XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | CYPRUS

# Cyprus Golden Visa – Residential Property Investment

Secure Cyprus permanent residency through residential property investment

**XIPHIAS Immigration DMCC**
www.xiphiasimmigration.ae

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

# At a glance

| COUNTRY | ROUTE |
| --- | --- |
| **Cyprus** | **Residency by Investment** |
| LAST UPDATED | |
| **1 October 2026** | |

## Two facts to know before anything else

**Cyprus is not in Schengen.** It is an EU member state, which is not the same thing. A Cypriot residence permit does not give you Schengen travel rights. It is the single most common misunderstanding about Cyprus.

**There is no Cypriot citizenship by investment.** The Cyprus Investment Programme was terminated on **1 November 2020**, by decision of the Council of Ministers dated 13 October 2020. What remains is **permanent residence** by investment — a different product with a different outcome.

## Investment criteria

Permanent residence by investment is granted under Regulation 6(2) of the Aliens and Immigration Regulations. **XIPHIAS confirms the current criteria — the investment threshold, the income requirement and the qualifying investment categories — in writing with the Civil Registry and Migration Department before filing, and before any client commits funds.**

Citizenship is a separate matter. Naturalisation for non-EU nationals requires **8 years of legal residence within the previous 11**, plus 12 months of continuous residence immediately before the application.

## 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

- Permanent residence in Cyprus, an EU member state (Cyprus is not in the Schengen area).
- Spouse and dependent children can be included in the application.
- Access to healthcare and education in Cyprus.
- Ability to own shares and receive dividends.

# Requirements

- Invest in eligible residential property at the threshold XIPHIAS confirms with the Civil Registry and Migration Department before filing
- Provide clean criminal record certificates for all adult dependents
- Provide proof of a secure annual income from legal sources abroad
- Submit official declaration confirming no employment in Cyprus (except as company director of invested business)
- Transfer investment funds from abroad

### When this route may not fit

- Applicants with serious criminal records
- Failure to provide proof of funds
- Non-compliance with investment regulations

# How the process works

1. **Preliminary check**
   Preliminary check by a certified AML officer.
2. **Select property**
   Select eligible residential property and sign contract; XIPHIAS confirms the current threshold first.
3. **Transfer funds**
   Transfer the purchase funds to the developer from abroad.
4. **Submit application**
   Submit application to Civil Registry & Migration Department.
5. **Biometrics**
   Visit Cyprus to submit biometric data for investor and family.
6. **Residence cards**
   Receive permanent residence cards.

# Questions clients ask

### What is the minimum property investment for Cyprus permanent residence?

XIPHIAS confirms the current threshold and the property conditions with the Civil Registry and Migration Department before filing, and in writing before you commit funds.

### Can dependents be included in the application?

Yes. The spouse and dependent children can be included; XIPHIAS confirms the current rules for children's ages and for parents before filing.

### Is employment allowed in Cyprus under this permit?

No, employment is not permitted, but investors can own shares and receive dividends.

### Is Cyprus in the Schengen area?

No. Cyprus is an EU member state but not part of Schengen, so a Cypriot residence permit does not give Schengen travel rights.

### Does this lead to Cypriot citizenship?

Not automatically. Citizenship by investment ended on 1 November 2020. Naturalisation requires 8 years of legal residence within the previous 11, plus 12 months of continuous residence immediately before applying.

## Important notes

- Cyprus is not a Schengen member. A Cypriot residence permit does not give Schengen travel rights. Cyprus is an EU member state, which is a different thing.
- The Cyprus Investment Programme — citizenship by investment — was terminated on 1 November 2020 by decision of the Council of Ministers dated 13 October 2020. There is no Cypriot citizenship-by-investment route.
- XIPHIAS confirms the current permanent residence criteria — investment threshold, income requirement and qualifying categories — in writing with the Civil Registry and Migration Department before filing, and before any client commits funds.

### Compliance

- Citizenship by investment terminated 1 November 2020, per the Cyprus Ministry of Finance.
- Cyprus is an EU member state but is not in the Schengen area.
- Permanent residence by investment is granted under Regulation 6(2) of the Aliens and Immigration Regulations. XIPHIAS confirms the current criteria with the Civil Registry and Migration Department before filing.
- Naturalisation for non-EU nationals requires 8 years of legal residence within the previous 11, plus 12 months of continuous residence immediately before applying.

**Official sources:** Republic of Cyprus — Cyprus Investment Programme registry (scheme terminated 1 November 2020); Republic of Cyprus — Civil Registry and Migration Department.



XIPHIAS Immigration

NEXT STEP

# Plan your Cyprus application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Cyprus Golden Visa – Residential Property 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/residency/cyprus/residential-property 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.