

XIPHIAS Immigration

COUNTRY BROCHURE

RESIDENCY BY INVESTMENT | COUNTRY GUIDE

Switzerland Residency by Investment

Switzerland has no residency-by-investment programme and sets no minimum investment for residence. For people who will not work, the route is cantonal lump-sum taxation — abolished in five cantons, with a federal minimum tax base of CHF 434,700 for tax year 2025 that is indexed annually; cantonal minima differ.

PROGRAMMES	CAPITAL	CURRENCY
2	Berne	Swiss Franc (CHF)

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Switzerland at a glance

CAPITAL **Berne**	POPULATION **approx. 8.7 million**
LANGUAGE **German, French, Italian, Romansh**	CURRENCY **Swiss Franc (CHF)**
TIME ZONE **CET (UTC+1)**	CLIMATE **Temperate with four seasons**
PROGRAMMES WE ADVISE ON **2**	LAST UPDATED **1 October 2026**

Overview

Switzerland has no residency-by-investment programme and sets no minimum investment for residence. People who will not work in Switzerland can obtain residence through a lump-sum tax agreement with a canton, generally from age 55 and with an undertaking not to engage in gainful activity other than managing personal wealth; the relevant figure is the lump-sum tax base, not an investment. Entrepreneurs who will run a business in Switzerland apply under cantonal rules, with the business case assessed on its merits.

Key points

- Extremely safe banking with robust asset protection.
- Centrally located in Europe for strategic connectivity.
- Simple process to establish a corporation in Switzerland.
- Live and study in Switzerland with your family.
- Permanent residency generally available after 10 years.

Programmes in Switzerland



Switzerland Residency by investment - Business Investment Route

Establish and run a business in Switzerland — no statutory minimum investment, with the business case assessed under cantonal rules.



Switzerland Residency by investment - Lump-Sum Tax Route

Obtain Swiss residency through the lump-sum tax route with family inclusion and secure European living.

Switzerland sets no minimum investment for residence

Switzerland has no residency-by-investment programme, and no statute sets an investment figure for residence. The established route for people who will not work in Switzerland is **lump-sum taxation** — an agreement with a canton to be taxed on deemed expenditure rather than actual income — and the residence permit that can follow from it. The relevant figure is the lump-sum tax base, not an investment.

It is cantonal, and it has been abolished in five cantons

Abolished	Still available
Zurich (from 1 Jan 2010), Schaffhausen, Appenzell Ausserrhoden, Basel-Landschaft, Basel-Stadt	Thurgau, St Gallen, Lucerne, Bern and others

The tax base moves, and it is not one number

The base is the **highest** of three things: the federal minimum, the canton's own minimum, or **seven times your annual rent or imputed rental value**.

The federal minimum was set at CHF 400,000 when the current framework took effect in 2016 and is **indexed** annually: for tax year 2025 it was **CHF 434,700**. Cantonal minima differ — Canton Bern sets CHF 400,000 for 2025, and **Schwyz sets CHF 600,000**. XIPHIAS confirms the figures for the current tax year with the cantonal tax administration before any agreement is negotiated.

What the lump-sum permit requires

- generally **age 55 or over**
- important ties to Switzerland
- a **formal undertaking not to engage in any gainful activity** in Switzerland or abroad, other than managing personal wealth
- a copy of the lump-sum tax agreement with the cantonal tax administration

Federal SEM approval is mandatory — the permit is a derogation from the ordinary admission rules, and it is discretionary.

Citizenship

Ten years, with a C permit and two to five years in the commune and canton. Switzerland has permitted dual nationality without restriction since 1992 — so the only obstacle for an Indian client is the Indian rule, not the Swiss one.

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.

{/ restored from the 2019–2026 site /}

Swiss Residence Permit

About Switzerland

Home to the great Alps Mountains, Switzerland is world famous for its marvelous lakes, high peak mountains and well-built cities. The Banking and Finance sectors have been the key industries in Switzerland. Foreign investments and savings are easy in this country. The policies of Swiss government towards their banking sector have earned them enough to build the country to one economic powerhouse.

Swiss Permanent Residency Visa

This visa is available for both EU and non-EU citizens. Qualified individuals who intend to move to Switzerland can apply for the Swiss Residence Permit.

European Union citizens are however, given a flexibility to opt for Swiss Residency based on their employment, whereas non-European Union citizens will be granted residence permit on the basis of their investment or business proposals. Post that period, you can be convert the permit in to Swiss permanent residence later. The Swiss Residence permit can be extended to your family (your spouse and children)

Benefits

- It’s a quick process
- Your spouse and children will also get their visa
- This permit leads to your permanent residency and citizenship
- The country has favorable tax system

Who can Apply?

- All EU residents. (it will be a fast-track process and they will also get the privileged access to Swiss Residency)
- If you have an employment agreement with the Swiss government, then you can become a Swiss employer or get employed in Switzerland.
- If you have no employment, then you need to show sufficient funds along with sound health and accident insurance
- You want the residency permit for Investment purpose, then you must invest in a company after negotiating with authorities of Switzerland.
- If you need residency permit for Business purpose, then you need to relocate to Switzerland and you will have to generate employment for the locals

How the application works

1. **Preliminary due diligence by Xiphias to ensure eligibility.**
2. **Lump-sum route: negotiate the tax agreement with the chosen canton. Business route: prepare the business plan and set-up under cantonal rules.**
3. **Obtain Swiss National Visa (D) for residency and Schengen travel.**
4. **Submit residence permit application in Switzerland with legal guidance.**
5. **Government due diligence, biometric collection, and issuance of temporary residence permit. Renew annually until permanent residency or citizenship.**

General requirements

- Non-EU/EFTA nationality, no criminal record and a legal source of income.
- Proof of sufficient funds to support yourself and your family.
- Own or rent residential accommodation in Switzerland.
- Lump-sum route: generally aged 55 or over, important ties to Switzerland, a lump-sum tax agreement with the canton, and an undertaking not to work in Switzerland or abroad other than managing personal wealth.
- Business route: a business you will invest in and actively manage, assessed under cantonal rules.

Questions clients ask

Can I work in Switzerland with this residency?

Not on the lump-sum route, which requires an undertaking not to engage in gainful activity in Switzerland or abroad, other than managing personal wealth. On the business route you run the business you establish; ordinary employment is generally restricted.

How long until I can apply for citizenship?

Swiss citizenship is possible after 10 years of total residence, subject to integration requirements.

Can my family accompany me?

Yes, spouse and children under 18 who are financially dependent are included.

Official sources: State Secretariat for Migration (SEM); Canton of Bern — TaxInfo, lump-sum taxation; ch.ch — Swiss naturalisation.



XIPHIAS Immigration

NEXT STEP

Discuss your Switzerland options with our Dubai team

Tell us about your profile, family and timeline. We will compare the Switzerland routes that fit you, set out the full cost in writing and manage the application with you from start to finish.

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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.

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