XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | HONG KONG

Hong Kong CIES Residency Program - Property Investment

Hong Kong residence under the New Capital Investment Entrant Scheme: HK$30 million, with HK$27 million in permissible assets — up to HK$15 million of it in real estate, residential up to HK$10 million — plus HK$3 million in the CIES Investment Portfolio.

INVESTMENT FROM

HKD 30,000,000

FAMILY

Spouse, children up to age 18

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At a glance

COUNTRY **Hong Kong**	ROUTE **Residency by Investment - Property Investment**
MINIMUM INVESTMENT **HKD 30,000,000**	FAMILY MEMBERS **Spouse, children up to age 18**
LAST UPDATED **1 October 2026**	

How the HK$30 million actually splits

The New Capital Investment Entrant Scheme, relaunched on **1 March 2024**, is often quoted as a flat HK$30 million. It is really two components:

Component	Amount
Permissible assets of your choosing	**HK$27 million**
CIES Investment Portfolio, held with the Hong Kong Investment Corporation	**HK$3 million**

You must separately show **net assets of at least HK$30 million throughout the six months before you apply** — the investment and the net-asset test are two different requirements, and applications fail on the second more often than people expect.

What counts towards the HK$27 million

Permissible investment asset	Cap
Equities listed on the Stock Exchange of Hong Kong, traded in HKD or RMB	No separate cap
Debt securities listed on the Stock Exchange, or issued or guaranteed by the HKSAR Government, the Exchange Fund, MTR Corporation, the Airport Authority or listed companies	No separate cap
Certificates of deposit in HKD or RMB with a maturity of at least 12 months	**HK$3 million**
Subordinated debt issued by authorised institutions	No separate cap
SFC-authorised funds, REITs, investment-linked assurance schemes and open-ended fund companies	No separate cap
Private open-ended fund companies and limited partnership funds	**HK$10 million** in aggregate

Permissible investment asset	Cap
Real estate, residential and non-residential	**HK$15 million** in aggregate, of which residential at most **HK$10 million**

From **1 November 2026**, financial assets count only if they are acquired through designated accounts.

Residential property: the rules changed twice

The position moved twice in under a year:

Date	Position
Before 16 Oct 2024	Residential property did **not** count at all
16 Oct 2024	Became permissible at a minimum price of **HK$50 million**, with a HK$10 million aggregate real-estate cap
17 Sep 2025 (2025 Policy Address)	Price threshold cut to **HK$30 million**; aggregate real-estate cap now **HK$15 million with a HK$10 million residential sub-cap**

The current rules apply where **purchase completion is on or after 17 September 2025**. If your completion date is earlier, the older rules govern your case.

In practice, property can never be more than half the qualifying investment: at most HK$15 million of the HK$27 million can go into real estate, and at most HK$10 million of that into residential. A HK$30 million flat therefore contributes HK$10 million towards the requirement, and the balance goes into other permissible assets.

How the application runs

1. **Net Asset Assessment** with the New CIES Office at InvestHK, showing net assets of at least HK$30 million held throughout the preceding six months.
2. **Approval-in-principle** from the Immigration Department. You may then stay as a visitor for up to 180 days to complete the investment.
3. **Formal approval**, with permission to stay for up to 24 months, followed by extensions of up to three years each while the Portfolio Maintenance Requirements are met.
4. **Permanent residency** after seven years of continuous ordinary residence, with a declaration that Hong Kong is your place of permanent residence.

The New CIES Office does not publish a processing standard, so timelines vary by case. XIPHIAS confirms the current position before filing.

Why Hong Kong is different for an Indian passport holder

Of the main Asia-Pacific destinations, **Hong Kong is the only one where the normal outcome never costs you your Indian citizenship.**

Hong Kong **permanent residency is not a citizenship**. After seven years of continuous ordinary residence you become a permanent resident and get a Hong Kong permanent identity card — and you keep your Indian passport,

because nothing has been renounced. Section 9(1) of India's Citizenship Act 1955 only bites when you *voluntarily acquire another citizenship*, and HKPR is not one.

The only step that would cost your Indian citizenship is separately naturalising as a **Chinese** national — a discretionary process that requires renouncing your foreign nationality anyway. Almost nobody on an investment or talent route does that.

Compare that with **Singapore** (citizenship two years after PR) and **New Zealand** (citizenship after 1,350 days over five years): both offer real citizenship, and taking it would end your Indian citizenship. Hong Kong gives you the long-term status without forcing that decision.

Key benefits

- Live, work, and study in Hong Kong.
- Include spouse and dependent children.
- Permanent residency after seven years of continuous ordinary residence.
- Hong Kong permanent residency is not a citizenship, so you keep your Indian passport.
- Access to Hong Kong’s low-tax regime and dynamic real estate market.

Requirements

- Aged 18 or over when applying for Net Asset Assessment, with a clean criminal record.
- Net assets of at least HK$30 million throughout the six months before the Net Asset Assessment application.
- Invest HK$30 million: at least HK$27 million in permissible investment assets plus HK$3 million into the CIES Investment Portfolio.
- A residential purchase must be a single property with a transaction price of HK$30 million or above, completed on or after 17 September 2025, and counts for at most HK$10 million.
- Maintain the investment under the Portfolio Maintenance Requirements; extensions depend on it.

When this route may not fit

- Criminal convictions or ongoing investigations.
- Insufficient proof of funds or unlawful source of wealth.
- False or misleading statements in the application.

Costs and government fees

Programme costs

Item	Amount	Notes
Permissible investment assets	HKD 27,000,000	After approval-in-principle. Real estate counts for up to HK$15 million, of which residential up to HK$10 million; the balance goes into other permissible assets.
CIES Investment Portfolio	HKD 3,000,000	After approval-in-principle. Placed with Hong Kong Investment Corporation Limited and subject to a lock-up period.

Funds to show

Requirement	Amount	Notes
Net assets	HKD 30,000,000	Held throughout the six months preceding the Net Asset Assessment application; jointly owned family assets may count towards your share. Document a lawful source of funds.

Document checklist

Identity

- Valid passport
- Birth certificate

Financial

- Bank statements evidencing >= HKD 30M net assets
- Sale & purchase agreement, proof of payment, and title (when available)

Compliance

- Police clearance certificate

Questions clients ask

Can I include my family?

Yes. Spouse and dependent children can be included in the same application.

Is physical presence required?

No mandatory presence at the application stage. Residence is required to accrue 7 years toward PR.

How long does approval take?

The process runs in stages: Net Asset Assessment with the New CIES Office, approval-in-principle from the Immigration Department, up to 180 days as a visitor to complete the investment, then formal approval. The New CIES Office does not publish a processing standard, so timelines vary by case; XIPHIAS confirms the current position before filing.

Can I buy any property?

Residential property counts only as a single property with a transaction price of HK$30 million or above, where completion is on or after 17 September 2025, and it is credited at most HK$10 million. Real estate overall is capped at HK$15 million of the HK$27 million.

What if I sell the property during my stay?

Extensions are granted only while the Portfolio Maintenance Requirements are met, so disposing of qualifying assets without keeping the investment at the required level can jeopardise your residence status.

Important notes

- The Immigration Department's CIES page (immd.gov.hk) describes the original 2003 scheme at HK$10 million, suspended since 15 January 2015. Current New Capital Investment Entrant Scheme rules are published by InvestHK at newcies.gov.hk.
- From 1 November 2026, financial assets acquired through accounts that are not designated accounts will not count towards the investment. Structure the purchase correctly from the start.
- Hong Kong permanent residency requires seven years of continuous ordinary residence. It is a residency, not a citizenship.
- Residential property counts only from 16 October 2024, and the current HK$30 million threshold applies only where purchase completion is on or after 17 September 2025. Earlier completions fall under the HK$50 million rule.
- A HK$30 million residential purchase counts for at most HK$10 million towards the HK$27 million in permissible assets.

Compliance

- The New Capital Investment Entrant Scheme requires HK$30 million in total: HK$27 million in permissible assets plus HK$3 million into the CIES Investment Portfolio held with the Hong Kong Investment Corporation.
- You must also show net assets of at least HK$30 million throughout the six months preceding the Net Asset Assessment application.
- From 1 November 2026 only assets acquired through designated accounts count.
- Residential property: minimum price HK$30 million where completion is on or after 17 September 2025 (2025 Policy Address), previously HK$50 million from 16 October 2024.
- Aggregate real-estate cap HK$15 million, with a HK$10 million residential sub-cap.

Official sources: Hong Kong — New Capital Investment Entrant Scheme (official site); Hong Kong Immigration Department; The Chief Executive's 2025 Policy Address.



XIPHIAS Immigration

NEXT STEP

Plan your Hong Kong application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Hong Kong CIES Residency Program - Property Investment** fits, set out the full cost in writing and manage the application with you from start to finish.

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