



RESIDENCY BY INVESTMENT | COUNTRY GUIDE

France Residency by Investment

France has no golden visa. What it has is the multi-year talent card — for founders, innovators and direct investors — and a long-stay visitor permit for people living on their own means. Years on a talent card count towards the five years of residence required for naturalisation.

PROGRAMMES

4

CAPITAL

Paris

CURRENCY

Euro (EUR)

LANGUAGE

French

France at a glance

CAPITAL Paris	POPULATION 68 million
LANGUAGE French	CURRENCY Euro (EUR)
TIME ZONE CET (UTC+01:00)	CLIMATE Temperate; Mediterranean in the south
PROGRAMMES WE ADVISE ON 4	

Overview

France is the largest country in the European Union and one of its two largest economies, and it is a founding member of both the EU and the Schengen area. It is also one of the few major European destinations that has never sold residence. There is no French golden visa, no contribution route, and no investor card on the official register of French residence permits.

What France offers instead is the carte de séjour pluriannuelle "talent" — a multi-year permit issued to people who bring something specific: a business they are starting, an innovative project the economy ministry has recognised, a direct investment in productive assets, or a senior salaried role. Alongside it sits the visitor permit, for people who can support themselves in France without working at all. Each is a genuine immigration route with published criteria you can check. Years on a talent card count towards the five years of residence that naturalisation requires; the official guidance does not state whether visitor years do.

Key points

- The talent card is issued for up to four years and is renewable.
- Spouse and minor children receive a talent-famille card automatically — no separate family reunification procedure.
- Schengen mobility, French public healthcare and public education come with legal residence.
- Naturalisation after five years, with French at B2 and a 40-question civics exam.
- The direct investment route asks for €300,000 in productive assets — not a contribution, and not a product with a return.

Programmes in France



France Long-Stay Visitor Card

Live in France on independent means, with no business to run and no employer to find — and no right to work of any kind.



France Talent Card — Business Creation

Start a business in France with €30,000 behind it, a master's-level qualification or five years of comparable experience, and a project that stands up to scrutiny.



France Talent Card — Direct Economic Investment

€300,000 into productive French assets, held personally or through a company you control, in exchange for a multi-year right to live and work in France.

From EUR 300,000



France Talent Card — Innovative Economic Project

No investment floor at all — but the project must be recognised as innovative by the ministry responsible for the economy. This is the route the French Tech ecosystem runs on.

What France does not have

France has never run a residency-by-investment programme. The official index of French residence permits lists every card the country issues — private and family life, salaried worker, entrepreneur, the general multi-year card, talent, talent-famille, seasonal worker, posted employee, visitor, retiree, resident cards, student cards — and there is no investor card among them.

This matters because France is advertised as an investment destination anyway. If you have been offered a "France investment programme" at a fixed price with a promised return over a fixed term, what you have been offered is a private fund with immigration language wrapped around it. The French state does not guarantee returns to visa applicants, and no percentage of profit appears anywhere in French immigration law. The only percentage that does appear is a thirty per cent capital-holding test — a control requirement for investing through a company, not a share of anything.

What it does have

Four routes carry real weight for people relocating from India or the Gulf.

- **Direct economic investment** — €300,000 into tangible or intangible fixed assets, held personally or through a

company you control, with a commitment to create or preserve jobs.

- **Business creation** — a master's-level qualification or five years of comparable experience, a serious project, and €30,000 of financing behind it.
- **Innovative economic project** — no investment floor at all, but the project must be recognised by the ministry responsible for the economy. This is the route the French Tech ecosystem runs on.
- **Long-stay visitor** — no work of any kind, but no business required either. Proof that you can support yourself is the whole test.

The EU Blue Card sits alongside these for salaried professionals and is covered under our skilled migration section, since it turns on an employment contract rather than on capital.

{/ restored from the 2019–2026 site /}

France Business Investment Immigration Program

The beautiful nation France, which owns a rich culture and heritage and whose language is spoken worldwide officially, second only to English has started inviting immigrants with business investment intentions to the country.

France is known worldwide for its arts, poetry, stupendous architecture, landscapes, rivers, lakes and above all, it is known as the Fashion hub of the world. The economy of France majorly is influenced by the Fashion industry, tourism and agriculture. France is the country which invented different recipes made from potatoes which we relish at any part of the day.

France's capital Paris, is the fashion hub of the world. France has a beautiful country side with natural landscape and is conducive for farming.

the Investor Immigration Program

Any individual with a good financial standing and with an intention to invest in France can apply for this program. If you are one such individual looking to invest in France in either a running business or a start-up or wanting to open a branch there, then you need to first prove your net worth. You can apply for either French citizenship or renew the same.

Please Note

- You don't have to learn French language to apply for the program
- During the process or during the period of the VISA, there are no compulsions on your stay in France.
- One the eve that you live in France during the period of your PR Visa, you will have to pay your taxes in France. However, in case you decide to not live in France, then only your income from the investments you earned are taxable. Your earnings worldwide will not be taken into consideration for taxing in France
- You can access the whole of Schengen Area with this Visa
- You get an access to the local medical aids and living & educational benefits
- Your family can join you with your PR to France

to be eligible for this program, you need to

- A Long term Investment must be made in either equity or commercial assets or industrial asset of the country.
- You should be able to provide crime free records, a medical certificate, and a passport with healthy history

XIPHIA'S Immigration, with its amazing decade plus history in the immigration field, is equipped enough to help you through the France Business Investment Immigration Process. We have good enough contacts in France, to ensure you are in the right path to invest in the right program.

Reach us out today for your successful investment and migration to France.

XIPHIAS Immigration is a team of international investment immigration expert consultants and solicitors who have made enough connections with local business houses and real estate houses in France to help clients get the best investment opportunities to make use of for their France Investor Immigration Visa Program

How the application works

- 1 **Establish which route your profile actually fits — the four are not interchangeable and the evidence differs sharply.**
- 2 **Assemble the substantive file: business plan, ministry recognition, investment documentation or proof of means.**
- 3 **Apply for the long-stay visa through the French consulate covering your place of residence.**
- 4 **Travel to France on the visa, then validate or apply for the residence card at the prefecture.**
- 5 **Attend the prefecture appointment, give biometrics and pay the stamp and issuance tax.**
- 6 **Renew before expiry and keep the qualifying activity or resources in place throughout.**

General requirements

- Non-EU, non-EEA and non-Swiss nationality.
- A valid passport and a clean criminal record.
- Evidence specific to the route — qualification, project recognition, investment or means.
- Health insurance covering the stay.
- Resources at or above the annual gross SMIC for most talent routes.

Questions clients ask

Does France have a golden visa?

No. The official register of French residence permits contains no investor card and no investment programme. Anyone advertising a French golden visa with a fixed price and a guaranteed return is describing their own investment product, not a government route. The closest genuine option is the talent card for direct economic investment, which asks for €300,000 in productive assets and gives you the right to live and work in France — not a return on capital.

How long is a talent card valid?

Up to four years, renewable. The exact length depends on the route and, for salaried routes, on the length of your contract.

Can my family come with me?

Yes. A spouse and minor children receive a talent-famille card through the accompanying-family route, which skips the ordinary family reunification procedure entirely. That is one of the genuine advantages of the talent card over other French permits.

When can I apply for French citizenship?

After five years of residence in France, provided you hold a valid permit, your centre of interests is in France, and you can support yourself. Since 1 January 2026 the French language requirement is B2, and there is a compulsory civics exam of 40 questions with a pass mark of 32. Years on a talent card count towards the five years; the official guidance does not state whether years on the visitor card do.

Can I work on the visitor permit?

No — and the prefecture asks you to sign a handwritten declaration saying you will not. The visitor card excludes employment, trading, self-employment and the liberal professions. It is for people living on pensions, rental income or other means.

Do I need to speak French to get a talent card?

No. None of the talent routes imposes a French language test to obtain the card. French at B2 becomes relevant later, if and when you apply for citizenship.



NEXT STEP

Discuss your France options with our Dubai team

Tell us about your profile, family and timeline. We will compare the France 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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- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
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