fit.
- Qualifying investment in approved Bulgarian government bonds at the current euro threshold, confirmed by XIPHIAS with the Migration Directorate before filing.
- Valid passport and proof of legitimate source of funds.

When this route may not fit

- Criminal convictions or pending legal cases.
- False or incomplete documentation.
- Non-compliance with program requirements.

How the process works

1. **Select approved government bonds for investment.**
2. **Submit residency application with identity, financial, and compliance documents.**
3. **Pay application and government fees.**
4. **Complete the bond acquisition at the current euro threshold and obtain the investment certificate from the Ministry of Innovation and Growth.**
5. **Await approval from Bulgarian authorities.**
6. **Receive residence permit and maintain bonds for at least 5 years.**

Document checklist

Identity

- Valid passport
- Birth certificate
- Marriage certificate (if applicable)

Financial

- Bank statements (last 12 months)
- Proof of income/assets

Compliance

- Police clearance certificate
- Medical report

Questions clients ask

What is the minimum investment for Bulgaria Government Bonds residency?

Bulgaria adopted the euro on 1 January 2026, and the investor-residence thresholds are now expressed in euro. XIPHIAS confirms the current euro threshold for this route with the Migration Directorate of the Ministry of Interior before filing, and in writing before you commit funds.

Can I include my family?

Yes, spouse, dependent children up to 18, and parents from 65 can be included.

Do I need to live in Bulgaria to maintain residency?

No minimum stay is required to keep permanent residence; the investment must be maintained under the route's rules.

Are the bonds refundable?

Bonds can be redeemed per Bulgarian law; residency must comply with the 5-year holding requirement.

Can I get Bulgarian citizenship through this investment?

No. Citizenship by investment was repealed on 1 April 2022. Naturalisation requires at least 5 years of permanent residence and evidence of Bulgarian-language proficiency.

Important notes

- Bulgaria abolished citizenship by investment. The amending law was published in Darzhaven vestnik issue 26 of 1 April 2022, repealing articles 12a and 14a of the Citizenship Act. No investment route to Bulgarian citizenship has existed since then.
- Bulgaria adopted the euro on 1 January 2026, and the investor-residence thresholds are now expressed in euro. XIPHIAS confirms the current euro threshold for this route with the Migration Directorate of the Ministry of Interior before filing, and in writing before you commit funds.
- This is a residence route. Bulgarian citizenship follows the ordinary naturalisation rules, not an investment shortcut.
- Government bonds carry standard financial risks; residency depends on maintaining the bond holding.

Compliance

- Citizenship by investment was repealed with effect from the publication of the amending law in Darzhaven vestnik issue 26, 1 April 2022.
- Bulgaria became a full Schengen member on 1 January 2025 under Council Decision (EU) 2024/3212. Bulgarian residence now carries Schengen mobility.
- Bulgaria adopted the euro on 1 January 2026.
- XIPHIAS obtains the current euro threshold for each investor route in writing from the Migration Directorate before a client commits funds.

Official sources: Bulgarian Ministry of Interior — Migration Directorate; Darzhaven vestnik — Bulgarian State Gazette; Council Decision (EU) 2024/3212 — full Schengen accession of Bulgaria and Romania.



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NEXT STEP

Plan your Bulgaria application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Bulgaria Residency by Investment – Government Bonds Route** fits, set out the full cost in writing and manage the application with you from start to finish.

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- 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.

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