XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | SINGAPORE

Singapore GIP – Business Investment Route

Direct pathway to Singapore Permanent Residency through business investment

INVESTMENT FROM

SGD 10,000,000

TIMELINE

12 months

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At a glance

COUNTRY **Singapore**	ROUTE **Residency by Investment**
MINIMUM INVESTMENT **SGD 10,000,000**	TIMELINE **12 months**
LAST UPDATED **1 October 2026**	

What the Global Investor Programme actually requires

Option	Requirement
A — business	**S$10 million** into a new or existing Singapore business
B — fund	**S$25 million** into a select GIP fund
C — family office	Singapore Single Family Office with **at least S$200 million AUM**, of which **at least S$50 million deployed and maintained in Singapore** within 12 months

Option C is S$200 million under management with a S$50 million Singapore-deployment condition. The S$50 million must be deployed within 12 months of Final Approval and kept in Singapore for as long as the Re-Entry Permit runs. The deployment condition was introduced on **15 March 2023**, when Options A and B were also raised from S$2.5 million; the S$200 million figure itself did not change.

Who qualifies, and what it costs to apply

Applicant profile	Track record and financials	Options open
Established business owner	At least 3 years' entrepreneurial track record; company turnover of at least **S$200 million** in the last year and on average over the last 3 years; at least 30% shareholding; approved industry	A, B or C
Next-generation business owner	Immediate family's company turnover of at least **S$500 million** in the last year and on average over 3 years; family holds at least 30% or is the largest shareholder; applicant on the C-suite or Board	C only
Founder of a fast-growth company	Founder and one of the largest individual shareholders; company valued at **S$500 million** or more, backed by reputable venture capital or private equity investors; approved industry	A, B or C
Family office principal	At least 5 years' entrepreneurial, investment or management track record; net investible assets of at least **S$200 million**, real estate excluded	C only

EDB charges a non-refundable application fee of **S$10,000**, and processing takes around 12 months.

Approval-in-principle is valid for six months to make the investment, and you then have 12 months from Final Approval to formalise PR. The Re-Entry Permit runs **five years**. It is renewed for five more where the investment, employment and residence conditions for your option are all met — residence meaning you or all your dependants live in Singapore more than half the time — or for three years on a softer test.

The salary routes, and a date to plan around

- **ONE Pass** — S$30,000 a month, five years, renewable for five. A new **AI and Tech Track** opens in **January 2027**, replacing Tech.Pass, where the S$30,000 can include at least S$22,500 fixed salary plus vested non-cash.
- **Employment Pass** — S$5,600 general, S$6,200 financial services, rising with age to S$10,700 and S$11,800 at 45 and over. **COMPASS** requires 40 points.

Plan around 1 January 2027. The Employment Pass thresholds rise to **S$6,000** general and **S$6,600** financial services, with renewals following on 1 January 2028. If your timeline crosses that date, budget for the higher number.

Running your own company in Singapore. A founder can set up a Singapore company and work in it on an Employment Pass, with no fixed investment amount. See the Singapore Self-Employed Employment Pass.

Citizenship, and what it would cost you

Singapore citizenship becomes possible **two years after permanent residency** — but **Singapore does not permit dual citizenship**, and India does not either. Taking Singaporean citizenship would end your Indian citizenship automatically under Section 9(1) of the Citizenship Act 1955. Permanent residency has no such effect, which is why most Indian families stop there.

Key benefits

- Direct pathway to Singapore Permanent Residency
- Access to Singapore’s business-friendly environment and strategic location
- Potential pathway to Singapore citizenship after 2 years of PR
- Ability to bring spouse and children under 21
- Exposure to Singapore’s high-quality infrastructure, healthcare, and education

When this route may not fit

- Criminal record or ongoing legal issues
- Inability to provide audited proof of investment and source of funds
- Company turnover or valuation below the GIP thresholds for your profile

How the process works

1. **Submit application**
   Submit the GIP application to the Economic Development Board (EDB) with supporting documents and the S$10,000 non-refundable application fee.

2. **EDB assessment**
   EDB assesses your track record, company financials and proposed investment; processing takes around 12 months.

3. **EDB interview**
   Attend an interview if shortlisted.

4. **Approval-in-principle**
   Make the S$10 million investment within the six-month validity of the approval-in-principle.

5. **Final Approval**
   Receive Final Approval once the investment is in place.

6. **PR and Re-Entry Permit**
   Complete PR formalities with the Immigration & Checkpoints Authority within 12 months of Final Approval and receive a five-year Re-Entry Permit.

Questions clients ask

What is the minimum business investment required?

S$10 million in a new business entity or the expansion of an existing Singapore operation, inclusive of existing paid-up capital.

Can my spouse and children be included?

Yes, spouse and children under 21 can be included.

How long must I maintain the investment?

Throughout the five-year Re-Entry Permit. Renewal for a further five years also requires the company to employ at least 30 staff, at least half of them Singapore Citizens, including at least 10 incremental hires, and you or all your dependants to have lived in Singapore more than half the time.

Are there specific business sectors required?

Yes. The investment must be in an approved industry on EDB's list; XIPHIAS checks your business against the current list before filing.

Is there a pathway to citizenship?

Yes. After holding PR for at least 2 years and aged 21 or over, you may apply for Singapore citizenship. Singapore does not allow dual citizenship, and taking it would end your Indian citizenship.

Important notes

- Singapore does not permit dual citizenship. If you eventually naturalise, you would have to give up your Indian passport — and India would end your citizenship automatically in any case under Section 9(1) of the Citizenship Act 1955. Permanent residency has no such effect.
- GIP thresholds were raised on 15 March 2023: Option A from S$2.5 million to S$10 million and Option B from S$2.5 million to S$25 million.
- Employment Pass qualifying salaries rise again on 1 January 2027: the general threshold moves from S$5,600 to S$6,000 and financial services from S$6,200 to S$6,600, both rising further with age. Renewals follow from 1 January 2028. Budget for the higher figure if your timeline crosses that date.

Compliance

- Global Investor Programme options: S$10 million into a new or existing Singapore business (Option A); S$25 million into a select GIP fund (Option B); or a Singapore-based Single Family Office with assets under management of at least S$200 million, of which at least S$50 million must be deployed and maintained in Singapore within 12 months (Option C).
- The S$50 million Singapore-deployment condition was added on 15 March 2023. The S$200 million AUM figure itself was not changed that day.
- ONE Pass (Overseas Networks and Expertise Pass): S$30,000 a month, five years, renewable for five. A new AI and Tech Track launches in January 2027, replacing Tech.Pass, where the S$30,000 may be made up of at least S$22,500 fixed salary plus vested non-cash.
- Employment Pass qualifying salary from 1 January 2025: S$5,600 general and S$6,200 financial services, rising with age to S$10,700 and S$11,800 at 45 and over. The COMPASS framework requires 40 points.
- Citizenship becomes possible two years after permanent residency. ICA publishes no minimum Employment Pass holding period before PR.
- Provide audited financial statements, evidence of source of funds and business-ownership documents.

Official sources: Singapore Economic Development Board — Global Investor Programme; Immigration & Checkpoints Authority; Ministry of Manpower — Employment Pass.



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NEXT STEP

Plan your Singapore application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Singapore GIP – Business Investment Route** fits, set out the full cost in writing and manage the application with you from start to finish.

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