XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | SINGAPORE

Singapore GIP – Single-Family Office (SFO) Route

Direct pathway to Singapore Permanent Residency through Single-Family Office investment.

INVESTMENT FROM

SGD 200,000,000

FAMILY

Spouse, children up to age 21

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At a glance

COUNTRY **Singapore**	ROUTE **Residency by Investment - Single Family Office (SFO) Investment**
MINIMUM INVESTMENT **SGD 200,000,000**	FAMILY MEMBERS **Spouse, children up to age 21**
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
- Establish and manage a Single-Family Office in Singapore
- Ability to manage and invest family wealth across multiple sectors
- Include spouse and children under 21
- Potential pathway to Singapore citizenship after 2 years of PR
- Access tax-efficient structures and professional support for family wealth management

When this route may not fit

- Criminal record or ongoing legal disputes
- Insufficient investible assets or inability to verify source of funds
- Non-compliance with EDB or regulatory reporting requirements

How the process works

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

2. **EDB Assessment**
   EDB assesses your profile and assets; processing takes around 12 months.

3. **EDB Interview**
   Interview for shortlisted candidates.

4. **Approval-in-Principle & SFO Establishment**
   Establish the Single-Family Office in Singapore within the six-month validity of the approval-in-principle.

5. **Final Approval**
   Receive Final Approval, then deploy at least S$50 million in Singapore within 12 months.

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

Document checklist

Identity

- Valid passport copies for applicant and all dependents
- Birth certificates
- Marriage certificate (if including spouse)

Financial

- Audited statements of family assets
- Proof of investible funds (SGD 200 million or more)
- Documentation of family office setup and investment mandate

Compliance

- Police clearance certificate
- Medical examination report
- Regulatory approval letters or compliance documentation

Questions clients ask

What is the minimum asset requirement for the SFO route?

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 of Final Approval.

Can my spouse and children be included?

Yes, spouse and children under 21 years are eligible.

Do I need to maintain the family office in Singapore?

Yes. The S$50 million must stay deployed throughout the Re-Entry Permit's validity. Renewal for a further five years also requires the family office to employ at least 5 incremental family-office professionals, at least 3 of them Singapore Citizens, and you or all your dependants to have lived in Singapore more than half the time.

What types of investments are allowed under the SFO?

The S$50 million Singapore deployment must be in investment categories set by EDB; XIPHIAS maps your portfolio against the current list before filing. For the family office principal profile, real estate does not count towards the S$200 million in net investible assets.

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.

Are professional staff required for the SFO?

Yes. Five-year renewal requires at least 5 incremental family-office professionals, of whom at least 3 are Singapore Citizens.

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.

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



NEXT STEP

Plan your Singapore application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Singapore GIP – Single-Family Office (SFO) Route** fits, set out the full cost in writing and manage the application with you from start to finish.

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