



Navigating the Cyprus Residence by Investment Program

As Cyprus joins Schengen in 2026, this presentation sets the step-by-step process for obtaining a residence permit for investors

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Welcome to the Republic of Cyprus

Cyprus, a captivating island nation in the Mediterranean and a member of the European Union, offers for the past 15 years residence permits to investors and their families.

With its strategic location, 15 Universities and attractive tax incentives, Cyprus has emerged as a premier destination for global investors and their families seeking residence and easy access to the European Union.

Why Invest in Cyprus?



Strategic Location

Cyprus is a gateway to the European Union, the Middle East and North Africa, offering easy access to key markets.



Business-Friendly Environment

Cyprus has a stable and pro-business government, a legal system based on English Common Law and well-developed infrastructure.



Tax Incentives

Cyprus offers attractive tax benefits, including a corporate tax rate of 12.5% and an attractive non-domicile tax residency program.



Acquire an Immigration Permit for you and your family

High approval rate within 2-3 months.

Being an EU, Eurozone and soon Schengen member and a low-crime country, Cyprus is an ideal destination for investors seeking to acquire an Immigration Permit for family purposes.

Investment Criteria for Residence Permit

Applicants must invest a minimum of €300,000 in one of the below approved investment options in Cyprus:

(A) Investment in a house/apartment

Purchase of a house or apartment from a development company, which must be a first sale worth at least €300,000 (plus VAT)

(B) Investment in real estate (excluding houses/apartments)

Purchase of other types of real estate such as offices, shops, hotels or related estate developments, or a combination thereof, with a total value of €300,000. These purchases may result from a resale.

(C) Investment in a Cyprus Company's share capital, with business activities and personnel in the Republic

An Initial investment worth €300,000 in the share capital of a newly registered company in Cyprus or an increase in the share capital worth €300,000 of an existing company registered in Cyprus, based and operating in Cyprus and having a proven physical presence, employing at least five (5) people.

(D) Investment in units of Cyprus regulated funds (forms of AIF, AIFLNP, RAIF)

Investment worth €300,000 in units of Cyprus Investment Organization Collective Investments, whose investments should be held in the Cyprus.

Annual Income Criterion

The applicant should, in addition to the investment criteria, be able to prove that he/she has at his disposal a personal secure annual income of at least €50,000. This annual income increases by €15,000 for his/her spouse and by €10,000 for each of his/her or his/her spouse's dependent minor child.

In case the applicant chooses to invest in a house/apartment, income should derive out of Cyprus and may include salaries or wages, pensions, dividends from shares, bank deposits interest, rents, etc., which can be proved through a tax return declaration from his tax residency country or through official certificate from an independent Certified Accountant.

In case the applicant chooses to invest in non housing real estate, shares or funds, his total income or part of it may also come from sources coming from activities within Cyprus.

Eligibility Criteria

Not a working permit

The applicant and his/her spouse shall confirm that they do not intend to undertake any form of employment in Cyprus, with the exception of holding the office of Directors in a Company, in case they have chosen to invest.

Clean Criminal Record

Applicants must provide a clean criminal record certificate from their country of origin **and** their country of residence and must pass the due diligence checks made by the Cypriot authorities.

Health Insurance

Applicants must have a valid private health insurance policy that covers them and their family members in Cyprus.

Unmarried children between the ages of 18 and 25, who have proved that they are students in a University and are financially dependent on the applicant, can submit their own, separate application for an Immigration Permit. In such a case, the father or mother and/or both parents together must present an additional annual income of €10,000 for each such dependent adult child.

Why prefer the Cyprus Residence by Investment Program?

- **Ready to enter the Schengen area**

Cyprus is expected to enter the Schengen area in 2026, and the holders of residence permits will enjoy Visa-free travel within Europe's Schengen Area

- **Minimum physical presence requirement**

Unlike other countries, Cyprus requires the holders of the permit to visit once every 2 years, to maintain their residence status

- **Facilitating arrangements for investment payment**

The money from abroad that will be used for the investment can also be transferred to Cyprus from a company's bank account, in which the applicant and/or his/her spouse are the sole shareholders, provided that the shareholder is included in the application. The same applies to the amount of the investment's value to be paid into the seller's account at a Cypriot financial institution.

- **Investment of only Euro 300.00**

Unlike Greece (up to Euro 800.000), Malta (Euro 500.000) or Portugal(Euro 500.000) the investment required in Cyprus is only Euro 300.000 and does not include donations to the state.

- **Unlimited expiry date of residence permit**

The residence right of Cyprus immigration permits is of unlimited validity

- **Family-inclusive**

The Immigration Permit is issued to the applicant and it covers his/her spouse and their children under the age of 18 as dependent persons.

- **Eligibility to apply for Cypriot citizenship after 7 residency years**



How our **IKLAW** team can assist you in the Residence Permit Process

- 1 We assist you to locate a market-priced investment, to gather the required documents and submit a fully completed application to the Cypriot authorities.
- 2 We are regulated by the **Cyprus Bar Association** ever since 1996.
- 3 Our Immigration Team, Michail Kamperis and Anna Yennadiou, has an in-depth knowledge of immigration law. We keep a track of your application and provide any clarifications that may be requested.
- 4 Following approval, we advise you on compliance with the monitoring mechanism to maintain your permit (annual evidence of maintaining the investment, the required income and health insurance policy)
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