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RESIDENCY BY INVESTMENT | URUGUAY

# Uruguay Residency by Investment - Business Investment Route

Uruguay sets no investment threshold for legal residency. A business investment of at least UI 15,000,000 creating 15 new full-time jobs can establish tax residency — XIPHIAS advises on both.

## At a glance

|                                                                          |                                                               |
|--------------------------------------------------------------------------|---------------------------------------------------------------|
| <b>COUNTRY</b><br>Uruguay                                                | <b>ROUTE</b><br>Residency by Investment - Business Investment |
| <b>FAMILY MEMBERS</b><br>Spouse, children up to age 25, parents aged 60+ | <b>LAST UPDATED</b><br>1 October 2026                         |

## There is no investment threshold for Uruguayan residency

This is the most common misunderstanding about Uruguay.

**Permanent legal residency requires only sufficient means of living.** Ley 18.250 and Decreto 394/009 state **no investment figure at all**.

The figures commonly quoted are **tax residency** thresholds — a different thing entirely, set in **unidades indexadas**:

| Tax residency route                                                  | Threshold                     |
|----------------------------------------------------------------------|-------------------------------|
| Real estate                                                          | above <b>UI 15,000,000</b>    |
| Promoted project                                                     | above <b>UI 45,000,000</b>    |
| Real estate acquired on or after 1 July 2020, plus 60 days' presence | at least <b>UI 3,500,000</b>  |
| Business from 1 July 2020, plus 15 new full-time jobs                | at least <b>UI 15,000,000</b> |

The **unidad indexada** was **6.6511 pesos on 30 September 2026**. Its value moves daily, so we quote the thresholds in UI and confirm the dollar equivalent for each file.

## A caveat on citizenship

After three years of habitual residence with a family constituted in Uruguay, or five years without, Uruguay grants **ciudadanía legal** rather than nationality, and Article 81 says Uruguayan nationality is not lost even by naturalising elsewhere. Whether India treats *ciudadanía legal* as the voluntary acquisition of a foreign citizenship under Section 9(1) is **unsettled**, so we ask clients to take advice from Indian citizenship-law counsel before applying for it.

## 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.

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## Key benefits

- No investment minimum for legal residency — the test is sufficient means of living.
- Business investment can establish Uruguayan tax residency: at least UI 15,000,000 invested from 1 July 2020 with 15 new full-time jobs in the calendar year, or a promoted project above UI 45,000,000.
- Permanent residency typically within 12–18 months.
- Include spouse and dependent children.
- Opportunity to operate and generate revenue within Uruguay.
- Path to Uruguayan legal citizenship after three years with a family constituted in Uruguay, or five years without.

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## Requirements

- Applicant must be 18 years or older.
- Proof of sufficient means of living — employment, self-employment, business ownership, foreign employment or a pension. There is no investment minimum for residency.
- Clean criminal record from all countries of residence.
- For tax residency through business: at least UI 15,000,000 invested cumulatively from 1 July 2020 and at least 15 new full-time direct jobs created in the calendar year.

### When this route may not fit

- Criminal record or ongoing legal proceedings.
- Failure to provide required documentation.
- Insufficient evidence of means of living.

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## How the process works

1

### Confirm Your Residency Basis

Residency is granted on sufficient means of living, not on an investment amount. XIPHIAS reviews your income evidence — employment, business, foreign income or pension.

2

### Structure the Business Investment for Tax Residency

If you also want Uruguayan tax residency, a business investment of at least UI 15,000,000 made cumulatively from 1 July 2020, with at least 15 new full-time direct jobs created in the calendar year, qualifies; a promoted investment project above UI 45,000,000 is a separate route. XIPHIAS confirms the current UI value and dollar equivalent for your file.

3

### Prepare Required Identity and Financial Documents

Gather passport, birth certificate, proof of income, police clearance and business investment agreements where relevant.

4

### Submit Your Residency Application

Apply to the Dirección Nacional de Migración with your documents and evidence of means of living.

**5 Obtain Temporary Residency ID (Cédula)**

While your permanent residency application is processed, obtain a temporary cédula to reside legally in Uruguay.

**6 Receive Permanent Residency Approval**

Once your documentation is verified, permanent residency is typically granted within 12–18 months, opening the path to legal citizenship.

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## Document checklist

### Identity Documents

- Passport copy
- Birth certificate

### Financial Documents

- Bank statements for last 6 months
- Proof of funds transfer
- Business plan or investment contract

### Compliance Documents

- Police clearance certificate
- Medical examination report

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## Questions clients ask

### Is there a minimum investment for Uruguayan residency?

No. Permanent legal residency under Ley 18.250 and Decreto 394/009 requires sufficient means of living, assessed case by case. Investment thresholds in Uruguay apply to tax residency, not to immigration status.

### What does a business investment do for tax residency?

A business investment of at least UI 15,000,000 made cumulatively from 1 July 2020, with at least 15 new full-time direct jobs created in the calendar year, establishes tax residency; a promoted investment project above UI 45,000,000 is a separate route. The unidad indexada stood at 6.6511 pesos on 30 September 2026 and its value moves daily, so XIPHIAS confirms the dollar equivalent for each file.

### Can my family join me?

Yes, spouse and dependent children up to 25 years and parents above 60 can be included.

### How long does the process take?

Permanent residency is typically granted within 12–18 months.

### Is there a physical presence requirement?

The 60-day presence condition often quoted for Uruguay belongs to the 2020 real-estate route to tax residency, not to the residence permit. XIPHIAS confirms the presence conditions that apply to your residence file.

### Are there any government fees?

Yes. Dirección Nacional de Migración fees apply; XIPHIAS confirms the current schedule for your file.

### When can I apply for citizenship?

Uruguay grants legal citizenship (ciudadanía legal) after three years of habitual residence with a family constituted in Uruguay, or five years without; citizenship rights cannot be exercised for a further three years. Whether India treats ciudadanía legal as acquiring a foreign citizenship needs Indian legal advice.

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## Important notes

- There is no investment threshold for Uruguayan residency. Permanent legal residency under Ley 18.250 and Decreto 394/009 requires sufficient means of living, assessed case by case; no amount is prescribed.
- The investment figures commonly quoted for Uruguay are tax residency thresholds, set in unidades indexadas, not immigration requirements.
- The unidad indexada value moves daily, so XIPHIAS quotes thresholds in UI and confirms the dollar equivalent for each file.
- Uruguay grants ciudadanía legal rather than nationality. Whether India treats that as voluntary acquisition of a foreign citizenship under Section 9(1) of the Citizenship Act 1955 is unsettled and needs advice from Indian citizenship-law counsel before you apply.

### Compliance

- Immigration: permanent legal residency requires sufficient means of living. Ley 18.250 and Decreto 394/009 set no investment amount.
- Tax residency thresholds under Decreto 148/007 article 5 bis, as amended by Decretos 163/020 and 174/020: real estate above UI 15,000,000; a promoted project above UI 45,000,000; real estate of at least UI 3,500,000 acquired on or after 1 July 2020 combined with 60 days' presence; or a business of at least UI 15,000,000 from 1 July 2020 combined with 15 new full-time jobs.
- The unidad indexada stood at 6.6511 pesos on 30 September 2026.
- Citizenship under Article 75 of the Constitution: three years with a family constituted, five without; rights are not exercisable for a further three years.
- Article 81: Uruguayan nationality is not lost even by naturalising in another country.

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**Official sources:** Uruguay — Dirección Nacional de Migración; Dirección General Impositiva — unidad indexada values.



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#### NEXT STEP

# Plan your Uruguay application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Uruguay 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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#### 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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