



PROGRAMME BROCHURE

RESIDENCY BY INVESTMENT | FRANCE

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.

INVESTMENT FROM

EUR 300,000

FAMILY

Spouse, children up to age 18

At a glance

COUNTRY France	ROUTE Residency by Investment - Direct Investment In Fixed Assets
MINIMUM INVESTMENT EUR 300,000	FAMILY MEMBERS Spouse, children up to age 18
LAST UPDATED 1 October 2026	

Overview

The **direct economic investment** talent card is the closest France comes to an investor route, and it is deliberately not a golden visa. You invest at least **€300,000** in tangible or intangible fixed assets in France — plant, premises, equipment, qualifying intangibles — either held personally or through a company in which you hold **at least 30% of the capital**. Alongside the investment you undertake to create or preserve employment.

What you receive is a **carte de séjour pluriannuelle "talent"** valid for up to four years, carrying the right to work and automatic accompanying-family rights for a spouse and minor children.

How this differs from a golden visa

	France, direct investment	A typical golden visa
What the money buys	Fixed assets of a business you control	Property, a fund unit, or a contribution
Who holds the risk	You, as an equity investor	You, but often with a promoter's buy-back promise
Job commitment	Required	Rarely required
Return	Whatever the business earns	Frequently marketed as fixed
Right to work	Included	Often excluded
Card length	Up to 4 years, renewable	Commonly 1–2 years, renewable

Who this suits

Someone who intends to own and run something in France, and for whom residence is the consequence of that rather than the purpose of it. If your goal is a European base with no operating involvement, this is the wrong route and Portugal or Greece will fit better — we will tell you that at the assessment stage rather than after a fee.

Key benefits

- Multi-year talent card, issued for up to four years and renewable.
- Spouse and minor children receive a talent-famille card without the family reunification procedure.
- Right to work in France, not merely to reside there.
- Schengen mobility and access to French healthcare and public education.
- Counts towards the residence required for naturalisation. Applicants who completed two years of higher education in France leading to a French diploma may qualify after two years, under Article 21-18 of the Civil Code.

Requirements

- Non-EU, non-EEA and non-Swiss nationality.
- Direct investment of at least €300,000 in tangible or intangible fixed assets in France.
- The investment is made personally, or through a company in which you hold at least 30% of the capital — the threshold applies to the investing vehicle, not to your stake in the recipient business.
- An undertaking to create or preserve employment in France.
- Valid passport, clean criminal record and health cover.

When this route may not fit

- Investment held below the 30% capital threshold where a company vehicle is used.
- Capital placed in a passive product rather than in fixed assets of a real business.
- Serious criminal convictions or international sanctions listing.
- Funds whose origin cannot be documented.

Costs and government fees

Programme costs

Item	Amount	Notes
Direct investment in tangible or intangible fixed assets	EUR 300,000	Before the residence card is issued. Held personally, or through a company in which you hold at least 30% of the capital. This is capital deployed into a business, not a fee and not a contribution.
Residence card tax	EUR 300	At issuance. Payable at the prefecture.
Stamp duty	EUR 50	At issuance. Droit de timbre.

Funds to show

Requirement	Amount	Notes
Qualifying investment	EUR 300,000	Evidence of the assets acquired and of your holding in the investing company.

Qualifying investments

Option	Minimum	Hold	Notes
Direct acquisition of productive assets	EUR 300,000	5 years	Plant, equipment, premises or qualifying intangible assets acquired and held personally.
Investment through a controlled company	EUR 300,000	5 years	Where a company vehicle is used, you must hold at least 30% of that vehicle's capital. The threshold applies to the investing vehicle, not to a minimum stake in the recipient business.

How the process works

- 1 Structure the investment**
Decide between a personal holding and a company vehicle, and confirm the 30% capital test is met if a company is used.
- 2 Document the employment undertaking**
Set out how the investment creates or preserves jobs in France.
- 3 Apply for the long-stay visa**
File at the French consulate for your place of residence with the full investment file.
- 4 Deploy the capital**
Complete the acquisition of the qualifying assets and evidence the transfer.
- 5 Travel and attend the prefecture**
Give biometrics, pay the tax and stamp duty, and collect the talent card.
- 6 Add the family**
Spouse and minor children apply for talent-famille cards.
- 7 Maintain and renew**
Keep the investment and the employment commitment in place, and renew before expiry.

Document checklist

Identity

- Valid passport and certified copy
- Passport photographs to French specification
- Civil status documents — birth and marriage certificates

Investment

- Evidence of the assets acquired and their value
- Company statutes and shareholding evidence where a vehicle is used
- Employment undertaking — creation or preservation of jobs

Financial

- Source of funds documentation
- Bank statements covering the transfer

Compliance

- Criminal record certificate
- Health insurance covering the stay

Questions clients ask

Is this France's golden visa?

No, and the distinction is worth keeping straight. A golden visa buys residence with a contribution or a passive purchase. This route asks you to put €300,000 into the fixed assets of a real business and commit to jobs. France issues no permit in exchange for a contribution.

Can I invest through a company?

Yes, provided you hold at least 30% of that vehicle's capital. The test applies to the vehicle you invest through, not to the size of the stake you end up holding in the recipient business.

Does the €300,000 come back to me?

Only as an ordinary commercial return, if the business performs. There is no state guarantee, no buy-back and no fixed term. Treat it as equity, because that is what it is.

How long is the card valid?

Up to four years, and it is renewable while the investment and the employment commitment remain in place.

Can I work in France on this card?

Yes. The talent card carries the right to work, which is a meaningful difference from residence permits that only allow you to live in the country.

Can my parents join me?

The accompanying-family route covers a spouse and minor children. Dependent parents are not included and would need a separate basis.

Important notes

- This is an equity investment in productive assets and carries ordinary commercial risk.
- France guarantees no return, offers no buy-back and has no exit mechanism attached to the permit. A fixed return over a fixed term is a feature of a private investment product, not of this route.
- Take independent financial advice before committing capital.



NEXT STEP

Plan your France application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **France Talent Card — Direct Economic 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/france/france-talent-economic-investment 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.