XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | HUNGARY

Hungary Residency by Investment – Real Estate Fund Route

Secure a Hungarian residence permit of up to 10 years, extendable once by another 10, by investing €250,000 in an MNB-registered real estate fund

INVESTMENT FROM

EUR 250,000

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Updated 1 October 2026
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At a glance

COUNTRY **Hungary**	ROUTE **Residency by Investment**
MINIMUM INVESTMENT **EUR 250,000**	LAST UPDATED **1 October 2026**

Two qualifying investments — direct property purchase is not one of them

Hungary's **Guest Investor Programme** opened on **1 July 2024**. There are exactly two qualifying investments:

Option	Amount
Units in a real estate investment fund registered with the Hungarian National Bank	**€250,000**
Donation to a Hungarian higher education institution maintained by a public trust	**€1,000,000**

Buying a house or flat directly does not qualify. It is not on the official list of qualifying investments.

The fund must hold at least **40% of its net asset value in Hungarian residential property**, and the units must be held for **five years**.

The permit itself is unusually long: **10 years, extendable once by another 10**. At extension the fund investor must still hold the units; the donor needs no further investment. Family members can join on family reunification permits. Naturalisation is a separate process that requires **eight years** of continuous residence in Hungary.

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

- Residence permit of up to 10 years, extendable once by another 10
- Schengen mobility (90/180 rule) for residence permit holders
- Family members can join on family reunification permits
- Naturalisation possible after 8 years of continuous residence
- Professional management via regulated real estate funds

Requirements

- Invest a minimum of €250,000 in units of a real estate fund registered with the Hungarian National Bank
- Hold the fund units for at least 5 years
- Provide clean criminal record and pass security screening
- Hold valid health insurance and provide biometrics

When this route may not fit

- Applicants with serious criminal records or SIS alerts
- Failure to meet fund eligibility or holding-period requirements

Costs and government fees

Programme costs

Item	Amount	Notes
Minimum Fund Investment	EUR 250,000	Before filing the residence application. Units of a real estate fund registered with the Hungarian National Bank, holding at least 40% of net asset value in Hungarian residential property; held for at least 5 years.

Funds to show

Requirement	Amount	Notes
Source-of-Funds Evidence	EUR 250,000	Bank statements and documented legal origin of funds covering the €250,000 investment

How the process works

1. **Preliminary check**
   Preliminary check by a certified AML officer
2. **Select approved fund**
   Choose an MNB-registered Hungarian real estate fund and receive term sheet/subscription docs
3. **Transfer funds**
   Subscribe at least €250,000 to the fund; obtain payment/subscription confirmations
4. **Submit application**
   File residence application with proof of investment and supporting documents
5. **Biometrics**
   Provide biometric data in Hungary; maintain valid health insurance

6 **Residence cards**
Receive residence cards for a permit of up to 10 years after approval

Questions clients ask

What is the minimum investment?

A minimum of €250,000 in units of a real estate fund registered with the Hungarian National Bank.

Can my family be included?

Yes. Family members can join on family reunification permits.

How long must I hold the investment?

At least 5 years. The fund must also hold at least 40% of its net asset value in Hungarian residential property.

How long is the permit valid?

Up to 10 years, extendable once by up to another 10 years for the same purpose. At extension the fund investor must still hold the units; the donor needs no further investment.

When can I apply for Hungarian citizenship?

After 8 years of continuous residence in Hungary, with a clean record, sufficient means and Hungarian language and civics requirements. Hungary permits dual citizenship; India does not.

Important notes

- Direct purchase of residential property does not qualify. It is not on the official list of qualifying investments.
- The fund unit route requires an MNB-registered real estate fund that holds at least 40% of its net asset value in Hungarian residential property, and the units must be held for 5 years.
- Hungary is a Schengen member, but a residence permit is not citizenship. Naturalisation is a separate process requiring 8 years of continuous residence.

Compliance

- Two qualifying options only: €250,000 in units of a real estate investment fund registered with the Magyar Nemzeti Bank, or a €1,000,000 donation to a Hungarian higher education institution maintained by a public trust.
- The fund must hold at least 40% of its net asset value in Hungarian residential property, and units must be held for 5 years.
- The guest investor residence permit runs for 10 years and can be extended once by a further 10 years.
- The programme opened on 1 July 2024.

Official sources: Hungarian National Directorate-General for Aliens Policing — guest investor residence permit; Magyar Közlöny — Hungarian official gazette.



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NEXT STEP

Plan your Hungary application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Hungary Residency by Investment – Real Estate Fund Route** fits, set out the full cost in writing and manage the application with you from start to finish.

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