XIPHIAS Immigration

COUNTRY BROCHURE



RESIDENCY BY INVESTMENT | COUNTRY GUIDE

Panama Residency by Investment

Panama Qualified Investor Visa: USD 500,000 in real estate or securities, or a USD 750,000 fixed deposit. The USD 300,000 rate was transitional. Panama does not permit dual citizenship.

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XIPHIAS Immigration DMCC
www.xiphiasimmigration.ae

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+971 52 727 5101 | dubai@xiphiasimmigration.com

Panama at a glance

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Overview

Panama sits at the crossroads of North and South America, linking the Pacific and Atlantic via the Panama Canal. With modern infrastructure, a strong services economy, and year-round tropical weather, it offers a practical base for globally mobile families and entrepreneurs.

Key points

- Strategic location and global connectivity powered by the Panama Canal.
- Territorial tax system generally exempts foreign-sourced income from local taxation.
- Flexible pathways for investors, entrepreneurs, and international professionals.
- High quality of life with modern infrastructure, healthcare, and international education.
- Stable economy and the convenience of the US dollar alongside the Panamanian balboa.

Programmes in Panama



Panama Residency by Investment via Bank Deposit

Secure Panama permanent residency through a regulated fixed-term bank deposit with capital stability and expert guidance from XIPHIAS.

From USD 750,000 | 3 months



Panama Residency by Investment via Real Estate

Secure Panama permanent residency by investing in qualifying real estate. Fast-track approval, family inclusion, and expert guidance from XIPHIAS.

From USD 500,000 | 2 months



Panama Residency by Investment via Stock Market

Secure Panama permanent residency through regulated stock market investment with expert guidance from XIPHIAS.

From USD 500,000 | 3 months

Current Qualified Investor thresholds

Route	Minimum
Real estate	**USD 500,000**
Securities (five-year hold)	**USD 500,000**
Fixed deposit (five-year term)	**USD 750,000**

The **USD 300,000** figure still advertised across this industry was a transitional rate. On one reading of the decree it lapsed in October 2024; on the other it lapses on 13 October 2026. Plan for USD 500,000.

Friendly Nations no longer grants permanent residence immediately — it now gives two years provisional residence first, from USD 200,000. Eligibility is limited to the nationalities listed in Executive Decree 226 of 2021; XIPHIAS confirms your nationality against the current list with Migración before taking a file.

Panama does not permit dual citizenship. Naturalisation requires an express and irrevocable renunciation of any existing nationality, and Article 13 of the Constitution treats acquiring another nationality as tacit renunciation.

Your Indian passport is safe on a residency

Section 9(1) of India's Citizenship Act 1955 ends Indian citizenship only on the **voluntary acquisition of another country's citizenship**. Holding a residence permit, permanent residence or a long-term visa does none of that.

So every route on this page is safe to hold. What differs between countries is the **endpoint** — and we will tell you plainly where a route can never become a citizenship, where it can, and what taking that step would cost you.

How the application works

1 **Step 1: The candidate contacts XIPHIAS for a preliminary eligibility evaluation and advice.**

2. **Step 2: XIPHIAS helps the applicant complete the qualifying investment and provide all necessary paperwork.**
3. **Step 3: Authorized local representatives work with XIPHIAS to submit the application for permanent residency to the Panamanian government.**
4. **Step 4: The applicant's background, funding source, and investment are investigated and verified by Panamanian authorities.**
5. **Step 5: After approval, the applicant receives a residence permit/ID card and permanent status in Panama (as applicable to the selected route).**

General requirements

- Investment: Make and maintain a qualifying investment (real estate: USD 500k, securities: USD 500k held five years, fixed deposit: USD 750k on a five-year term).
- Passport: Valid passport copy, apostilled/authenticated.
- Police Certificate: Clean criminal record certificate, apostilled.
- Health Certificate: Recent medical certificate from an authorized doctor.
- Proof of Funds: Bank documents proving the legal origin of funds.
- Government Fees: Pay required immigration fees.

Questions clients ask

What program is it?

An investor residency pathway that allows eligible applicants and their families to live in Panama through a qualifying investment.

Is it possible to include family members?

Yes, typically including spouses and dependent children (and in some cases dependent parents), subject to local rules.

Are there requirements for staying?

Many permits require maintaining ties to Panama; a common practical requirement is visiting at least once every two years (depending on permit type).

Can someone become a citizen?

Yes, after five consecutive years of residence, or three with a Panamanian spouse or children, under Article 10 of the Constitution. Naturalisation requires an express and irrevocable renunciation of your existing nationality, so for an Indian citizen it would end Indian citizenship.

Official sources: Panama — Servicio Nacional de Migración; Gaceta Oficial de Panamá.



NEXT STEP

Discuss your Panama options with our Dubai team

Tell us about your profile, family and timeline. We will compare the Panama routes that fit you, 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/panama 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.