XIPHIAS Immigration

COUNTRY BROCHURE



RESIDENCY BY INVESTMENT | COUNTRY GUIDE

# Curaçao Residency by Investment

Curaçao's Wealthy Investor permit runs in three tiers — three years, five years and indefinite. Curaçao amended its immigration law in May 2026, and XIPHIAS confirms the current requirements under the 2026 legislation before filing. Naturalisation yields Netherlands nationality with EU citizenship.

| PROGRAMMES | CAPITAL | CURRENCY | LANGUAGE |
|---|---|---|---|
| 2 | Willemstad | Caribbean guilder (XCG) | Papiamento, Dutch, English |

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# Curaçao at a glance

| | |
|---|---|
| CAPITAL<br>**Willemstad** | POPULATION<br>**156K** |
| LANGUAGE<br>**Papiamento, Dutch, English** | CURRENCY<br>**Caribbean guilder (XCG)** |
| TIME ZONE<br>**AST (UTC-4)** | CLIMATE<br>**Tropical and sunny year-round** |
| PROGRAMMES WE ADVISE ON<br>**2** | LAST UPDATED<br>**1 October 2026** |

# Overview

Curaçao, a Caribbean island within the Kingdom of the Netherlands, offers a secure and welcoming environment for investors. Through the Wealthy Investor permit, investors whose investment demonstrably benefits the local economy can obtain residence for three years, five years or indefinitely, depending on the investment tier. The island combines modern infrastructure, political stability, and Dutch legal protection with a relaxed Caribbean lifestyle. Willemstad, its capital and a UNESCO World Heritage Site, adds historic charm to this attractive residency destination.

# Key points

- Obtain a residence permit for 3 years, 5 years, or indefinitely based on investment level.
- Immediate family members can be included in the application.
- Strong trade connections with Europe and Caribbean countries enhance business opportunities.
- Naturalisation yields Netherlands nationality and EU citizenship; XIPHIAS confirms the residence period that applies.
- Enjoy a Caribbean lifestyle with beaches, diving spots, and tropical climate.

# Programmes in Curaçao



### Curaçao 3-Year Renewable Investor Residency

Obtain Curaçao residency with a 3-year renewable investor permit, including family and easy Caribbean living.



### Curaçao Indefinite Investor Residency

Secure indefinite Curaçao residence through the top tier of the Wealthy Investor permit, with a pathway to Netherlands nationality.

# Read this before you plan around any Curaçao figure

Curaçao **enacted changes to its immigration law in May 2026**. XIPHIAS confirms the current requirements under the 2026 legislation with the Immigratiedienst before filing.

The tiers below are the Wealthy Investor structure published by the Immigratiedienst for the scheme introduced on 6 September 2014. They also sit in **policy rather than in the implementing decree** — the 1963 instrument contains no investor provisions at all, which means they can be changed administratively without new legislation.

| Investment | Permit |
|---|---|
| XCG 500,000+ | 3 years |
| XCG 750,000+ | 5 years |
| XCG 1,500,000+ | Indefinite |

The investment must demonstrably benefit the local economy, and you must show permanent and independently sufficient means of subsistence. Processing takes up to four months.

**We confirm current figures with the Immigratiedienst before any client commits funds.**

# What you would actually be acquiring

There is **no Curaçaoan citizenship**. Naturalisation through Curaçao yields **Netherlands nationality** — governed Kingdom-wide — which carries **EU citizenship**. That is the real attraction, and the reason Curaçao draws more investor interest than an island of its size would suggest.

For an Indian national it is also the catch: Dutch nationality is a foreign citizenship, so acquiring it would end your Indian citizenship under Section 9(1). The residence permit itself does not.

# Your Indian passport is safe on a residency

Section 9(1) of India's Citizenship Act 1955 ends Indian citizenship only on the **voluntary acquisition of another country's citizenship**. Holding a residence permit, permanent residence or a long-term visa does none of that.

So every route on this page is safe to hold. What differs between countries is the **endpoint** — and we will tell you plainly where a route can never become a citizenship, where it can, and what taking that step would cost you.

# How the application works

1. **Initial consultation with XIPHIAS to assess eligibility.**
2. **Prepare and verify necessary documents including proof of funds and health insurance.**
3. **Select investment option and make preliminary arrangements.**
4. **Submit formal application to the Immigration Department for review.**
5. **Complete due diligence and background checks.**
6. **Receive approval and issuance of residence permit.**

# General requirements

- Sufficient financial resources to meet investment commitments.
- An investment that demonstrably benefits the local economy.
- Permanent and independently sufficient means of subsistence.
- No criminal record.
- Private health insurance coverage.
- Ability to demonstrate the source of funds.

# Questions clients ask

### What is Curaçao's investor permit?

The Wealthy Investor permit lets investors whose investment demonstrably benefits Curaçao's economy reside there for more than six months a year, on a three-year, five-year or indefinite permit depending on the investment tier.

### How much must I invest to qualify for residency?

The Immigratiedienst sets three investment tiers — for a three-year, five-year or indefinite permit. Curaçao amended its immigration law in May 2026, so XIPHIAS confirms the current amounts under the 2026 legislation before you commit funds.

### Can my family join me in the application?

Yes. The program allows spouses and dependent children under 25 years to be included.

### Do I need to speak Dutch or Papiamento?

No. English is commonly spoken, especially among expatriates and business communities.

### Does the permit lead to citizenship?

There is no Curaçaoan citizenship. Naturalisation yields Netherlands nationality under the Rijkswet op het Nederlanderschap, which carries EU citizenship; for an Indian citizen, acquiring it would end Indian citizenship under Section 9(1).

**Official sources:** Immigratiedienst Curaçao — investor residence; Government of Curaçao.

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NEXT STEP

# Discuss your Curaçao options with our Dubai team

Tell us about your profile, family and timeline. We will compare the Curaçao routes that fit you, set out the full cost in writing and manage the application with you from start to finish.


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## CREDENTIALS

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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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