

XIPHIAS Immigration

PROGRAMME BROCHURE

RESIDENCY BY INVESTMENT | 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.

FAMILY

Spouse, children up to age 18

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At a glance

COUNTRY **Switzerland**	ROUTE **Residency by Investment - Business Investment**
FAMILY MEMBERS **Spouse, children up to age 18**	LAST UPDATED **1 October 2026**

Switzerland sets no minimum investment for residence

Switzerland has no residency-by-investment programme, and no statute sets an investment figure for residence. An entrepreneur who intends to establish and run a business in Switzerland applies under cantonal rules, and the authorities assess the business, its financing and the applicant's background case by case.

For people who will not work in Switzerland, the established route 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 there is the lump-sum tax base, not an investment.

Lump-sum taxation is cantonal, and 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.

Key benefits

- Establish and run a business in Switzerland as a resident.
- Include spouse and children under 18.
- Schengen travel for 90/180 days.
- Strategic European base with strong business ecosystem.
- High quality of life in a stable, investor-friendly environment.

Requirements

- Non-EU/EFTA nationality.
- Clean criminal record.
- Legitimate source of income and sufficient funds.
- Own or rent accommodation in Switzerland.
- Ability to invest in and/or actively manage a Swiss business per cantonal rules.

When this route may not fit

- Criminal record or ongoing prosecution.
- Insufficient funds or unverifiable source of funds.
- Inability to invest in or manage the proposed business.

How the process works

1. **Preliminary due diligence**
   We review your profile, documents, and proposed business to identify risks and canton fit.
2. **Business setup & investment**
   Incorporate or invest per cantonal rules; prepare business plan and supporting documentation.
3. **National Visa (D)**
   Apply for the D-visa permitting entry to finalize residence formalities; Schengen 90/180 access.
4. **Residence permit filing**
   Submit the residence application in person with legal guidance.
5. **Government review & issuance**
   Authorities assess financials, business activity, and background; initial permit issued, renewable annually.
6. **Maintain investment & obligations**
   Live in Switzerland and operate the business in line with the approvals.
7. **Permanent residence pathway**
   Eligibility for permanent residence typically after 10 years of continuous residence.

Document checklist

Identity

- Valid passport
- Birth certificate
- Marriage certificate (if applicable)

Financial

- Recent bank statements
- Proof of income/assets
- Business plan or investment documentation

Compliance

- Police clearance certificate
- Health certificate

Questions clients ask

Can my family accompany me under this program?

Yes, spouse and dependent children under 18 can be included.

Is there a minimum investment?

No statute sets one. Switzerland sets no minimum investment for residence; the canton assesses the business, its financing and your background case by case.

Is full-time employment allowed?

Ordinary employment is generally restricted; the primary purpose is managing/owning the approved business.

When can I apply for permanent residence?

Usually after 10 years of continuous residence, subject to legal requirements.

What are the main risks?

Operational/business risk and annual permit renewals subject to compliance and business performance.

Important notes

- Switzerland sets no minimum investment for residence, and no statute states an investment figure for a business route; the business case is assessed under cantonal rules.
- Business investment carries operational and market risk. Initial residence permits are temporary and typically renewed annually; compliance with cantonal and federal requirements is essential.
- For people who will not work in Switzerland, the established route is lump-sum taxation: a cantonal tax agreement, generally for applicants aged 55 or over, with an undertaking not to engage in gainful activity and mandatory federal SEM approval. The federal minimum tax base was CHF 434,700 for tax year 2025, indexed annually; cantonal minima differ.
- Lump-sum taxation has been abolished in Zurich (from 1 January 2010), Schaffhausen, Appenzell Ausserrhoden, Basel-Landschaft and Basel-Stadt.

Compliance

- The lump-sum route's legal basis is Article 30(1)(b) of the Foreign Nationals and Integration Act together with Article 32 of the Admission, Residence and Gainful Employment Ordinance — cantonal fiscal interests.
- The lump-sum tax base is the highest of: the federal minimum, the cantonal minimum, or seven times annual rent or imputed rental value (three times the pension price for those in a hotel or similar).
- Lump-sum framework in force since 1 January 2016, under Article 14 of the Federal Direct Tax Act and Article 6 of the Tax Harmonisation Act.
- Naturalisation requires ten years of residence, of which years between ages 8 and 18 count double with a minimum of six actual years, plus a C permit and two to five years in the commune and canton.
- Switzerland has recognised dual nationality without restriction since 1 January 1992 and does not require naturalised citizens to give up their existing citizenship. India, however, ends Indian citizenship on the voluntary acquisition of another citizenship (Section 9(1), Citizenship Act 1955).

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



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NEXT STEP

Plan your Switzerland application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Switzerland Residency by investment - 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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