

Passport To Freedom

**The World's Top Havens For Residency,
Citizenship, And A Second Passport**



Passport To Freedom

By the Editors of Live and Invest Overseas™

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Creating A New Life For Yourself In A New Country...

...with a new culture, perhaps a new language, a new climate... is an exhilarating experience. When you begin researching all the possibilities, it's all this newness that excites and intrigues you. Falling in love with a new place is the first step.

But, as in any relationship, before you make a long-term commitment, you need to know how well the two of you can live together day-to-day.

Would You Be Welcome to Stay?

In the case of residing abroad, that means finding out how welcome you would be to put down roots and make the country your adopted home.

Just about every country in the world makes it easy to visit as a tourist and support the local economy with your money—as long as you leave again within a specific time frame (typically 30 to 90 days). But each country has its own rules about who qualifies, and how to remain within its borders as a long-term resident. The countries that we at Live And Invest Overseas recommend all offer residency visas with reasonable requirements.

Still, the requirements vary considerably, and most countries offer more than one option. Your financial situation and age are critical considerations and have a lot to do with determining which options are available to you and which make the most sense. So before you spend lots of time and money in plans for a new life overseas, you want to take a close look at the options for establishing residency in every country on your list. Let's begin by reviewing the difference between being a tourist, a resident, and a citizen. Residency is not the same thing as citizenship, for example, and this is an important distinction to understand.

Tourism, Residency, and Citizenship—What Are Your Options?

Let's start with some basic definitions.

Tourist visas are short-term permits to enter and travel in a country, usually for 90 days or less. Some people live for years in a country by leaving periodically and returning with a new tourist visa.

Others prefer the convenience and security of a residency permit. There are various kinds of permits to live in a country long-term, some of which have to be renewed and others of which are permanent. None make you a citizen of the country, but they allow you to enter and leave at will, and often offer other benefits.

Citizenship carries privileges such as the right to obtain a passport from the country. And obtaining citizenship in a second country does not necessarily require that you give up citizenship in your native country.

Knowing the difference between the various visa options will make your transition overseas much easier, and help you select the country that gives you the best opportunity to build your new life.

Tourist Visas

Tourist visas are by far the easiest way to enter just about any country. If you hold a Western passport, you will not have to apply for a tourist visa ahead of time in most countries. You simply arrive at the

border at any entry point—land, airport, or seaport; show your Canadian, U.S., or EU passport and immigration officials will let you in. To make sure, though, check the government website of the country you wish to visit (or www.visahq.com/citizens) at least several weeks before you plan to travel.

Though you don't have to apply to be able to enter the country, some countries require tourists to fill out paperwork, or even prove that they have a return ticket or sufficient funds for their stay. Each country sets its own price for a tourist visa, usually within the range of \$5 to \$25. Some may also charge an exit fee when you leave.

There are some exceptions to the rule. Some countries will require that U.S., Canadian, or EU passport holders apply for a tourist visa ahead of time at the country's embassy or consulate. The countries that have this requirement are generally not tourist destinations, and not popular retirement havens.

A tourist visa is usually valid for 30 to 90 days, depending on the country and your citizenship. The tourist visa allows for easy "border" or "visa runs" every few months. A visa run is when retirees or "long-term tourists" leave the country and travel to a neighboring country for a specified amount of time. You then return to your country of "residence" and you get a new tourist visa, giving you another few months before you have to do this all over again.

Traveling between countries can be expensive and inconvenient. The visa run is not the best option in countries where you are given a 30-day visa. In countries that have 90-day visas, this is a very common practice favored by many retirees and young entrepreneurs who do business "under the radar" of the foreign government. However, you should note that tourist visas do not give you the right to work within a country. You can make money from foreign sources, but not from doing business within the country.

Visa runs are so common in some countries that there is an underground, or not-so-underground, industry to help those needing exit and entrance stamps on their passports and a new tourist visa. For a small fee, you can hire a local "facilitator" who will present your passport to an immigration official in both your exit and destination countries. If necessary, the facilitator will pay the immigration officials to change the dates on the entrance and exit stamps to make it look like you left the country for the specified amount of time. This process can usually take just a few hours and it can save you time and money in the short term. Please note that this is not the recommended practice from Live And Invest Overseas, as it is not guaranteed to be accurate, and is something that borders are cracking down on more and more.

The border run is fairly easy, but over time can be expensive and tiring. If you don't use a facilitator and instead opt to leave the country to get a new tourist visa, you have to stay out of the country from one to three nights, depending on the country. Most countries specify that you must be out of the country for at least 72 hours before you can re-enter on a new tourist visa.

Border runs also can be a dangerous game to play because it is illegal in most countries to spend more than 6 months per year in the country without a residency visa. Many countries overlook this requirement, but it's impossible to know when a country may crack down on the practice.

In fact, many countries are cracking down on "visa runners." You run the risk of being denied entry at the border when you try to re-enter, and you can even be deported if you are stopped in a random check of your documents. The consequences of overstaying a tourist visa can vary from grief at the border, to a fine, to being banned from entering the country for years.

One Canadian citizen who entered the U.S. on a tourist visa and then decided to roam around the Florida Keys on a boat for a year (never leaving U.S. waters... or at least not officially entering another country and officially re-entering the United States) was banned from entering the United States for 10 years. This made it very difficult for her to travel anywhere south of Mexico. She can't even change planes at a U.S. airport, because the United States requires you pass through immigration even for international connecting flights.

On the other extreme, some U.S. citizens have lived in France for years without any kind of residency permit, staying well beyond the allowed 90-day tourist stay. These people run the risk of not only being deported from France, but also being fined and taxed if they are discovered.

The visa run only makes sense if you are a perpetual traveler who has decided to spend more than 90 days in a country, but not the rest of your life. Doing the visa run once and then moving on to a new destination isn't likely to create any problems.

Or you could simply plan to make a trip home to take care of business and visit family and friends every time your tourist visa expires, assuming it allows you three months in your second country. Because you are not simply crossing the nearest border for the minimum required stay, but spending a week or more in the country issuing your passport, this would be a legitimate use of the tourist visa and not create any suspicion or risk by immigration officials, as long as you don't do it too often.

Residency Permits

To be a legal resident of a country, you need some form of residency visa or permit. In exchange, you have to meet certain requirements. You may have limited-to-extensive options, depending on the country, your financial status, and age.

Residency permits are different from work permits. A residency permit allows you to reside in a country either temporarily or permanently. Work permits allow you to legally work within the country, and generally come with a temporary resident permit valid for the length of the work permit.

Temporary Residency Visas

Temporary residency is exactly what it sounds like. You are given permission to stay in a country for a limited time, typically one year. When the year is up, you have to apply again for a residency permit. Your application is most often a formality, but you will usually have to prove again that you still meet the residency requirements. This may involve a cost in obtaining documents, paying an attorney, and paying a government fee.

Some temporary residency permits lead automatically to permanent residency after a given period of time, but this is not true in every country. In some cases, it depends on the type of temporary residency permit you obtained. In most cases, you will be required to make a new application for permanent residency once you meet the time required as a temporary resident.

Permanent Residency Permits

Permanent residency permits usually, but not always, require that you live in a country for a period as a temporary resident. Depending on the country, permanent residency may be automatically granted after three or five years of temporary residency.

If you have to apply separately for permanent residency after meeting the temporary residency requirements, your status will be reviewed to ensure you followed all of the requirements for temporary residency. Some countries require a minimum amount of time spent in the country each year. Most want to ensure you are paying your taxes.

Most countries separate the idea of legal residency and residency for tax purposes. Generally if you spend 183 days or more within the borders of a single country, they consider you a resident for tax purposes no matter what your legal status.

Retirement Residency

Retiree or pensioner visas for residency are available from most Latin American countries. The only requirement is that you receive a pension—government or private—in an amount that meets the country's minimum requirement.

The minimum required varies by country, ranging from \$1,000 a month to \$1,500 or more. This means that a U.S. citizen receiving the average monthly Social Security check (which is about \$1,978) would be eligible for a retiree or “pensionado” visa in a few countries south of the border. For Canadians, it can be more complicated, as you have two different systems.

Nevertheless, the total amount collected from both systems, at current exchanges rates, should allow you to qualify for most programs, assuming the country allows you to combine pension payments. Some countries may not have a specific retiree residency permit category, but would qualify retirees under a different option, as long as you can show you can support yourself and not become a burden to the state.

One additional benefit provided under pensioner visas is that you are allowed to ship a higher value of personal belonging into the country without paying customs. The amount will vary country by country, but in some cases it includes new goods and a car.

However, just because you can bring in goods duty-free under your retiree visa, it doesn't mean it makes sense to do so -- especially with cars. Take a look at local car prices and compare them to what it would cost you to ship your car. Some countries allow you to buy a car in-country and receive a refund of the duty, which would save you the shipping cost.

Investor Residency

Most countries encourage foreign investment through incentives ranging from tax incentives for large multinational corporations, to providing a path to residency for a small investor.

Even wealthy countries have investor residency programs. The United States, for example, will give a residency visa to someone from one of 76 countries if they invest a substantial amount into a business based in the United States.

Each country's investment requirements and amounts will vary. Some countries simply want you to invest money in the country, which could be as simple as buying real estate or putting funds into a bank CD. Other countries have a higher bar and require you to invest in an actual operating business and create jobs.

You may have more than one option, depending on the country. For example, Panama offers several investor visa options, ranging from an investment in reforestation of \$100,000, to an investment in real estate of \$300,000, to an investment in an operating business.

Suffice it to say that the poorer the country, the lower the investment bar will likely be.

Person of Means

Some countries offer a person-of-means residency visa. You qualify by showing that you have sufficient assets to support yourself while you are resident in the country.

The cost of living in the country is usually a good guide to how much you would have to show in assets to qualify. However, expect to show at least \$100,000, or enough to generate a specified amount of interest per month.

Not all countries have this visa option, so don't think that you can simply 'buy' your way into wherever you want to live...although that is effectively what you can do in some countries.

For the very wealthy who want to reduce their total tax burden, Switzerland is still a popular destination. The Swiss government allows you to negotiate an annual tax with whatever canton you want to reside in. That tax is your only tax, i.e., there is no graduated tax on your income. For those with multi-million-dollar incomes who live in a high-tax jurisdiction, Switzerland is a good choice for residency to reduce your overall taxes, but it isn't an option for everyone. And frankly, choosing your country of residency based on your tax situation isn't the wisest decision. Saving on income tax won't make up for not enjoying where you're living...unless you're saving enough to allow you to travel most of the time.

However, there are plenty of places with good residency visa options that also have potential tax benefits.

General Residency Permit Requirements

General requirements for a residency permit or visa in most countries include, at a minimum, a background check or police report from your home country (to make sure you are not a criminal). Some countries require a health exam and/or health insurance that covers you locally.

The police report can be easily obtained from your national police department (the FBI in the case of the U.S., RCMP in the case of Canada). In the case of the FBI report, you have to send in a fingerprint card to the FBI. You can try to put your fingerprints on the card yourself, but chances are you will smudge them and the card will be rejected. The better option is to visit your local FBI office or local police department and have them do it for you. Usually each office has a set day and time for fingerprinting for background checks.

For more information about the FBI requirements and process for background checks, you can visit the [FBI webpage](#).

In Canada, you must have your fingerprints certified by the RCMP. You can have your prints taken at the local police department and send them to the RCMP for verification. For more information on the RCMP requirements, you can visit – www.rcmp-grc.gc.ca.

Often, the fingerprint process can be one of the most difficult things to obtain in the start of the residency process. Your prints may be smudged and you could end up wasting many months sending in new cards only to have them continually rejected. If you want to cut to the chase, you can use the services of www.fastfingerprints.com. You'll need to go to one of their facilities in person, though, and they only have a few throughout the United States. But if it's easy for you to get to one, you'll receive confirmation of your fingerprints' validity on the spot and the company will then transfer the prints to the appropriate agency, saving you lots of time and frustration.

If the country where you are applying for a residency permit requires a health exam, it will likely be required to be done by a physician in that country. If you are using an attorney to help you with your application, he or she will be able to recommend a physician.

Otherwise, you should be able to go to the local hospital or ask a friend for a referral to a doctor.

Health insurance is a topic of its own, but if required by the country you are moving to, seek the advice of a local insurance broker, or again, your attorney may have someone to refer you to.

Marry a Local

One option for obtaining residency and citizenship in another country is marrying a local. While this probably shouldn't be your primary path to your decision process for a residency permit, if you marry someone not from your home country, you should easily be able to obtain legal residency status in your spouse's country of origin.

Residency through marriage should allow you to skip the temporary visa period and move directly to permanent residency. After some period of marriage (typically at least three years) and residency, you can apply for citizenship in your new country.

Citizenship

In most countries, after you've been a full-time resident for a specific number of years, you can be eligible to apply for citizenship and a passport...depending on the type of residency permit you have. Again, before we go further, let's make the difference between legal residency and citizenship clear.

Legal residency allows you to live in a country. Depending on the residency visa, it may not allow you to work in the country, only to live there. In addition, there can be other restrictions on you as a foreign resident that vary country by country.

Citizenship travels with you. You don't lose your citizenship of your home country just because you move to another country. In fact, most countries allow for dual citizenship.

So even if you become a naturalized citizen of a second country, you don't necessarily lose your original citizenship automatically. This is true of the United States, meaning that, as an American, you can obtain a second citizenship and a second passport without affecting your U.S. citizenship and passport-status in any way. When you do this, you become a dual citizen.

Long-term legal residency can lead to citizenship. Again, it depends on the type of residency visa you hold and how long you hold it. Some countries require you to be a permanent resident for at least three

to five years before you're eligible to apply for citizenship. This means that your residency while you hold a temporary residency visa doesn't typically count toward the years of residency required before you can apply for citizenship.

Other countries simply require you to have a certain number of years of residency, whether temporary or permanent, as long as it is legal residency. Living in the country under a tourist visa doesn't count toward the required residency duration for citizenship.

Why would you want dual citizenship or a second passport? If you have a long-term commitment to your country of residency, you might want to become a citizen. Residency doesn't allow you to vote, for example, but citizenship does. Citizenship also eliminates the need to renew your permanent residency permit.

But citizenship in a new country can come with new obligations. Some countries, for example, have required military service for men (and in some cases women) up to a certain age. Therefore, becoming a naturalized citizen could create an obligation to serve in your new country's army.

You have to take a long look at the benefits and obligations of being a citizen of a specific country before making any decision.

That said, there are good reasons to want to obtain dual citizenship and the second passport that comes along with it. Citizens have the right to work, while foreign residents often don't. Employment and other restrictions are lifted when you acquire citizenship. In Panama, for example, many professions (including those requiring a license, such as to practice as an attorney, a doctor, a real-estate broker, or an insurance agent) are protected and open only to citizens. Other countries impose similar restrictions. Assuming you are retired and not looking for employment, the best reason to get a second citizenship is the second passport that comes along with it. With a second passport, your travel options become broader, safer, and easier.

Unfortunately, the world still has places that aren't necessarily safe to travel in if you hold a U.S., U.K., or even a Canadian passport. Holding a second passport gives you the option to use your other passport when traveling someplace where you wouldn't want to show your original passport.

A second passport also allows you broader options for visa-free travel. As mentioned in the section on tourist visas, many countries don't require one for U.S., Canadian, or U.K. citizens, but some do. This is increasingly true for U.S. passport-holders.

Furthermore, some countries require you to send in your passport as part of the visa application process. This is true of Brazil, for example. A U.S. citizen can obtain a five-year multi-entry tourist visa, but he must send his passport to a Brazilian embassy or consulate and pay a substantial fee to do so. However, an Irish passport-holder doesn't have the same hurdles to jump. He can simply show up in Brazil and pass on through immigration.

The reverse is true in Mongolia, where almost every other passport-holder in the world must get a tourist visa issued before arriving in the country. The U.S. has a special treaty with Mongolia that allows U.S. passport holders to bypass that requirement and arrive in the country without a tourist visa already issued. You do have to have your travel plans arranged with a local tour operator, but eliminating the process of obtaining the tourist visa ahead of time makes it easier to travel.

Using an Attorney vs. Doing It Yourself

Certain countries require that visa applications be submitted by a lawyer. Even if you are not required to use a lawyer, it is usually best to hire an attorney to guide you through the process.

A lawyer who is familiar with the immigration process will know exactly what documentation is required and often will be able to make the process go faster and smoother. Of course, taking on the task yourself will be cheaper, but in the long run, using a lawyer can save you time and money.

Lawyers may not necessarily charge a standard rate for visa applications. Shop around until you find an attorney you are comfortable with, but do not base your decision solely on the price the attorney is charging. The old saying is true, “You get what you pay for.”

Ask for recommendations from other expats. Most immigration lawyers speak the local language as well as English. Your lawyer will be able to translate documents for you, as well as communicate with immigration officials on your behalf.

Your lawyer can also be your connection for other resources in your new country. They can recommend banks, hotels, and restaurants.

The World's Top 28 Residency Havens

Argentina

Tourist Visa

Residents of the United States, United Kingdom, and Canada do not need prior permission to enter Argentina as a tourist. Other countries that are exempt from the tourist visa are: Andorra, Armenia, Australia, Austria, Barbados, Belgium, Bolivia, Bulgaria, Brazil, Chile, Cyprus, Colombia, Costa Rica, Croatia, Czech Republic, Dominican Republic, Denmark, Ecuador, El Salvador, Estonia, Germany, Finland, France, Grenada, Greece, Guatemala, Guyana, Haiti, Honduras, Hong Kong, Hungary, Ireland, Iceland, Israel, Italy, Jamaica, Japan, Latvia, Lichtenstein, Lithuania, Luxembourg, Macedonia, Malaysia, Malta, Mexico, Monaco, Montenegro, Nicaragua, Norway, New Zealand, Holland, Panama, Paraguay, Peru, Poland, Portugal, Puerto Rico, Romania, Russia, Saint Kitts and Nevis, San Marino, Santa Lucia, Saint Vincent and the Grenadines, Serbia, Slovakia, Slovenia, Spain, Singapore, South Africa, South Korea, Switzerland, Sweden, Thailand, Trinidad and Tobago, Turkey, Uruguay, Vatican City, and Venezuela.

An Argentine tourist visa allows you to stay in the country for 90 days, with the exception of Venezuela, Grenada, Hong Kong, Jamaica, and Malaysia (60 days). You may extend your stay for another three months by applying at the Dirección Nacional de Migraciones in Buenos Aires, between 8 a.m. and 2 p.m. You will have to apply for extension within 10 days prior to the expiration of your visa. The fee is 100 Argentine pesos for MERCOSUR countries (Bolivia, Brazil, Colombia, Chile, Ecuador, Paraguay, Peru, Uruguay, and Venezuela), and 300 Argentine pesos for all others.

Currently there is no charge for the tourist visa, but Australian and Canadian citizens going to Argentina for tourism and business travel must pay a reciprocal entry fee (of \$100 and \$92 respectively). As of March 2016, the fee for Americans has been suspended. These fees provide the traveler with a multiple entry stamp valid for a year for Australians and 10 years for Canadians..

In the past, payment was required at the two major airports in Buenos Aires, but this payment is now required to be completed online prior to arrival. [The fee can be paid here.](#)

Once payment is received, an electronic receipt is sent to the passenger and this proof of payment must be presented upon arrival in Buenos Aires (and will likely be required by the airline before departure). Passengers without proof of payment will be denied entry into the country. Travelers bearing diplomatic or official passports will not be charged, nor will travelers who are transiting and not entering Argentina.

Some have bypassed this fee by flying to Montevideo, Uruguay, and taking the ferry between the capital cities. No other airports in the country charge the fee.

Residency Visas

Argentina offers various temporary residency visas, and you can choose one depending on your personal circumstances.

Immigrant With Capital Visa (Investment Visa)

To apply for this visa you must invest at least 1,500,000 Argentina pesos in a productive activity, or in an activity of benefit to the country. You will be required to present the following documents:

- Passport (original document and copies of all the pages);
- Argentine criminal record, issued by Registro Nacional de Reincidencia, located at the Immigration Office, Tucumán 1353, Ciudad Autónoma de Buenos Aires, or at the Federal Police, Azopardo 620, CABA;
- Criminal record(s) from the corresponding authorities from the countries where you have lived for more than one year during the last three years;
- Notarized declaration of lack of criminal record in other countries;
- Proof of income;
- Proof of domicile (any type of bill) on your name;
- Two color photos size 4x4;
- Fee of 600 Argentine pesos.

You need to certify the origin of the income at the Dirección Nacional de Migraciones by providing proof through the financial institutions authorized by the Argentine Central Bank. Additionally, you will have to present a business plan which will be subject of an evaluation by the Ministry of Industry and Tourism, to analyze its nature, as well as its legal and financial soundness.

Pensioner Visa

In order to apply for a pensioner visa, you must be able to show proof of a government or company pension, together with its amount. The minimum amount is 8,500 Argentine pesos. The pension funds must be deposited in an Argentine bank each month. To apply for this type of visa you have to prepare the following documents:

- Passport (original document and copies of all the pages);

- Argentine criminal record, issued by *Registro Nacional de Reincidencia*, located at the Immigration Office, Tucumán 1353, Ciudad Autónoma de Buenos Aires, or at the Federal Police, Azopardo 620, CABA;
- Criminal record(s) from the corresponding authorities from the countries where you have lived for more than one year during the last three years;
- Notarized declaration of lack of criminal record in other countries;
- Proof of income;
- Proof of domicile (any type of bill) on your name;
- Two color photos size 4x4;
- Fee of 600 Argentine pesos.

Financier (*Rentista*) Visa

You must show proof of some type of income of at least ARS30,000 per month that can be transferred into a local bank. The money must come from investments, annuities, dividends, or settlement (it cannot come from employment, past or current), and it must be guaranteed to continue after you have moved to Argentina. You will be required to present the following documents:

- Passport (original document and copies of all the pages);
- Argentine criminal record, issued by *Registro Nacional de Reincidencia*, located at the Immigration Office, Tucumán 1353, *Ciudad Autónoma de Buenos Aires*, or at the Federal Police, Azopardo 620, CABA;
- Criminal record(s) from the corresponding authorities from the countries where you have lived for more than one year during the last three years;
- Notarized declaration of lack of criminal record in other countries;
- Proof of income;
- Proof of domicile (any type of bill) on your name;
- Two color photos size 4x4;
- Fee of 600 Argentine pesos.

You need to certify the origin of the income at the Dirección Nacional de Migraciones by providing proof through the financial institutions authorized by the Argentine Central Bank.

Contracted Personnel Visa

This visa can be sought if you have been hired by an Argentinian company registered with the immigration authority. The required documents are:

- Passport (original document and copies of all the pages);
- Argentine criminal record, issued by *Registro Nacional de Reincidencia*, located at the Immigration Office, Tucumán 1353, *Ciudad Autónoma de Buenos Aires*, or at the Federal Police, Azopardo 620, CABA;
- Criminal record(s) from the corresponding authorities from the countries where you have lived for more than one year during the last three years;
- Notarized declaration of lack of criminal record in other countries;
- Proof of income;
- Proof of domicile (any type of bill) on your name;
- Two color photos size 4x4;
- Fee of 600 Argentine pesos;
- Work contract specifying the duties, working hours, duration of the contract, work address, and employer's CUIL number.
- Proof of the inscription of the employer for tax purposes (AFIP).

Other Visas

The government of Argentina also provides visas if you plan to study in an educational institution, are going to the country for medical treatment, or are entering as part of a cultural exchange.

Other Avenues To Obtaining The Right To Work Locally

It is possible to seek a work permit without a job offer or sponsoring company once you have acquired temporary or permanent residency status; through this you can either seek employment or start a business. To do so, you will need to obtain a tax ID number (CUIT for independent workers or CUIL for employed workers) from the Administración Federal de Ingresos Públicos (AFIP), this can be obtained while you are still undergoing the residency process once you have been awarded Residencia Precaria status. Once you have official residency status, you can seek employment. If you have a sponsoring company, you can work for them before obtaining official residency.

Residency Application Process

If applying for a pensioner or financier visa you have to provide proof that the pension (or other asset in the case of the financier visa) has been deposited in your Argentine bank account for at least the three previous months. When the visa is renewed, you will have to prove that you are still the beneficiary of the pension, and once again show at least the last three months of the pension deposits in your bank account. Movements in the account will show immigration officials that you are making withdrawals and spending money within Argentina.

All documents issued outside Argentina must be certified at the Argentinean Consulate in the country of origin, or apostilled if the issuing country is a member of the Hague Convention. Moreover, all the documents must attach a certified Spanish translation.

Citizenship

You may apply for citizenship after living in Argentina continuously for at least two years. Many lawyers and websites advise that you must have five years of residency, two as a temporary resident, three as permanent, before being eligible for naturalization—this was true more than 20 years ago but is no longer a requirement. You can apply for naturalization in Argentina while still a temporary resident with just two years under your belt. The naturalization proceedings are relatively straightforward in Argentina.

Upon application, the applicant will be required to appear before a judge and asked to give a reading in Spanish to test language proficiency. If you can speak some Spanish, are in good health, can prove financial resources or employment, and do not have a criminal record, you should be granted citizenship. There are no exams on Argentinian law or history. While Argentina allows for dual citizenship, there have been past cases in which an applicant was asked to renounce their native citizenship.

Argentina recognizes jus soli and jus sanguinis, so children born in Argentina have a right to citizenship, as do children born outside of Argentina to at least one Argentinian parent—even if the parent was naturalized, though the process in this case is more onerous and lengthy. (Interestingly, this also applies to children born in Las Malvinas islands, a disputed territory that is globally recognized as being British.)

However, beyond children, family members of citizens (spouses, grandchildren, siblings) cannot apply for citizenship through that connection; they must seek residency and pursue naturalization.

For personal consultation on residency options in Argentina, contact [ARCA Relocation Services Argentina](#).

Belize

Tourist Visa

When arriving in Belize, U.S. and Canadian visitors automatically receive a 30-day tourist visa. The visa can be renewed every 30 days for up to six months, for a \$25 fee and with the understanding that you can support yourself without working in Belize (you may be asked for proof of resources or income). The fee is then increased to \$50 per month for up to nine months. This means you can stay in the country on the tourist visa for a total time of one year; after the 12-month mark, you must formalize your stay. The visa can be renewed in any immigration office, the most commonly used being in Belmopan or Belize City.

Officially, every time you renew the visa you are required to prove that you are financially self-sufficient (earning at least \$60 per day), but this is rarely enforced.

Visitors for purposes other than tourism or who wish to stay longer than 30 days must obtain visas. All tourists and non-Belizean citizens are required to pay an exit fee of \$73.50 (payable in U.S. dollars only).

Residency Visas

For more information about residency requirements in Belize or for help applying, [contact Con Murphy](#).

Qualified Retired Persons (QRP) Residency

The Qualified Retired Persons (QRP) program was instated by the Belize Tourism Board (BTB) in 1999. It has evolved along the way, but the concept remains to entice international retirees wanting to reside at least part-time in Belize by smoothing out the process and offering incentives.

If you qualify, the QRP residency visa is the quickest and easiest route to permanent residency in Belize. If you're over 40 years old, in receipt of a pension, annuity, or regular payment of \$24,000 per year, have a clean criminal record, and pass a medical check (HIV status is the only thing really evaluated), you can become a Belizean resident.

The only stipulations are that you cannot physically work for pay while in Belize and you must spend one month per year in Belize (some concessions can be made for medical reasons). There are also some restrictions on holding income-earning investments in Belize while under the QRP program, but concessions are available through the Central Bank in specific circumstances. You can work online for yourself or a foreign company or work back home in the United States or elsewhere and return as you choose.

The required \$24,000 must pass through a Belizean offshore or domestic bank to prove you have

the funds available to support yourself. This does not need to stay or be spent in Belize; it can be used locally or wired elsewhere if you wish.

The benefits of the QRP include duty-free importations for your personal vehicle or golf cart not more than five years old, household contents, and noncommercial boat or plane. This can save a significant amount of money in duties. The customs duty on vehicles is high in Belize. The vehicle can be upgraded every three years duty free, but you must pay duty on the old vehicle at its depreciated value if you keep it or sell it. The duty exemption on household items covers anything you might reasonably expect to find in a home or garage, including all tools, appliances, furniture, mobility equipment, exercise machines, and more.

A fee of \$150 must be submitted with the application in addition to the following documents:

- An official statement from a bank or a financial institution certifying that the applicant is the recipient of a pension or annuity of a minimum of \$2,000 per month per household (not per person). According to the BTB, if substantiated by a financial institution in Belize that the necessary money has been deposited, the \$2,000 can be a total sum comprised of any multiple sources (including U.S. Social Security income and investment income);
- A certified copy of the birth certificate for the applicant and each dependent;
- A marriage certificate, if applicable (and spouse is entering as a dependent);
- A police record issued within one month prior to the application by the applicant's last place of residency;
- A copy of the medical document certifying that the applicant and each dependent have passed a complete medical examination including an HIV test;
- Color copies certified by public notary of complete passport (including blank pages) of applicant and each dependent;
- Four front and four profile passport-size recent photographs of applicant and each dependent.

Upon acceptance into the program, a Program Fee of \$1,000 for the applicant and \$750 for each dependent is due. At this time, an additional \$200 per person is required to issue your Qualified Retired Persons Residency Card. This card can then be your proof of identification within the country instead of your passport.

As a QRP you will receive an official Belize residency card showing your residency status, and you enjoy the luxury of a 50% reduction when paying the departure tax if leaving the country via the airport and not at all when leaving over land. QRP residents pay local rates at all national archaeological sites, national parks, and zoos, too.

If you're over 65 years old and retired, you can begin the process of getting permanent residency. The main hurdle is that you stay in Belize for one year with only 12 nights abroad. Other requirements include a clean criminal background check, a negative HIV exam, and the ability to prove you can support yourself financially.

The Belize Tourism Board is very proud of the program and can be helpful throughout the process. For more terms and conditions see their website www.belizeretirement.org or contact:

Belize Tourism Board
P.O. Box 325, #64 Regent Street, Belize City
Phone: +501-227-2420 or 1-(800)-624-0686

Permanent Residency

Unlike QRP, permanent residency is handled in the more traditional way through the Immigration and Nationality Department. If you're of working age or cannot prove you can support yourself through savings or other means in order to qualify as a QRP, you'll need to either apply for a work permit or permanent residency.

You can apply with the department for residency after residing in Belize for a year with only spending 14 days outside of the country, although some officials have been known to interpret the stipulation as 14 consecutive days at a time in multiple instances.

The required documents submitted with the application are similar to that of the QRP program, with the exception of proof of \$24,000 annual deposit, and including the additional:

- Passport confirming presence in Belize for one year;
- Alien registration for resident and each dependent, if present in Belize continuously for six months or longer;
- Recent local bank statement if means of financial support is not otherwise demonstrated;
- Proof of property ownership in Belize if resident is claiming real estate (but owning property is not required).

Application fees vary depending on nationality; Americans are charged \$1,000 per person. Upon approval, an additional \$150 is due to stamp the passport as official permanent resident. You have up to a year from that date to bring in a one-time import of household goods duty-free.

Once complete, you are a resident of Belize and entitled to all subsequent rights except to vote in national elections. You are also able to take advantage of the same benefit of paying no Belize tax on income generated outside of the country.

For more information, or to obtain an application, contact:

Belize Immigration and Nationality Department
New Administration Building, Belmopan, Cayo District
Phone: +501-822-2423 or +501-822-0265

QRP	versus	Residency
at least 40 years old		no age requirement
deposit \$24,000 annually in Belize bank		no deposit sum mandated
apply immediately		year-long residency before applying
bring in household goods duty-free		bring in household goods duty-free
bring in car/boat/plane duty-free		pay duty to bring in car/boat/plane
cannot receive earnings for work in Belize		receive earnings for work in Belize
reside a minimum of four weeks in Belize		after residency granted, no requirement
no voting privileges		local (not national) voting privileges

QRP	versus	Residency
no citizenship		road to citizenship
pay tourist exit fees (\$73.50)		no exit fees
long-term tourist		permanent resident
run by Belize Tourism Board		run by Immigration and Nationality

Naturalization

The path to citizenship in Belize is fairly straightforward. Put five years of permanent residency under your belt (total of six years if you count the year it takes to get permanent residency), and you can apply for citizenship. A Belize passport allows you to travel to but **101** countries (mostly within the Americas) without obtaining a visa and also gives you a leg up on residency and employment in any CARICOM* country.

*CARICOM is a federation of Caribbean nations similar to the economic community formed in Europe in the 1950s that was the forerunner to the European Union. If you are a Belize citizen, you can obtain residency and work permits much easier in the 14 other CARICOM countries: Antigua and Barbuda, Bahamas, Barbados, Dominica, Grenada, Guyana, Haiti, Jamaica, Montserrat, Saint Lucia, St. Kitts and Nevis, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago.

Citizenship By Substantial Contribution

The Belize constitution offers another route to citizenship that is a bit less defined than the five-years-of-residency option. Section 26 of Part III, where the residency requirement is defined, also includes a clause that states “any person who makes a substantial contribution to the economy and/or wellbeing of Belize or who has rendered distinguished service to Belize” can be naturalized. Of course, “substantial contribution” could mean just about anything, from charitable work to direct financial payment to the government.

Belize has been known to issue citizenship under this section of the constitution, but it is not a formal economic citizenship program as is available in St. Kitts and Nevis, Antigua, and Dominica. Those programs outline specific investment/donation amounts.

What would qualify as a “substantial contribution” to the powers-that-be in Belize? You’d have to seek the advice of a local attorney to answer that. It could be starting a business that creates many jobs and brings a lot of foreign currency into the country... or it could be setting up a charity, maybe an orphanage or a medical clinic.

By Descent

Belize recognizes jus soli (with limitations) and jus sanguinis.

Children born in Belize have a right to citizenship regardless of the nationality of the parents only if born before Sept. 21, 1981.

Children born outside of Belize to at least one Belizean parent can also claim citizenship by submitting an Application for Registration, available at Belizean consulates and embassies; the form must be submitted at the immigration office in Belmopan.

Brazil

Tourist Visa

As of June 17, 2019, U.S. and Canadian citizens do not need a visa if they are traveling to Brazil for tourism, business, transit, artistic or sport activities, with no intention of establishing residence.

An immigration form must be filled out upon arrival in the country; you must keep this and return it to immigration again before departing the country (if you lose it, you'll likely be subject to a fine).

You can stay in Brazil for up to 90 days which can be extended as long as the total visit doesn't exceed 180 days in any 12-month period as a tourist without getting any sort of residency visa. For part-year residents, this is usually enough.

Since early 2009, Brazil's consulates will grant a multi-entry visa for 10 years; while each entry is granted (upon entry) for 90 days and must be extended to stay the 180-day limit.

Residency Visas

There are several ways in which a foreigner may gain permanent residency in Brazil. However, it's important to understand that when a foreigner is granted a "permanent" visa (here termed a *visto permanente* or *visto de initivo*), the visa doesn't grant permanent resident status from the date of issue. Rather, a *visto permanente* should be thought of as a visa which sets you on the road toward permanent residency and citizenship.

To begin your visa application process, go to the [Ministry of Exterior Relations website](#), which is in English. Select "Visa Request," fill in the online application form, and then hit "send" to get your official registration number (termed a *protocolo*). Record this number, as you'll need to refer to it later.

It's worth considering whether you even need to become a resident. You don't need to be a resident to own property in Brazil. And if your intent is, for example, simply to winter here, then you may not want to bother with residency at all. Your passport and the immigration card you complete on your flight are sufficient to allow a 90-day stay, which can be extended for another 90 days.

Retirement Visa

To qualify for a retirement visa, you or your spouse must be at least 60 years of age and be able to demonstrate a monthly pension or annuity income of at least 6,000 reais. That amount must be transferred into Brazil monthly.

To apply for a retirement visa, it's best to contact the Brazilian consulate in your current home. These visas are issued for nine years, after which they must be renewed, although renewal is generally a

formality. You can renew at the Ministry of Justice or at the nearest office of the Federal Police, which handles immigration matters in Brazil.

The retirement visa is attractive, as the monthly income requirement is within the reach of most retirees. Benefits of holding a retirement visa include:

- a national ID card, which in turns allows you to open a local bank account, among other things;
- access to public services, such as the public health care safety net;
- the right to work legally, should you wish; and
- the ability to leave and re-enter Brazil freely.

Those 60 and over (termed here *peessoas de terceira idade*), also have the right to ride city buses and metros free of charge and receive discounts of up to 50% on many entrance fees, such as movie tickets. Stores, banks, and other institutions generally provide a preferential line for seniors.

The Investor's Visa

The intention of the investment visa is that foreigners open a business here to employ Brazilians. Accordingly, simply buying real estate does not meet the requirements.

To apply for the investment visa you'll need to create a business plan, which should include positions for at least two Brazilians, and submit it to the Federal Police. The investment visa is good for three years, and may be renewed thereafter by the Federal Police.

While the investment visa does afford legal residency, it isn't an easy route. First, there is the investment itself, which was raised near the end of 2015 from 150,000 reais to 500,000 reais. Besides making this initial investment and securing approval, you'll have to conduct business in a country that isn't all that business friendly. And if you decide to shut down your business, you may find that doing so isn't that easy and entails substantial costs—and leaves you without a basis for residency. If you have a solid business venture which you'd like to pursue, great. But consider carefully before diving in simply to get residency.

It's easiest to apply for residency at a Brazilian consulate in your home country, but you can also apply from within Brazil. Final approval will take about two months—after everything is turned in—and thereafter, you must enter Brazil within 90 days.

Work Visas

For some who work in certain high-demand professions, work visas may provide a means to permanent residency. Most work visas initially authorize only temporary residency, generally for two years, but after two years you can apply to renew the visa or to convert it to permanent status. The types of workers who may be eligible for work visas include oil-industry workers, engineers, doctors and other health-care workers, high-level researchers, and executives on longer-term assignments in Brazil.

You'll first need a work contract from a Brazilian firm or subsidiary. Generally the company will handle the application process.

If you are issued a work visa, you will also be issued a national identity card (*cartão de identidade de estrangeiro*), which will allow you open a bank account and also to exit and re-enter Brazil freely.

Citizenship

Brazil permits dual citizenship, so you do not need to renounce your previous citizenship.

Canada

Tourist Visa

In most cases, visitors are allowed a six-month stay in Canada that begins on the date of entry. This is up to border service officers to determine, and they may indicate an earlier departure date when stamping your passport.

In May 2016, Canada implemented a new entry requirement for all visa-exempt foreigners (any foreigner who does need a visa to enter the country) except U.S. citizens and travelers with a valid Canadian visa. Visa-exempt foreign nationals traveling by air need what is called an Electronic Travel Authorization (eTA). From Canada's government website, you can enter the three letter code found on the information page in your passport to see if you will need an eTA. The application can be processed [online here](#) and costs CA\$7.

It is advisable to check the travel requirements for your specific country, as visitors from certain nations must obtain a visa before embarking. [Check that online before embarking here.](#)

Residency Visas

Immigration is handled both by the Canadian federal and provincial authorities.

Québec has a special agreement with the federal government allowing the province to choose which immigrants it will accept; the federal government has the final say on whether someone is or isn't admitted.

The Canadian immigration system largely depends upon a point system for determining who qualifies. Points are awarded based on things such as family ties, education level, language comprehension (English or French), age, arranged employment, economic criteria, and previously held visas for students or workers, for example. The evaluation is scored from 0 to 100, with a minimum qualifying score of 67.

Being related to a Canadian will gain you major points. Being a skilled worker is another important factor. The Federal Skilled Worker Program includes more than 50 eligible occupations. Thousands of these visas are issued each year to individuals regardless of if they have a job offer beforehand or not.

The Start-Up Visa

The newly established Canadian Startup Visa offers foreign entrepreneurs permanent residency visas for bringing their company to Canada. Started in 2013 as a temporary five-year program, the Canadian government has stated they intend to continue offering the visa indefinitely past the 2018 deadline.

Applicants must receive their funding capital from a network of qualified Canadian investors to apply (CA\$200,000 minimum if from a venture capital fund; CA\$75,000 minimum if from an angel investor). They'll be required to meet language requirements in either English or French, and bring enough money to support themselves (from CA\$12,000 for a single person to CA\$30,000 for a family of six).

[Click here to find out if you're eligible and/or apply.](#)

Provincial Immigrant Investor Programs

The Canadian federal government shut down its immigrant investor program in 2014 after concerns about pay-for-access residency. Despite this, provincial governments continue with many of their unique programs, each with different requirements and procedures. Notably, Quebec's program is one where the qualifying investment is merely an interest-free loan to the government.

Quebec's Immigrant Investor Program grants investors permanent residency on the condition that the applicant has a net worth of at least CA\$1.6 million and loans the provincial government CA\$800,000 for five years, interest-free. The applicant must intend to settle in Quebec, but that "intention" is largely unenforceable if you eventually chose to leave—freedom of movement is a basic right in Canada's Charter of Rights and Freedoms. There are 1,900 applications taken each year under this program, excluding any French-speaking applicants, whom the Francophone province seeks to entice. Applicants must pay a CA\$15,000 fee and have at least two years of managerial experience with a private enterprise, partnership, NGO, or government body in the previous five years. The applicant's family can be included on the application and receive permanent residency, too.

Other provinces' programs involve more traditional investments than an interest-free loan to the government. These programs, however, require that the investors assume an active managerial role in their investments, rather than the passive investment in Quebec's program. Some of these provincial programs have language requirements.

In **Saskatchewan**, a minimum net worth of CA\$500,000 is required, with a CA\$300,000 investment with one-third ownership in one of its two major cities, Regina and Saskatoon, (CA\$200,000 if outside of those cities) or a CA\$1 million investment regardless of ownership. The province requires at least three years of experience as an entrepreneur or managing a business in the past 10 years. If the investment is in a new business, it must create at least two local full-time jobs.

In **Manitoba**, minimum required net worth is CA\$350,000 with a CA\$150,000 investment with one-third ownership or CA\$1 million equity investment. The province requires successful business ownership and management experience or executive-level experience in three of the past five years. A refundable deposit of CA\$100,000 is also required.

British Columbia's program requires a CA\$600,000 minimum net worth, with a CA\$200,000 investment. Applicants must have three years of business ownership and management experience or four years of senior management experience, or they can have one year of business ownership and management experience and two years of senior management experience combined. The investment must create at least one full-time job in Canada.

In **Ontario**, within the Greater Toronto Area, a minimum net worth of CA\$1.5 million is required along with a CA\$1 million investment with one-third ownership. Outside the GTA or for any investment in the information and communications technology or digital communications sectors, minimum net worth is CA\$800,000 and minimum investment is CA\$500,000 with one-third ownership. Applicants must have three years of full-time business experience in the last five years as a business owner or senior manager and create two full-time jobs in Canada.

Another option in Ontario allows for a CA\$5 million investment by an international corporation that has been in existence for at least three years prior to applying, granting residency to the applicant and key staff members. The amount is CA\$10 million if it's an investment in a land development or a leasehold company. The investment must create five full-time jobs in Canada per each applying staff member.

Applicants to **Nova Scotia**'s program will need a minimum net worth of CA\$600,000 and make an investment of CA\$150,000. Three years of business ownership or five years of senior management experience in the past ten years are required.

In **Prince Edward Island**, the minimum required net worth is CA\$600,000 with a CA\$150,000 investment. Applicants must be between 21 and 59 years old and make a CA\$200,000 refundable deposit. In **Alberta**, the minimum net worth and investment are both CA\$500,000, but the investment must be in a primary production farming business. Given the requirement to take on a management role, the applicant pool for this program is much more limited.

Self-Employed Persons Program

Canada's Self-Employed Persons Program brings in people who have these intentions when relocating: They want to make a significant contribution to the cultural or athletic life of Canada. Someone who wants to buy and manage a farm in Canada is also eligible for this program.

Family Sponsorship

Do you have a relative that is a citizen or permanent resident of Canada? They may be in a position to sponsor your move to Canada. Beyond sponsorship of a spouse or other immediate family members, provisions exist to sponsor distant relatives like nieces and nephews in addition to adopted children.

Citizenship

Canada allows its citizens to hold more than one nationality.

Naturalization

The road from resident to citizen is neither cheap nor easy in Canada. A permanent resident must live in Canada for two out of every five years or risk losing status.

To apply for citizenship, an applicant must be 18+ years old, physically present in Canada for three of the past five years (1,095 days) of their permanent residency, with a year allowed for days spent on non-permanent resident visas counted as half-days.

Note that if you're in Canada on a student or temporary foreign worker visa, this isn't permanent residency. Your application could take up to a year to process, and must prove that you speak either English or French, that you don't have a criminal history, and that you have a basic understanding of Canadian geography, history, and politics.

Thanks to a change in Canada's immigration laws made in 2016, applicants for citizenship no longer need to intend to continue residing in Canada after obtaining citizenship.

By Descent

Canada recognizes jus soli and jus sanguinis, so children born in Canada have a right to citizenship, as do children born outside of Canada to at least one Canadian parent, even if the parent was naturalized.

First generations born outside of Canada on or after April 17, 2009 automatically acquire Canadian citizenship. Second or subsequent generations born abroad are more complicated, but can still claim citizenship if they were born on or before April 16, 2009.

The recognition of jus soli in Canada is broad. If one is born in Canadian airspace, waters, or on a Canadian-registered aircraft or vessel, regardless of its location, the child will be recognized as a citizen. However, the big drawback to their jus soli law is that one of the parents must be at least a resident if not a citizen of Canada in order for the child to gain jus soli rights.

Chile

Tourist Visa

You'll be issued a tourist visa when you enter Chile. This visa is valid for up to 90 days and can be renewed by leaving the country and returning. This type of visa run is not regulated by law, but the process will take at least one day because of the overland travel involved and the exit/reentry processing at the border.

It is advisable to check the travel requirements for your specific country, as visitors from certain nations must obtain a visa before embarking.

Residency Visas

Chile offers one of the easiest residencies you'll find; you can even apply by mail.

To apply for Chilean residency, first come to Chile as a tourist. Then apply for your temporary residence visa from within the country. As it turns out, this is considered the more correct (or at least more successful) procedure, rather than to apply for residency from your home country.

If Santiago is your destination, the necessary form can be submitted by mail. Outside of this major city the process must be initiated at a local immigration office.

Temporary Residency Visa

Chile is one of several countries where you need to hold a temporary residency first, before applying for permanent residency. The temporary residency visas are fairly easy to obtain because in the long run, their main purpose is to establish your track record before applying for permanent residency.

A temporary resident visa is issued for a period of one year, and it can only be renewed one time. (You can't have been out of the country for more than 180 days during this time.) After this two-year period, you must become a permanent resident or hit the road. As with any country, documents brought in from abroad must be authenticated by the country of origin.

Visa-holders may work in Chile, although there will be specific registration requirements if you work in a regulated profession, such as a doctor, professional engineer, teacher, etc.

Dependents may come with the visa-holder if they are part of his or her immediate family, but they may not work for wages.

The country offers 10 options for temporary residency visas, but two are most commonly used by expats:

Jubilados Y Rentistas

This visa is for retirees (*jubilados*) and those with income from abroad (*rentistas*). There is no specified requirement for income, although you must show that you can support yourself while in Chile.

Inversionistas Y Comerciantes

This visa is for investors, business people, and entrepreneurs. There are two sets of requirements: One is for businesses that are still in the idea stage, and the other is for businesses that are up and running.

In both cases, the business must be real. Unlike many countries, you cannot claim an investor visa in Chile by buying an apartment, making a bank deposit, or setting up a bogus corporation for the purpose of residency.

There are eight other visas used less often by expats and investors. These are intended for returning Chileans, former residents, people with Chilean family members, and professionals who intend to work in Chile, among others.

As a permanent resident, you may import your household effects duty-free. As a temporary resident, you may import goods valued at \$5,000 duty-free.

Permanent Residence

You should petition for permanent residency (either *residencia definitiva*, or *permanencia definitiva*) during the final 90 days of your temporary visa.

To qualify, you may not have been absent from Chile for more than 180 days during the previous year.

Jubilado/Rentista Visa

The Retirement and Periodic Income visa, while not exclusively for applicants of retirement age, is the common way expats in Chile work out their long-term stay.

To obtain this visa from within Chile you will need:

- A valid passport
- A health certificate
- A police certificate from your local police department stating that you have no record of arrest
- Four passport photos
- Evidence that you can support yourself financially in Chile. This can be savings, pensions, investments, or other income streams. (Usually between \$800 to \$1,000 per person is recommended.)

Citizenship

Chile allows for dual citizenship.

Naturalization

After five years of continuous residency in Chile, you will be eligible for Chilean citizenship. The five-year citizenship clock starts upon receipt of your first temporary visa, rather than receipt of your permanent residency visa.

The application and approval process takes approximately two years. You will also be issued a Chilean passport at the end of this process.

We recommend following up with the Chilean Consulate in your home country about any other specific inquiries you have regarding citizenship.

By Descent

Chile recognizes jus soli and jus sanguinis, so children born in Chile have a right to citizenship, as do children born outside of Chile to at least one Chilean parent, even if the parent was naturalized.

They also recognize a claim to citizenship to the second generation, so if you've got a Chilean grandparent, you can apply for citizenship yourself.

Colombia

Tourist Visa

A visa is required to enter Colombia, except for citizens of the following countries (who stay strictly for tourism purposes and for a maximum of 90 days): Andorra, Antigua and Barbuda, Argentina, Australia, Austria, Azerbaijan, Bahamas, Barbados, Belgium, Belize, Bolivia, Brazil, Brunei, Bhutan, Bulgaria, Canada, Chile, Colombia, Costa Rica, Croatia, Cyprus, Czech, Denmark, Dominica, Dominican Republic, Ecuador, El Salvador, Estonia, Fiji, Finland, France, Germany, Granada, Greece, Guatemala, Guyana, Honduras, Hong Kong, Hungary, Iceland, Indonesia, Ireland, Israel, Italy, Jamaica, Japan, Kazakhstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Marshall Islands, Korea, Malaysia, Malta, Mexico, Micronesia, Monaco, Netherlands, New Zealand, Norway, Palau, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Poland, Portugal, Romania, Russia, Saint Kitts and Nevis, Saint Vincent and Grenadines, Samoa, San Marino, Saint Lucia, Singapore, Slovakia, Slovenia, Solomon Islands, South Africa, South Korea, Spain, Suriname, Sweden, Switzerland, Taiwan, Trinidad and Tobago, Turkey, UAE, United Kingdom, United States, Uruguay, Vatican and Venezuela.

Under Resolución 6045, the tourist visas for those on an intercultural exchange or working holiday are now valid for two years (for all other applicants, the usual 180 days apply).

Residency Visas

Colombia offers over 20 different visas, and about 7 of them are commonly used by expats.

Colombia has a transparent process with easy documentation requirements, they are clearly spelled out on [their excellent immigration website](#), and the requirements don't change when you get to the individual agents.

The process can even be begun [online here](#), and all requirements can be sent digitally via the same application page.

All residency permits in Colombia are issued out of the immigration office in Bogotá. Once all documents are submitted, the embassy might deliver your temporary resident's visa in a matter of days. When you go to convert it into a permanent visa, you might be out with a new card within the same hour.

In Colombia more than most places it's possible and feasible to undergo the process yourself, without the help of an attorney. To be a do-it-yourselfer, though, you need to speak Spanish well enough to get through the process. However, if you don't speak Spanish and end up using an attorney, the process is still very easy.

Along with the easy process, Colombia has several residency permit options that are easy to qualify for, including a low-minimum-income requirement pensionado and several investor options. Whichever you qualify under, Colombia has the easiest process we've seen so far.

Keep in mind that resident visa holders with a *cédula de extranjero* (ID card) should not be absent from Colombia for more than two consecutive years or risk losing their status.

For more information about residency and citizenship requirements or to begin your application, [get in touch with our preferred attorney in Colombia](#).

Temporary Residency

Generally, the Colombian visa scheme requires that you start your residency on a temporary visa of some sort, and then convert to a permanent visa after a specified period of time. Temporary residency visas expire if you spend more than 180 days out of country.

Not all temporary visas provide a path to permanent residency or citizenship, so if this is your goal, be sure to select an appropriate visa.

Temporary residency comes with a requirement to be in the country at least once every six months, while permanent residency has a requirement of being in the country only once every two years.

Residency Process

To apply for any visa, you'll need the following:

- Completed and signed application form;
- Current passport with two adjacent blank pages*;
- Three color photos (two, if you apply in Colombia instead of at a consulate in your home country);
- Copies of your passport:
- Photo page
- Page showing the stamp from your most recent entry into Colombia
- Page showing any previous Colombian visa that you've had

- Marital or birth certificates (if applicable);
- Any additional documentation specific to your visa (eg. proof of income, property registry, etc.).

*As you begin the application process, we suggest placing a stick-on note over each of the two blank pages in your passport, saying “*reservada para visa*,” so no one puts a stamp on one of them (during international travel) while your visa is in process.

For any visa, remember that any documents coming from outside Colombia (marriage certificates, income statements, etc.) must be authenticated in the country of origin. For U.S. citizens, this is done via the Apostille process.

After documents are authenticated, any non-Spanish documents must be translated into Spanish by a certified public translator.

You can try our preferred public translator in Colombia:

Jane S. Losada

Phone: +57 (4) 270-9146

Email: nefismom@gmail.com

Once your visa is granted, you must register your residency in-country within 15 calendar days after actually entering Colombia. (If your visa was granted in Colombia, it's 15 days from the day it was granted.) You register at the nearest branch office of the Colombian immigration office, called Migración Colombia (the name DAS has been dropped). [You can find the nearest immigration office here.](#)

[For more information about residency and citizenship requirements, get in touch with our preferred attorney in Colombia.](#)

Resolución 5477

In October 2022, the Colombian government made some changes to their country's immigration policy (Resolución 5477). The new visa resolution is a major overhaul of the last visa resolution (Resolución 6045).

Colombia has three types of visas:

1. The “V” type (Visitor visa)
2. The “M” type (Migrant visa)
3. The “R” type (Resident visa)

The new resolution removed some instant residency visas, downgraded some visas, and created more requirements for health insurance and criminal background checks but left us with the much-anticipated Digital Nomad visa.

Significant Policy Changes Under Resolución 5477:

- Under the new resolution 5477, all Migrant visas require you to be in Colombia for 180 days or more to keep your visa. If you are out of Colombia for more than 180 days your visa will no longer be valid, and Migración officials may cancel your visa on entry.
- The Rentista Visa was downgraded from Migrant Visa to Visitor Visa.
- Partners of a Colombian national will not have the same rights as someone married to a Colombian. They must prove that they have been in the relationship for at least a year and will require yearly renewals.

- Residency permit for parents of a Colombian child through adoption was downgraded from Permanent Residency to Migrant Visa.
- Residence permit for parents of a Colombian-born child was also downgraded from Permanent Residency to Migrant Visa.
- The new Digital Nomad Visa (category V) has a duration of two years, which can be extended to dependents. To be eligible, you have to be self-employed or an employee of a foreign company and show proof of monthly foreign-sourced income equal to three Colombian minimum wages—\$1,020 at the time of writing.
- Under the new legislation, the option of obtaining permanent residency by purchasing a property valued at 650 times the Colombian minimum wage has been eliminated. Property buyers will still be able to qualify for a temporary residency visa for up to three years through the Investor Visa (category M) by purchasing a property valued at more than 350 times the Colombian minimum wage—498,225,000 pesos (for 2025). That means that investors will have to renew their visas depending on the length granted and prove that they are still keeping their investment. After five years, you'll be able to qualify for the Permanent Resident Visa (category R).
- The Colombian government also changed its visa application process and response times. The review period was changed from five working days to 30 calendar days, which can be extended if the authorities require additional information. They used to issue a visa in three business days once the application was reviewed, but it has now changed to 10 business days.
- When applying for a Colombian visa, your passport will be required to have at least six months of validity from the date the application is submitted, and fill out a form on the website of the Colombian Ministry of Foreign Affairs. The required documents such as health insurance and background check shouldn't be older than three months prior to your application. The authorities are also requesting that all documents coming from abroad are apostilled and officially translated into Spanish.

Permanent Residency Visas

Since October 2022, permanent residency in Colombia can be acquired by renunciation of nationality, accumulated time of presence in Colombia, applying for the Temporary Statute of Protection (for Venezuelan migrants), and as a Peace Special Resident.

Permanent visas do not expire unless you are out of Colombia for more than two years continuously. (Unlike the temporary visas, which expire after 180 days out of country).

Pensionado Visa

This visa is for a retiree who receives a pension from a public or private company or the government (or Social Security). Colombia's pensionado visa income threshold changes with the exchange rate and annually with any increase of the monthly minimum wage, so it's impossible to give currently accurate numbers or any absolute value requirements even one minute to the next.

In a nutshell, the pensionado visa requires a guaranteed minimum monthly income of the equivalent of three monthly minimum Colombian wages. As of publication, the minimum wage in Colombia is 1.4

million pesos (for 2025); three of those would be 4.2 million pesos. Again, though, this number goes up and down with the exchange rate as well as increasing each January as the minimum wage increases.

[Go here](#) to convert Colombian pesos at today's exchange rate.

This is a three-year visa, allowing multiple entries. After this period, the visa must be renewed. Renewal is contingent upon maintenance of the income.

Holders of a pensioner visa can invest and work without restrictions, provided that they don't work in regulated professions (i.e. law, medicine, architecture, etc.).

Rentista Visa

This visa is for a person who receives a non-pension income from outside Colombia from a public or private company. The minimum income is 10 times the Colombian monthly minimum wage (1.4 million pesos per month in 2025), which comes to 14 million pesos.

In addition to the basic documentation listed above, you'll need to prove your monthly income, which may be in the form of a certificate issued by a public entity, bank, financial company, social security institution, insurance company, or any other private enterprise recognized by the government.

This is a three-year visa allowing multiple entries. After this period, the visa must be renewed. Renewal is contingent upon maintenance of the income.

Holders of a *rentista* visa can invest and work without restrictions, provided that they don't work in regulated professions (i.e. law, medicine, architecture, etc.).

Property Owner/Business Proprietor Visa (M Type)

Investor visas are granted to applicants who invest in Colombian real estate or own or invest in a Colombian corporation.

If you take the real estate track, you must make a minimum investment of 350 times the minimum wage, coming to 498,225,000 pesos (for 2025). Ordinarily, the municipal value on the deed is considerably less than the purchase price; this is a nuance your attorney can help you to understand and manage.

Or you can qualify by owning or investing in a Colombian corporation for a minimum investment that amounts to 100 times the minimum wage, which comes to 142,350,000 pesos (in 2025).

This multiple-entry visa will allow you to stay in Colombia for three years. After this period, the visa must be renewed. Renewal is contingent upon maintenance of the investment.

Resident Investor (R Type)

This visa requires that you make an investment in a Colombian corporation investment vehicle (i.e. trust) of 650 times the minimum wage, 925,275,000 pesos (in 2025).

You do not need to "serve time" on a temporary visa to apply for a Resident Investor visa.

Qualified Resident

This visa is immediately available to:

- Parents of Colombian children;
- Those with Colombian spouses who have been on a temporary spouse visa for three years;
- Other temporary visa-holders who have lived continuously in the country for five years.

Other Visas

Colombia also offers dependents' visas, for children, spouses, and parents who are economically dependent on the primary visa holder. The requirements differ depending on what type of visa the primary holder has.

There are perhaps a dozen other special-case visas available, ranging from students to adoptive parents and missionaries. But you'll likely find the one that's best for you among the above.

Citizenship

Colombia allows for dual citizenship.

Naturalization

After five continuous years of holding resident status in Colombia you may apply for citizenship. Marry a Colombian, and you need only two years of legal residency before you can start the naturalization process.

If you're a citizen of another Latin American or Caribbean country, the residency requirement period is reduced to just one year. For Spanish citizens, it's two years. For those with a Colombian spouse or child, it's also two years.

To become naturalized, you will need to pass a test on Colombian history, geography, and the country constitution, as well as a Spanish language test. However, those over 65 years of age or anyone holding a Colombian university degree is waived these requirements.

A Colombian passport allows visa-free travel to 127 destinations visa-free including all of South America, much of the Caribbean, Switzerland, Russia, Turkey, the Philippines, and a few Asian and East African countries.

By Descent

Colombia recognizes both jus sanguinis and jus soli, so children born on Colombian soil (to either citizens or permanent residents) are automatically granted the right to citizenship. Children born abroad to at least one Colombian parent (by birth or naturalization) must be registered to obtain their Colombian citizenship (this can be done either in the country or at Colombian embassy).

For more information about residency and citizenship requirements, [get in touch with our preferred attorney in Colombia](#).

Costa Rica

Tourist Visa

Residents of Canada, the United States, and the European Union are automatically granted a tourist visa upon arrival. You may be asked to show proof of onward travel within the timeframe of the visa, as well as proving sufficient funds for your stay (\$100 a day).

You can stay in the country as a tourist for up to 90 days. You can renew the tourist visa by leaving Costa Rica for a period of 72 hours, with a new 90-day visa being issued upon re-entry, or in-country for a cost of \$100. Overstaying the visa will result in a fine of \$100 for each month of illegal stay.

There is an exit fee of \$29 to leave the country; this is typically included in return air fare. If traveling by other means, the fee can be paid in cash or by credit.

Residency Visas

Residency applications can be submitted to a Costa Rican consulate in your home country or directly to the Department of Immigration in San José.

Before the application can be submitted, your personal documents must be notarized and authenticated by the Costa Rican consulate in your country.

It's possible to live in the country on a tourist visa for three years and then apply for permanent residency, but there is a \$200 fee for the change in immigration category; the permanent residency application fee is \$50. If you are living in the country on one of the below residency visas (as opposed to simply the tourist visa), you'll simply pay the application fee when you request permanent residency.

Applications and detailed, step-by-step instructions to complete the permanent residency process can be downloaded (in Spanish) from the country's immigration website, the [Dirección General de Migración y Extranjería](#).

Pensioner Visa

To satisfy the requirements of a pensioner visa, you must prove that you earn at least \$1,000 a month from a government pension, Social Security benefits, or private company pension. Under the above-mentioned amount you can require legal residency for yourself, husband/wife, and children of up to 25 years of age.

The documents you will need to apply for this visa are:

- A letter containing:
 - o Reasons why you are soliciting the visa and the activities you plan to be involved in during your stay in Costa Rica
 - o name in full
 - o birth date

- o nationality
- o occupation
- o address in Costa Rica
- o full names and nationality of your parents
- o an address within the San José area or a fax number to receive updates
- o and any document to support your application
- Notarized documents proving that the applicant is receiving from abroad a lifetime pension with the value of at least \$1,000 a month;
- Proof of fingerprinting;
- Notarized copy of the passport;
- Three passport-size photos;
- Proof of registration at the embassy/consulate of your country in Costa Rica;
- Proof of enrolment in the Costa Rican Social Security;
- Birth certificate mentioning the names of the parents. The certificate has to be presented at the Costa Rican embassy/consulate in your country of origin for authorization, and once in Costa Rica you have to bring it to the Ministry of Foreign Affairs for certification;
- Police record from your country of origin/the country where you've lived for the past three years. This document has to pass the same certification procedures described above.
- Fiscal stamps (125 colones for the application and 2.50 colones for each folio);
- Receipt from depositing \$50 in the account number 242480-0 of Banco de Costa Rica for the application;
- Receipt from depositing \$200 in the account number 242480-0 of Banco de Costa Rica for changing the immigration category, in case you are applying while in Costa Rica;
- Application form.

If applying with dependents, you'll need to prove the relationships with marriage and/or birth certificates.

All documents, if not originally in Spanish, must be accompanied by a notarized translation in this language.

The application and detailed, step-by-step instructions to complete the application process for this visa can be downloaded (in Spanish) from the country's immigration website, the [Dirección General de Migración y Extranjería](#).

Rentista Visa

Requires proof of a fixed monthly income of at least \$2,500 for at least two years. This income can derive from investments in a financial institution or income proceeds from one's property; pensions are not accepted. Under the above-mentioned amount you can require legal residency for yourself, husband/wife, and children of up to 25 years of age.

The documents you will need to apply for this visa are:

- A letter containing:
 - o Reasons why you are soliciting the visa and the activities you plan to be involved in during your stay in Costa Rica
 - o name in full
 - o birth date
 - o nationality
 - o occupation

- o address in Costa Rica
- o full names and nationality of your parents
- o an address within the San José area or a fax number to receive updates
- o and any document to support your application
- Notarized documents proving that you are receiving from abroad rent proceeds or investment income (bank interest) of at least \$2,500/month;
- Proof that the above-mentioned monthly amount will be received regularly during at least five years;
- Proof of fingerprinting;
- Notarized copy of the passport;
- Three passport-size photos;
- Proof of registration at the embassy/consulate of your country in Costa Rica;
- Proof of enrolment in the Costa Rican Social Security;
- Birth certificate mentioning the names of the parents. The certificate has to be presented at the Costa Rican embassy/consulate in your country of origin for authorization, and once in Costa Rica you have to bring it to the Ministry of Foreign Affairs for certification;
- Police record from your country of origin/the country where you've lived for the past three years. This document has to pass the same certification procedures described above;
- Fiscal stamps (125 colones for the application and 2.50 colones for each folio);
- Receipt from depositing \$50 in the account number 242480-0 of Banco de Costa Rica for the application;
- Receipt from depositing \$200 in the account number 242480-0 of Banco de Costa Rica for changing the immigration category, in case you are applying while in Costa Rica;
- Application form.

If applying with dependents, you'll need to prove the relationships with marriage and/or birth certificates.

All documents, if not originally in Spanish, must be accompanied by a notarized translation in this language.

The application for this visa can be downloaded (in Spanish) from the country's immigration website, the [Dirección General de Migración y Extranjería](#).

Investor Visa

The investor visa requires an investment of at least \$200,000 into an area economically and socially beneficial to Costa Rica as a country. Under the above-mentioned amount you can require legal residency for yourself, husband/wife, and children of up to 25 years of age.

The basic documents you will need to apply for this visa are the same as for the visas above. All documents, if not originally in Spanish, must be accompanied by a notarized translation in this language. Additionally, you will need to supply specific documents pertaining to the investment route you have taken.

Categories of investment and their respective requirements include:

• In productive projects or projects of national interest:

1. Detailed description of investments, productive projects, or projects of national interest;
2. Certified copy (or the original plus a copy to leave with the official) of the municipality permits and SETENA, if necessary by the nature of the project;
3. Insurance company certification indicating that the company is up to date in the payment of the labor

risk policy;

4. Certification of legal status of the company (or proof of certification with date of issue within one month of the application being submitted);
5. Certified copy (or the original plus a copy to leave with the official) of the company charter;
6. Proof of deposit of funds, certified and issued by an Authorized Public Accountant;
7. Proof of registration with the Dirección General de Tributación Directa (General Directorate of Direct Taxation).

• **In “property and goods” (*bienes inmuebles y muebles inscribibles*):**

1. Detailed description of the property investment and the goods and/or recordable personal property on the property;
2. Certified proof of registration with the Land Registry;
3. Proof of registration and payment of taxes (due both to Dirección General de Tributación Directa and to the municipality), in which the real value of the property is recorded; a distinct tax system corresponds to “goods” depending on their nature.

• **In stocks or securities:**

1. Detailed description of the investment in stocks or securities by Public Notary;
2. Certified copy (or the original plus a copy to leave with the official) of the company charter;
3. Proof of financial solvency of the applicant according to the financial statements of the last fiscal period, audited by Certified Public Accountant;
4. If the investment is generated from abroad, the documents must be duly legalized or apostilled;
5. Certification of legal status of the company (or proof of certification with date of issue within one month of the application being submitted);
6. Proof of registration with the Dirección General de Tributación Directa (General Directorate of Direct Taxation).

• **In forestry plantations:**

1. Proof (issued by Certified Public Accountant) verifying that the applicant made an initial investment of \$100,000, as well as projecting the total value of the investment, as established in the *Plan de Manejo de Forestal* (Forest Management Plan);
2. Copy of the approved *Plan de Manejo de Forestal* (Forestry Investment Management Plan) in regards to establishment, management, and use of forest plantations; the management plan must extend for a minimum of three years;
3. Certified copy of the contract with the *Regente Forestal* (Forest Regent);
4. Certified copy (or the original plus a copy to leave with the official) of the municipality permits and SETENA, if necessary by the nature of the project.

If applying with dependents, you’ll need to prove the relationships with marriage and/or birth certificates.

Immigration by investment is granted entirely at the discretion of the Department of Immigration. Investor visa holders are not permitted to work or receive income in the country.

The application for this visa can be downloaded (in Spanish) from the country’s immigration website, the [Dirección General de Migración y Extranjería](#).

Other Visas

Visas designated for local transit, delivery of passengers and goods, cultural events, sports, economic purposes, political delegations, media, students, professional workers, and medical patients, allow individuals to remain in Costa Rica for various periods of time, anywhere from 48 hours to two years depending on the reason.

For more information, check the website of the [Dirección General de Migración y Extranjería](#).

Permanent Residency

The above-mentioned visas are typically valid for two years, upon which you'll be asked to show your requirements again to renew. To stay in the country indefinitely, you'll need to apply for permanent residency, which is typically valid for five-year periods and is renewable. After three years of residency on any of the above visas, permanent residency can be applied for.

Having the permanent residency status also allows you to work and earn income in the country as an employee or business owner.

Permanent residency can also be obtained by first-degree kinship by blood of a Costa Rican citizen (i.e., parent, child, or sibling under 25 years of age or older if disabled), or by first-degree-relative status of a Costa Rican citizen (i.e., through marriage).

Detailed, step-by-step instructions to complete the permanent residency process can be downloaded (in Spanish) from the country's immigration website, the [Dirección General de Migración y Extranjería](#).

Citizenship

Costa Rica recognizes dual citizenship.

Naturalization

You can apply for citizenship after five years of legal residency in the country if you are a citizen of Spain or of any country in Latin America.

Citizens of all the other countries (including the United States) need to wait for seven years to be able to start the citizenship process.

By Descent

Costa Rica recognizes both jus soli and jus sanguinis, so children born in the country have a right to the citizenship, as do those born abroad to Costa Rican parents.

Children born in the country receive citizenship automatically, no further action required; those born abroad to at least one Costa Rican parent are eligible to apply for citizenship, but must be registered immediately after birth at the nearest embassy in order to stake their claim.

Costa Rican children must have an exit permit (issued by immigration authorities) in order to leave the country; this is strictly enforced.

Croatia

Tourist Visa

Citizens of most countries (including Europe, the United States, and Canada) will receive an automatic 90-day tourist visa. (Note that as of January 1, 2023 Croatia is now part of the Schengen Zone.)

Because American and Canadian citizens have more difficulty getting temporary permits approved, it's typical to extend the three-month tourist visa to six months for North Americans, though application for this extension should be made several months before traveling, if possible.

All foreign citizens must register with the local police within 24 hours of arrival and inform them of any change in address. If staying in hotels or accommodations rented through an accommodation company, this will be done automatically for you. Failure to register is a misdemeanor offense; some U.S. citizens have been fined for failing to register.

Residency Visas

It is strongly recommended to discuss residency details with a Croatian consulate or embassy in your home country, as situations vary significantly. The discussions are particularly important if permanent residency is a potential consideration.

Temporary Residency

For stays exceeding 90 days, non-EU citizens must apply for a temporary residence visa and should contact the Ministry of Interior (MUP) a minimum of 30 days prior to expiration of the 90 days.

If you know in advance that you will be staying in Croatia in excess of 90 days, you must obtain your first temporary residence permit at a Croatian Embassy or Consulate before departing for Croatia.

You'll be asked to give reasons for wanting to stay, which can include activities related to an investment, a business, family, employment, study, or real estate rental or purchase; having a yacht moored in a Croatian marina also qualifies.

You can begin the visa applications online, by mail, or in person, but you will need to mail in a hard copy or present yourself in person to finalize the process.

Temporary residence permits requested within the country (done at the police station nearest you) can only be obtained for the following purposes (otherwise, the process must be started in your home country):

1. Family reunification;
2. Work: A valid work permit obtained by an employer based in Croatia must be accompanied by the relevant Contract of Employment;
3. Study;
4. Scientific research;
5. Humanitarian reasons;

6. Exceptionally, other justified reasons (e.g. enjoyment of own properties or a tourist residence of no more than six months' duration).

Generally, non-EU citizens have more trouble getting approved for temporary permits than do EU citizens. For this reason, it's typical to extend the normal three-month tourist visa to six months for North Americans, though they are advised to apply for this extension several months before traveling, if possible.

The first temporary residence permit will be valid for a maximum of one year, which can be extended as long as the applicant's passport remains valid for at least three months after the expiry of the extended temporary residence permit.

Applications to extend can only be submitted at a police station near applicant's place of residence in Croatia no later than 30 days before the expiry of the current temporary-residence permit.

When applying for a First Residence Permit, the application must be made in person. In addition to the application the following documents must be attached:

- A proof of purpose for requiring a temporary residence (after the application is submitted the purpose of residence cannot be altered);
- A valid passport: the passport must remain valid for at least another three months after the expiry of the residence permit applied for;
- Two passport photographs 3x3.5 centimeters;
- A certificate confirming that applicant has no criminal convictions, issued by the authorities of the passport holder's own country. Such document cannot be older than six months from the date of issue;
- Proof of health insurance;
- Proof of an assured accommodation in Croatia, e.g., a contract of sale of property, a tenancy agreement, a deed of ownership;
- Proof of financial resources, i.e., proof of income whether given by employer or bank statement;
- Payment of the administration fee required by Croatian legislation;
- Birth certificate and marriage certificate (when necessary).

All required documents must be either the originals or notarized copies. An apostille must be attached to each relevant document in the case of the countries adhering to the Hague Convention. All documents need to be translated into Croatian by a certified translator and legalized at the Croatian diplomatic mission in the country of application.

The validity of a Temporary-Residence Permit ceases if a foreign national fails to report the place of residence at a police station within 30 days from the date of issue of the permit or is absent from Croatia for over 30 days.

Permanent Residency

Expats who'd like to become permanent residents in Croatia and have met the five-year requirement (see below), may apply. The approval is subjective in nature, but helpful credentials include sufficient funds in the bank, no criminal record, and owning property in the country.

It is strongly recommended to discuss residency details with a Croatian consulate or embassy in your home country, as situations vary significantly. The discussions are particularly important if permanent residency is a potential consideration.

A person may apply for permanent residency after 5 years of continuous temporary residence status, with cumulative absence from Croatia of not more than 10 months, including no single absence of greater than 6 months. You must also demonstrate knowledge of the Croatian language—both written and spoken.

Marriage to Croatians or to other foreigners who have been granted permanent stay in Croatia no longer constitutes grounds for a permanent-stay status.

Permanent stay is granted only to foreigners who:

1. Have a valid foreign travel document;
2. Have the means of subsistence;
3. Possess health insurance;
4. Have knowledge of the Croatian language and the Latin script as well as of the Croatian culture and the organization of the Croatian society;
5. Do not represent a danger for public order, national security or public health;
6. Have accommodation provided.

Persons above the age of 60, if not employed, do not have to pass the test in the knowledge of the Croatian language and Latin script. All foreigners need to prove the knowledge of the Croatian culture and the organization of the society in the Republic of Croatia by filling in a questionnaire in the course of the procedure needed for granting permanent stay.

Citizenship

Croatia does recognize dual citizenship.

Instructions and application forms for acquiring Croatian citizenship are available from the [website of the Ministry of Foreign and European Affairs](#).

Naturalization

Croatian citizenship is obtainable after five years of permanent residency. You will have to renounce your native citizenship and pass a proficiency test in Croatian language and Latin script. You will also need to show that you are integrated into Croatian culture (e.g. by joining sports clubs or local associations, participating in cultural traditions) and familiar with local customs.

The application for naturalization is submitted at the local Police Administration, at a police station in Croatia, or at the consulate nearest you.

The procedure for acquiring Croatian citizenship is carried out by the Ministry of the Interior and the decision is issued by the minister.

When applying for Croatian citizenship, you will have to submit the following:

- Letter of application;
- Questionnaire;
- Curriculum vitae;
- Birth certificate;

- Certificate of citizenship;
- The police record issued by the competent foreign authority of the state of which you are citizen and of the state in which you have permanent stay, in original or in properly certified photocopy with translation to Croatian language, not older than 6 months;
- Valid identity document and a certified copy;
- Administrative fee.

Croatian citizenship is acquired on the day of the receipt of a positive decision. Once the positive decision has been served, the person is entered into the Register of Citizens at the registry office.

A certificate of Croatian citizenship is issued at the registry office.

Croatia's Investor Citizenship

Entrepreneurs seeking citizenship should prepare for the same kind of application process. If you can prove that your business investment is creating jobs for Croatian citizens, you have a better chance of approval for your own citizenship.

Expect the need to provide detailed documents on your business growth and projected development. The application process requires an interview where you will need to expand on your business plans.

Citizenship is possible, but not guaranteed for investors.

By Descent

Croatia recognizes jus sanguinis, so children born to Croatian parents (both must be citizens) are eligible for citizenship, even if born overseas.

The Dominican Republic

Upon entering the Dominican Republic, American and Canadian citizens will receive a tourist visa that is valid for 30 days at a cost of \$10. As of April 1, 2018, the Tourist Card entry fees is included in the cost of airline tickets for anyone coming to the Dominican Republic, showing up as additional tax when purchasing the ticket.

This means that, when traveling to the DR, foreigners no longer have to bring \$10 in cash in hand to pay for a visa upon arriving at the airport.

Visitors who would like to extend their time in the Dominican Republic should visit the Immigration Department in Santo Domingo and request an extension. Failure to request an extension will subject the visitor to a surcharge at the airport upon departure.

Residency Visas

Temporary Residency

Residency in the Dominican Republic is easy, and the country embraces and even incentivizes foreign residents and investors. Residents can apply for loans and import household goods and a car tax-free.

You must first apply for residency in the Dominican Republic in your current home country. A residency visa will be issued in your passport, and you then have 60 days to convert it into a temporary residency card when you arrive. To qualify for residency (without working, marrying, or investing), you must either receive a pension of at least \$1,500 a month or have a rental income of at least \$2,000 a month; this is generally the easiest way to acquire residency.

In order to apply for a residence visa you must submit the following documents:

- Letter of application signed by the applicant or legal representative and addressed to the consul or, in case the person is already in the Dominican Republic, the minister of foreign relations:
 - The letter of request can be issued by an individual or a company.
 - If the application is filled out by an individual it should contain: individual's name, nationality, place of residence, and the activity to which the applicant is or will dedicate to in the country.
 - If the application is filled out by a company, in addition to the data on the applicant, the request should be made on company stationery, and signed by the highest-ranking officer of the company, indicating the position the applicant will hold.
- Indication of the ties to the country, that can be any of the following:
 - Dominican nationality by origin;
 - Marriage to a Dominican;
 - Work contract, legalized by the Ministry of Labor;
 - Proof of economic solvency such as bank deposits, property titles, vehicle registrations or a work contract. The minimum income requirement for one applicant is \$1,500, and you'll need an extra \$250 per dependent.
- Form 509-Ref, duly filled in and signed by the applicant, to be submitted with the other documents to the Consulate or Ministry of Foreign Relations if the person is already in the Dominican Republic.
- Certificate of good conduct issued in the jurisdiction of origin. If the beneficiary has been more than three months in the Dominican Republic, it needs to be issued by the competent local judicial authority.
- Medical health certificate, issued in the jurisdiction of origin. If the applicant has been living more than three months in the Dominican Republic, a recent medical certificate should be presented (must be notarized by the Ministry of Public Affairs)
- Health (SESPAS)).
- Three front-view 2"x2" photographs;
- Birth certificate;
- Certificate of the Department of Migration with proof of the last entry of the person to the country and copy of the Tourist Card;
- Two photocopies of the applicant's complete passport.

All documents received from abroad need to be notarized by the Dominican consulate in the corresponding jurisdiction and presented in original and four copies (with the exception of the passport, which needs to be valid for a minimum of three months after having been deposited for the visa). If the application includes the spouse, a marriage certificate should be included. Minors are exempt from the Good Conduct Certificate requirement.

The following applicants may apply immediately for permanent residency status without having to previously obtain temporary residency status:

1. Investors of at least \$200,000 in local businesses (including businesses in free zones and recipients of government contracts) or in local financial instruments.
2. Retirees with a monthly pension of at least \$1,500 (plus \$250 per dependent).
3. Applicants with monthly income of at least \$2,000 for five years or more.

Provisional Residency

Once you have been approved for the residency visa, you will need to apply for the provisional residency card.

For application, you will need to submit five sets (one original set and four sets of copies) of the following documents:

- Application form;
- A photocopy of the complete passport;
- Medical health certificate valid for at least four months;
- Six photos size 2"x2", on white background, four front-view, and two side-view;
- Apostilled birth certificate;
- Recent police record from the country where you have been living for the past five years;
- Marriage certificate, if applicable;
- Letter of guarantee from the part of the person/company with economic solvency, notarized and signed by two witnesses. The guarantor declares themselves responsible for the expenses incurred by you in the Dominican Republic. The letter should be accompanied by the copies of the identity documents of the guarantor and the two witnesses.
- Personal declaration of the guarantor concerning his/her economic solvency and good conduct, signed by two witnesses and duly notarized;
- Application fees.

The provisional residency card is valid for one year and gives the holder the right to live and work in the country with multiple entry.

Permanent Residency

After one year as a provisional resident, you will have to apply for a permanent residency card. Again, much of the same documentation is required, plus sworn statements by two people that can attest to knowing you in the Dominican Republic, and attest that you are a law-abiding person.

The Permanent Residency is valid for two years. After two years of the holding permanent residency permit, you may apply for Dominican citizenship and become formally nationalized and obtain a Dominican Passport.

Residency Through Investment

The application process is essentially the same for both temporary and permanent residency, except for some additional documents required in permanent residency applications. The invest-for-residency option requires an investment of \$200,000. However, unlike the economic citizenship options where the "investment" is in fact a donation to a local development fund, you get your \$200,000 back... plus associated investment profits.

Alternatively, you could set up a company to start a business... or you could set up a company to manage a real estate investment (that is, a rental property).

The option to qualify for residency through an investment in a bank CD is new. The regulations, requirements, and opportunities associated with qualifying for residency and a passport in the

Dominican Republic are changing in real time as the government is working aggressively to attract more foreign investment and more expats and retirees interested in living in the country.

An additional benefit of qualifying for a fast-track residency in the Dominican Republic is that you are granted permanent residency immediately upon your first application. As a fast-track resident, you are required to renew your residency (assuming you don't opt for citizenship) once every year. You don't actually have to be present in the country at all during those four years to maintain your residency status. Just return for your renewal—not a bad excuse for an annual trip to the Caribbean for a few days.

In fact, contacts in the country suggest that you don't even have to return for your renewal if you don't want to. If you miss a renewal deadline, you will have to pay penalties when you do return to the DR to renew your residency card. For some, though, the small fines are worth the flexibility of not having to return to the country according to a specific timeline.

The first step is to apply for a residency visa at your nearest Dominican Consulate in your home country.

The documents one must present to apply for residency through investment are:

- Application form;
- Copy of the complete passport;
- Entry visa/tourist card;
- Birth certificate;
- Proof of registration in the Foreign Investment Registry, issued by a different authority within the Dominican Republic, depending on the type of investment. Foreign retirees and rentistas must present an official document showing they are the beneficiaries of a stable pension of at least \$1,500/month for the former, and of a stable investment-derived income of at least \$2,000/month for the latter. A Certificate of Good Conduct issued in the jurisdiction of origin. If the beneficiary has been more than 30 days in the Dominican Republic, it needs to be issued by the competent local judicial authority.
- Medical health certificate issued by an authorized specialist designated by the Immigration Office.
- Nine photos: six front-view and three side-view;
- In case the applicant is shareholder in the company, an original proof of this status should be presented;
- In the case when the applicant is an employee, he/she has to add the employment contract in the original proof, as well as a letter from the company indicating the position inside the company, the starting date, and the corresponding remuneration.
- If the application includes a spouse, a notarized marriage certificate is necessary.
- If in a foreign language, the documents must be accompanied by a notarized translation into Spanish.

Citizenship

The DR allows for dual citizenship.

Naturalization

The Dominican Republic requires only three years of residency for naturalization... and that can be fast tracked to just six months.

Obtain residency under a fast-track option, and your naturalization process is fast tracked, as well. You can start the application process for naturalization after just six months rather than waiting the full three years of residency. This means that you can complete the naturalization process in 12 to 18 months from the time you obtain your residency... and the speed of residency processing continues to improve, as more staff is added to the department.

You can't count on this in every case, but it can be possible to have your residency card in as few as 30 days.

An interview is required before naturalization is granted, in it you will be asked to demonstrate knowledge of the country and some basic historical facts.

Note that a Dominican Republic passport won't give you the visa-free travel options that you get with a U.S., Canadian, or EU passport. In fact, a DR passport is among the worst travel documents in the world in this regard... However, we have it from a reliable government-connected source that this is about to change. The country has applied for its passport to allow for visa-free travel to Europe, and, again, according to our source, it seems this is going to be granted.

This is not yet public knowledge and not yet a done deal, but, if this comes to pass, it'll be a very big deal. It would mean the addition of at least 26 European countries to the visa-free travel list for Dominican Republic passport holders... making a passport from the DR much more valuable for those seeking a second citizenship.

If the approval for visa-free travel in Europe comes through, expect an increase in the volume of applications for DR residency, perhaps a dramatic increase.

[For more information on residency and citizenship in the Dominican Republic, get in touch with our recommended immigration specialist here.](#)

By Descent

The DR recognizes jus sanguinis, so children born outside of the DR to at least one Dominican parent have the right to seek citizenship—even if the parent was naturalized. For children over the age of 13 who apply, an interview will likely be required along with the application; for children 12 and under who apply, the process is straightforward and usually no interview is required.

It also recognizes jus soli, but with some limitations. Children born to non-residents or people in transit, for example, cannot claim citizenship. This amendment was largely implemented to stop Haitians from crossing the border to give birth in order to give their children the citizenship.

Ecuador

Tourist Visa

When first arriving in Ecuador, you will be given a 90-day tourist visa. The visa can be extended for up to 180 days by hiring the services of an immigration attorney.

Temporary Residency Visas

Retirement Visa (*Pensionado*)

To apply for a retirement visa, you must be able to prove that you earn at least \$800 per month from a pension, Social Security, or annuity. If you have any dependents traveling with you, an additional \$100 monthly will be required per dependent.

Although \$800 a month is the basic monetary requirement for this visa, the actual amount is subject to determination by the Immigration Advisory Board. Your retirement funds must be transferred monthly to Ecuador. Here is a list of the required documents needed to apply for this type of visa:

- Visa request submitted to the Director General de Extranjería (General Director of Immigration), signed by the interested party. The document will include the domicile of the applicant including address, telephone, fax, and personal e-mail— which is most important as this is where notifications regarding the request will be sent.
- The form “Solicitud de visa de inmigrante categoría 9-I” (“Immigrant Visa Request Form – Category 9-I”) filled in by computer and signed. The form may be obtained at the Dirección General de Extranjería (General Directorate of Immigration).
- Documents proving permanent income:
 - o Proof of a trust fund or a cash deposit at Banco Central del Ecuador or at one of the national financial institution determined by the de Política Migratoria (Migration Policy Advisory Council). The cash deposit must be credited to the Consejo Consultivo de Política Migratoria (Migration Policy Advisory Council), prior to the approval of such entity. The amount will be equivalent to five years’ pension.
 - o Document issued by the organization or institution which pays or grants the retirement fund, pension, or permanent income coming from abroad, duly apostilled in the country of origin or authenticated by the Ecuadorian Consul in such country, for an amount no less than \$800 for the immigrant, and increased by \$100 for each dependent relative.
 - o Certificate issued and legalized by the Ecuadorian Consul in the applicant’s country of origin determining his perception of such retirement fund, pension, or permanent income.
- Notarized copy of the valid passport (with valid legal stay, and a minimum of 30 days before such authorized legal stay ends).
- Two photographs (passport-size on a white background).
- The form Hoja de datos para la cedula (Identification Data Form), filled in by computer—you may obtain it from the Dirección General de Extranjería (General Directorate of Immigration),
- If you already have an immigrant visa and are changing it to one of category 9-I, you will justify the migration category by submitting a notarized copy of the essential documents supporting the visa you hold, notarized copy of the identification document, census, visa and migratory movement.

Real Estate/Securities Investor Visa

A \$45,000 minimum investment is required, and the money must be invested in either real estate or deposited in a local bank for a fixed term. \$500 is additionally needed for each dependent. The following documents are necessary for application:

- Visa request submitted to the Director General de Extranjería (General Director of Immigration), signed by the interested party. The document will include the domicile of the applicant including address, telephone, fax, and personal e-mail— which is most important as this is where notifications regarding the request will be sent.
- The form Solicitud de visa de inmigrante categoría 9-II (“Immigrant Visa Request Form – Category 9-II”) filled in by computer and signed. The form may be obtained at the Dirección General de Extranjería (General Directorate of Immigration).
- Notarized copy of valid passport (with valid legal stay, and a minimum of 30 days before the final date of legal stay in Ecuador).
- Two photographs (passport size, white background).
- The form Hoja de datos para la cedula (Identification Data Form) filled in by computer (you may obtain it from the Dirección General de Extranjería General Directorate of Immigration).
- If you already have an immigrant visa and are changing it to one of category 9-II, you will justify the migration category by submitting a notarized copy of the essential documents supporting the visa you hold, notarized copy of the identification document, census, visa and migratory movement.

If the investment is in real estate, shares, or legal rights over them:

- Sales deed registered in the Registro de la Propiedad (Property Registration Office), in which an amount of minimum \$45,000 is stated, with \$500 extra for each dependent; this migratory category will be granted based on the amount of the purchase-sale, which will not be substituted for commercial or municipal cadaster.
- Updated certificate of paid taxes issued in the name of the applicant.
- Valid municipal tax certificate, in which the commercial value of the property is stated, with a minimum of \$45,000.

If the investment is in titles, bank certificates, time-deposit certificates, deposit certificates, mortgage bonds, bonds, or obligations:

- Original and notarized copy of the title, bank certificate, share certificate, with a minimum term of 365 days, which shall be placed in the custody of Banco Central del Ecuador.

If the investment is in company shares:

- An original and notarized copy of the shares certificate signed by the president and manager of the company.
- Establishment deed and/or capital increase registered in the Registro Mercantil (Mercantile Registrar’s Office) and in compliance with all regulations set by the Superintendencia de Compañías (Companies’ Superintendence).

Industry/Agriculture/Livestock/Export Visa

To apply for this type of visa, you must invest at least \$30,000 in an agricultural, cattleraising, or export trade business. Here is a list of the documents you need to prepare for applying for this visa:

- Visa request submitted to the Director General de Extranjería (General Director of Immigration), signed by the interested party. The document will include the domicile of the applicant including address, telephone, fax, and personal e-mail— which is most important as this is where notifications regarding the request will be sent.

- The form *Solicitud de visa de inmigrante categoría 9-III* ("Immigrant Visa Request Form – Category 9-III") filled in by computer and signed. The form may be obtained at the Dirección General de Extranjería (General Directorate of Immigration) or downloaded from the website.
- Notarized copy of valid passport (with a valid legal stay, and a minimum of 30 days before the final date of legal stay in Ecuador).
- Two photographs (passport size, white background).
- The form *Hoja de datos para la cedula* (Identification Data Form) filled in by computer and signed (you may obtain it from the Dirección General de Extranjería General Directorate of Immigration, or you may download it from the website (<http://www.ministeriointerior.gob.ec>)).
- If you already have an immigrant visa and are changing it to one of category 9-III, you will justify the migration category by submitting a notarized copy of the essential documents supporting the visa you hold, notarized copy of the identification document, census, visa, and migratory movement.

If the foreigner has not yet invested:

- Submit a deposit slip in the amount of \$3,000 issued by Banco de Fomento, to the name of Consejo Consultivo de Política Migratoria (Migration Policy Advisory Council), checking account number 0010000322, Fondos Ajenos al Ministerio de Gobierno (Funds not pertaining to the ministry).
- This deposit will go to the public treasury if you don't make the investment in a maximum of 180 days counted from the date you arrived to the country as an immigrant.
- The certificate will be returned to the foreigner once the Director General de Extranjería (Director General of Immigration) verifies that the investment has been made within the term allowed by Rule III of Article 32 of the Regulations to the Immigration Law.

If the investment is in companies, such companies cannot be stock companies:

- The minimum investment will be \$30,000, signed and paid in full.
- You will need to provide the establishment deed and statute reforms of the company, whichever the case, duly registered at the Registro Mercantil (Mercantile Registrar's Office), with the commitment clause of Art. 32, numeral VII of the Regulations to the Immigration Law. This commitment will be signed by the legal representative of the company, who will prove his representation by presenting his appointment, which must have been registered in the Registro Mercantil, together with a copy of his citizen identification or identity document.
- Certified copy of the last capital increase of the company, registered in the Registro Mercantil.
- Certification issued by the Superintendencia de Compañías (Superintendence of Companies) of shareholders' list.

Note: The company will be physically inspected to verify its existence; the inspection will be carried out by the Director General of Immigration (Director General de Extranjería), who will support such inspection with photographs and documents proving the investment made by the foreigner.

If the investment is individual, or the real estate is individual (abide by Art. 32, rule I of the Regulations to the Immigration Law):

- Registration of the business in the Registro Mercantil of the county where the applicant will carry out business, with the sentence issued by a civil judge.
- Registro Unico de Contribuyentes (R.U.C. Tax Payer's Identification Number) of the applicant domiciled in the county where he/she will carry out business.
- When an investor transfers his/her investment, he/she must report this to the Dirección General de Extranjería within the 15 days following the registration date of the public document, and he/she must leave the country within the 30 days following such date (commitment letter according to Art. 33, numerals IV and VI of the Regulations to the Immigration Law).

Professional Visa

This visa is for professionals with a university degree who would like to practice their profession in Ecuador. You must first complete any local requirements for your profession (e.g., taking the bar exam to practice law).

- Visa petition submitted to the General Director of Immigration, signed by the applicant and an attorney. The document should include the domicile of the applicant including address, telephone, fax, and personal e-mail - this last one is of the utmost importance, as this is where advices regarding the request will be sent.
- Fill out and sign the form *Solicitud de visa de inmigrante categoría 9-V* ("Immigrant Visa Request Form – Category 9-V") with a word processor (the form may be obtained at the General Directorate of Immigration).
- If the degree was obtained in Ecuador:

Original and notarized copy of the diploma, legalized by the competent authorities and registered with the *Secretaría Nacional de Educación Superior Ciencia Tecnología e Innovación - SENESCYT*.

If the degree was obtained abroad:

- Original and notarized copy of the diploma, legalized by the Consul of Ecuador in the country of origin and apostilled; the diploma should be registered *Secretaría Nacional de Educación Superior Ciencia Tecnología e Innovación – SENESCYT*- in its original form or a notarized copy.
- Notarized copy of valid passport with a current visa and a minimum of 30 days before the expiration of the visa in Ecuador.
- International agreements regarding mutual acknowledgment of academic degrees will be taken into account; please attach a certified copy if this is the case.
- Two photographs of the applicant (passport size, white background).
- Fill out the form *Hoja de datos para la cédula* (data for the identification card form) using a word processor. The form may be obtained at the *Dirección General de Extranjería* (General Directorate of Immigration).
- If the applicant already has an immigrant visa and is changing to a category 9-III visa, he/she must justify the migratory quality he has by submitting a notarized copy of the essential documents which support his current visa, a notarized copy of his identification card, census, visa, and migratory movement, and an Ecuadorian police record.

Residency Application Process

The application for an immigrant status visa can be completed while in the country on your tourist visa, as long as you have at least 30 days left on the visa. The process can also be completed in your home country, by simply submitting your visa application directly to your local Ecuadorian consulate.

The visa can take up to eight weeks to be finalized. Once you receive your visa, you cannot leave Ecuador for more than six months at a time or you will lose your status.

Citizenship

After three years of uninterrupted legal residency, you are able to apply for citizenship. For more information about obtaining residency in Ecuador, please contact [our preferred attorney](#).

Editor's Note: Ecuador's been featured over the years in the pages of Live And Invest Overseas and is well-loved for its affordability, use of the U.S. dollar, friendly visa policies, and attractive beaches and Spanish colonial settings.

Unfortunately, Ecuador has fallen on hard times. It has become less safe for day-to-day living because of gang violence, drug trafficking, and civil unrest.

In fact, *The Economist* dubbed it "the world's newest narco-state," and it ranks as the least safe country in Latin America right now. Needless to say, Ecuador is not a country that we currently recommend to expats. But we are keeping a close eye and hope for improvements to the current situation.

France

Tourist Visa

U.S. and Canadian citizens are automatically granted a 90-day tourist visa when entering the country for business or personal travel. In English this is referred to as a “short-stay” visa (type C), but is officially called a *Visa de court séjour Schengen*, a short-stay Schengen visa, as it allows you 90 days within the Schengen Zone at large, not just France.

Read more details about the allowances and limitations of this visa on [France’s official government administration site](#).

It is nearly impossible to obtain or change visa status while in France, so if you intend to stay longer than 90 days, you’ll need to request permission to stay from the French consulate before leaving your home country.

Schengen Zone Member

France is party to the Schengen agreement, which eliminates all internal border controls between the participating countries: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland.

To enter one Schengen country is to gain up to 90 days of continuous travel between the member states. That is, if you spend 90 days in France, you’ll need to leave the Schengen Zone entirely in order to be granted a new tourist visa to enter any other Schengen country.

Once you are in a Schengen country, you do not show your passport when you cross the borders. If you are coming for business or tourism, you don’t need to request a visa for the initial entry into the Schengen area, but you must have a passport valid for three months beyond the proposed stay (e.g., for a two-week trip, the passport must be valid for four months; for a two-month trip the passport must be valid for five months).

Residency Visas

France does not let you change your visa status while in the country, so you must request permission to stay past the 90-day tourist visa before you leave your home country.

[U.S. and certain other citizens can begin the application process online here.](#)

Long-Stay Visas (Visas De Long Séjour)

To apply for a long-stay visa (type D), you must make an appointment at the French consulate nearest you in your home country—generally you are required to submit the application in person, but some accept applications via mail. These can be requested for stays of four months up to a year.

The approval process can take anywhere from a couple weeks to several months. You can track the visa

processing progress [here](#).

There are several types of long-stay visa:

- Visa De Long Séjour Temporaire: Valable 4 À 6 Mois (Temporary Long-Stay Visa: Valid For 4 To 6 Months)—this visa allows for a stay of four to six months and you do not need to apply for a residency permit once in country under this visa.
- VLS-TS (Visa De Long Séjour Valant Titre De Séjour; Long-Stay Visa Valid As A Residence Permit)—this visa allows you to enter and stay in the country for four months to a year, but you'll need to register with the French Office of Immigration and Integration (OFII) to validate it within three months of arrival. To do this you'll have to fill out a form that was provided to you by the consulate before leaving home and mail it to the OFII office nearest you (find the office nearest you on [their website](#).), along with copies of passport ID pages as well as any pages used to enter the country. Once received, your application will be registered and you'll be given an appointment date to be given a medical checkup and be interviewed by OFII. At this appointment you must bring your passport, proof of domicile, a photo ID, tax stamps, and the medical certificate if done in advance. To renew the visa, you must apply for an extension with local authorities (préfecture) in the two months preceding expiry. [Read more about this visa's particulars here](#).
- Visa “Carte De Séjour À Solliciter Dans Les 2 Mois Suivant L'arrivée” (“Residency Permit To Be Requested Within 2 Months Of Arrival” Visa)—this visa allows you to enter the country and request a residency permit at the préfecture within two months of arriving. This visa allows you to request a stay of one year, multiple years, or 10 years once you're in country. These are typically granted to retirees, relations of French people, professionals (or independently employed), contractual workers, and artists.
- Visa “Vacances-Travail”: Valable 1 An (“Working Holiday” Visa: Valid For 1 Year)—this is granted to those 18 to 30 years of age and is only available to citizens of countries who have a bilateral “working holiday” agreement with France. This visa allows you to stay in France for 12 months without seeking residency permit (unless you're Russian or New Zealander).

Read more about the various visa options on [France's official government administration site](#).

Regardless of which option you go for, when you apply at the consulate you'll need the following documents:

- Passport valid for a minimum period of three months beyond the last day of stay intended in France, i.e., a year and three months minimum for a stay of one year. You have to make four copies of the identification page, and attach them.
- Long-stay application form clearly filled out in black and signed.
- Two photographs: They must be recent, identical, passport-size (1.4”x1.7”; 3.5cm x 4.5cm), on a white background, with the face taking up 70-80% of the photograph.
- An OFII form (only available in French) that you will have filled in all the upper part (above the middle section). If your visa is granted, the consulate will stamp this form and give it back to you. You will then fill in the last portion of it upon your arrival in France, and send it to the closest local branch of the OFII of your home in France.
- Financial guarantee such as:
 - o At the minimum, bank statement of all bank accounts (checking, savings, CDs, etc.) that you own or co-own, with detailed transactions for the past three months and the daily balance;
 - o Any relevant supplementary documentation concerning any funding or assets you have, for example

justification of retirement or pensions, or a notarized declaration of your sponsor stating that you will be responsible for all your expenses, together with a proof of your complete assets.

- A written statement, dated and signed by the applicant, saying that you do not intend to have in France a paid professional activity which requires a work permit.
- Proof of medical insurance with full coverage, valid in France. The diplomatic mission only accepts letters from the insurance company; cards or full coverage contracts will be declined. The insurance should state that under your policy you are covered for medical expenses, emergencies, and hospitalization for a long stay in France, together with the limit amount of coverage, if there is one.
- Notarized deed of your house/apartment, or rent contract for the stay in France (for a whole year if a minimum stay of one year is intended), with the address of the rented place, tenant contact information, and the monthly rent amount. If the deed in France has been acquired more than a year prior to your application, you will be required to provide your local French tax return “Taxe Foncière”.
- Processing fee, paid in cash, by credit card (Visa, Mastercard), money-order, or certified checks. Personal checks are not accepted.

While these general documents will likely be required by all, it's possible your personal situation will require additional documents. France immigration recommends always getting in touch with your consulate before applying to verify the list of documents you should provide. [Find your consulate here.](#)

All documents must be translated by a certified translator and have to be presented in original, together with one copy.

Permanent Residency Card (*Carte De Séjour Or Carte De Résident*)

After living in France for five years on a Long-Stay Residency Card, you may apply for a Permanent Residency Card; there are two types, known locally as a *carte de séjour* or *carte de résident*. Most foreigners will be given a *carte de séjour*. The Permanent Residency Card is valid for 10 years and is automatically renewable.

To apply you must submit your passport with your long-stay visa, plus a photocopy of the title page and the French visa page. You also need to submit three passport photos, proof of financial resources, proof of medical insurance, a medical certificate completed by a doctor approved by the French consulate, and proof of lodging in France. The medical certificate must be translated.

The Permanent Residency Card is issued only in France.

Citizenship

France recognizes dual citizenship.

By Naturalization

French citizenship can be obtained after five years of permanent residency.

Naturalization will only be successful for those who are judged to have integrated into French society (i.e. by virtue of language skills and understanding of rights and responsibilities of a French citizen, to be demonstrated during an interview at the local *préfecture*), and who show loyalty to French institutions.

By Descent

France recognizes both jus soli (with some additional requirements) and jus sanguinis.

Any child born to at least once French parent is automatically a French citizen, even if born abroad.

Children born in France to legal residents of France will be considered foreign until they reach the age of majority (18), but obtains French citizenship if the child has been resident in France for at least five years since age 11. The child can opt to take on French citizenship between 16 and 18 if they have been resident in France for at least five years since age 11—this is by request and application from the child only. A child can become a citizen between 13 and 16 if it's requested by the parents and the child has been resident in France continuously since age 8.

Guatemala

Tourist Visa

U.S. and Canadian citizens are granted an automatic 90-day tourist visa upon entry into Guatemala, which is extendable for a further 90 days once in country.

Guatemala is party to the Central America Four-Border Control Agreement (*Convenio Centroamericano de Libre Movilidad*), which means that, like in the EU's Schengen Zone, a tourist visa from Guatemala also allows you to travel for its validity to the all member nations: Guatemala, El Salvador, Honduras, and Nicaragua.

There is no restriction against simply doing “border runs” to continually renew your tourist visa every three months and live in the country indefinitely in this manner. You don't even need to be a resident to buy property in Guatemala. The cost and hassle of such frequent trips will add up, though. Note that a tourist visa won't be renewed by visiting any country that Guatemala has a border agreement with: El Salvador, Honduras, or Nicaragua.

Residency Visas

The residency process in Guatemala is straightforward, but applicants often complain about the unexpected and unexplained delays in the process—delays of years aren't unheard of (the U.S. embassy in Guatemala says they've seen delays of up to four years).

If your permanent residency process gets held up, you're only option is to renew your temporary status until the permanent residency comes through.

Temporary Visas

90-Day Residence Permit

Once in country, you can apply for a 90-day residency permit at the Guatemalan Immigration Central Office in Guatemala City.

When you go to apply, you'll need to provide:

- Two recent photographs;
- A valid passport;
- A letter of sponsorship from a Guatemalan sponsor;
- Evidence of the financial resources of both the applicant and sponsor;
- Fee of 115.35 quetzals.

Many expats, even some that own homes in Guatemala, never bother to get anything beyond the 90-day residency visa, which allows a person to stay in the country for six months. Many informal residents prefer to make a quick trip to Mexico, Belize, or elsewhere every six months, using the visa renewal trip as an excuse to buy products that are not available in Guatemala or cheaper elsewhere. Once you re-enter the country, you're issued a new tourist visa and can then extend it for another 90 days... giving you a six-month breather until you need to leave again. Note that a tourist visa won't be renewed by visiting any country that Guatemala has a border agreement with: El Salvador, Honduras, or Nicaragua.

Ordinary Residency (*Visa Ordinaria*)

If you wish to stay beyond the 90-day residency visa, you can apply for a six-month *visa ordinaria*, which must be done before the 90-day visa expires.

Applicants must submit:

- Another statement of support from the applicant's Guatemalan sponsor;
- Evidence of the applicant's financial resources;
- A report on the applicant's police record in Guatemala;
- A medical report;
- A police report from the applicant's prior place of residence;
- A birth certificate authenticated by a Guatemalan Consulate in your home country;
- Fee of 115.35 quetzals.

All documents not in Spanish must be translated by sworn translator and the translated copy authorized by the Guatemalan government.

These are generally issued within two months of the application. Applicants can work while the application is being processed if permission is granted by the Ministry of Labor in Guatemala City.

The *visa ordinaria* can be extended for further six-month periods, with the required documents being resubmitted upon each renewal; you'll also have to pay the same fee (of 115.35 quetzals) for each renewal.

After the fourth renewal (that is, after two years in the country on the *visa ordinaria*) you are eligible for permanent residency, which will not require such frequent renewals.

Retirement Visa (*Pensionado*)

Foreigners who are retired and receive an adequate pension from abroad are eligible for this two-year temporary visa. You will not be able to take employment in the country on this visa, but may run your own business or own property that earns income.

You will need to submit:

- A recent photograph;
- Your passport, along with a legalized photocopy;
- A certification of validity of your passport issued by the embassy or consulate of your home country and stamped by Guatemalan authorities;
- A clean criminal record from your previous country of residence;
- The identity documents and financial statements of a Guatemalan guarantor, which can be either an individual person or an organization;
- Certified proof of a guaranteed monthly income of at least \$1,000 for the applicant and \$200 for each dependent; this can be generated from government or private pension or investment income;
- Evidence of deposits made to local banks from abroad.

All documents not in Spanish must be translated by sworn translator and the translated copy authorized by the Guatemalan government.

These are usually issued about three months after the application is made.

Retirement visa holders cannot spend more than one contiguous year outside of Guatemala or will lose their status (exceptions can be made for medical reasons).

Investment For Residency Visa

Investment visas are granted to foreigners investing a minimum of \$60,000 in Guatemala.

The documentation requirements include:

- Passport and entry stamp;
- Clean police record for the last five years;
- Proof of health insurance;
- Criminal background check from country of previous residence;
- Proof of the investment (refundable purchase of government bonds, maintained for five years);
- A guarantor (a person or company that guarantees your character and financial solvency).

Under this visa, you can own a business or take employment, and you can apply for citizenship in just nine months after gaining residency. If you pursue citizenship under this visa, you are only required to be in country for 21 days for the first year, and only 28 days for the subsequent two-year period.

Other Visas

- Student visas (for elementary school, high school, and/or university students) are valid for one year. Required.
- Courtesy visas, issued to diplomats, are valid for one year.
- *Visas temporales* are issued to teachers or foreign students and valid for a year.
- Visas for religious workers are valid for two years.

Permanent Residency

After completing the two-year temporary residency period successfully through whichever visa, you can apply for the permanent residency visa (unless you invested, in which case you can apply after nine

months). The process is said to generally take about a year.

Those who are married to a Guatemalan or have had a child in Guatemala can bypass the two-year temporary period and apply immediately for permanent residency.

The required documents are nearly the same as for the temporary options, the only additional element to provide is the proof of your two years of residency in Guatemala.

Note that you can lose your status as a permanent resident if you spend more than a year outside Guatemala without getting authorization from the General Directorate of Migration.

Citizenship

Guatemala allows for dual citizenship.

Naturalization

After five years of permanent residency, you are eligible for naturalization.

If you take the investment visa, you can apply for citizenship just nine months after gaining your residency visa.

By Descent

Guatemala recognizes jus soli without limitation and jus sanguinis, so children born in Guatemala as well as those born to at least one Guatemalan parent (even if born abroad) are eligible for citizenship.

Ireland

Tourist Visa

As a tourist or business visitor, U.S. or Canadian citizens can stay in Ireland visa free for up to 90 days a year. Other nationalities may need to apply for a short-stay visa. In order to determine if you are exempt, the Irish government has set up a portal on their [official immigration site](#), where you can answer the three questions to determine your entry needs.

Permission To Remain

In order to stay in the country for more than 90 days without obtaining residency, you will be required to obtain the permission from the Minister for Justice and Law Reform. This can be done by reporting to your local Superintendent's Office, A Garda Síochána (Police) in the district in which you reside, where you'll receive a permission in the form of a passport stamp. In order to get this stamp, you'll need to have the following with you:

- Valid passport.
- Evidence that you have sufficient funds with which to support yourself and any dependents.
- Any information requested in connection with the purpose of your arrival in the state. If you are arriving to Ireland and are not economically active (e.g., a retired person), but intend to remain for longer than

three months in the country, then you must be in a position to show that you have the resources to cover your stay without recourse to public funds, services, or state benefits (a pension, for example). This amount has been set at 50,000 euros annually per person and access to additional funds to cover other unforeseen expenses. The length of time you are permitted to stay is granted at the discretion of the government.

- If you're planning to enter as a student or worker, you'll also need to have the required documentation to support your case.

Permission to Remain is granted by way of a stamp 0 (endorsement) in your passport, and a residence document (Certificate of Registration) may also be issued. However, a person with Permission to Remain is not allowed to work. There is a fee of 300 euro for the certificate.

Long-Term Residency

You can apply for permanent status once you have been living in Ireland for five years. You will have to pay a fee of 500 euro the first time you are granted a [long-term residency permit](#).

The costs associated with obtaining residency in Ireland can be quite high.

A good starting point for your own research is the section for retirees on the [Citizens Information site](#). Ireland added a new residency stamp in 2014, Stamp 0, which was supposedly created for retirees. The income requirements for eligibility are 50,000 euros per person... an exorbitant amount of income to require for any potential immigrant, let alone a retiree.

The Stamp 0 regulations as they pertain to non-European Union retirees are still unclear, on the whole. In addition to the 50,000 euro qualification income, applicants must also have an unspecified lump sum—large enough to buy a house.

It seems as though these new requirements and regulations are a deliberate policy to minimize the influx of First World, non-EU retirees, prohibitive as they are. An unconfirmed report suggests that these regulations are up for review in the Irish parliament, however, there is no word yet on any further developments.

We've tried various avenues to get more insights from the Irish immigration authorities, but haven't been able to get any solid information. Responses from officials have invariably been to direct us to the website where they claim all is made clear... Unfortunately, it isn't, even to the best of our residency and immigrations experts. The only real way to see if you can qualify is to apply.

Anecdotally, we've heard reports that these new regulations may in be a response to increased benefit and/or asylum fraud throughout the country. Because of this, the country isn't as eager to give away PPSNs (Personal Public Service Number, which acts as a Social Security number) to non-Irish citizens. Asylum fraud has been the topic of recent news articles in Irish papers, clearly a topical issue at the moment. Other reports factor in the number of Irish emigrants returning home.

Contacts on the ground also cite the EU free movement regulations and the humanitarian crisis of asylum seekers as reasons that retirees from First-World countries come very low on the list of priorities for residency, these days.

Ireland, New Zealand, and the U.K. share certain similarities: Small island nations with some very appealing characteristics (making them attractive to retirees), but with limited resources. New Zealand's financial requirements are through the roof; no waifs or strays allowed. The U.K. has immigrants from the EU, the Commonwealth, plus, now asylum seekers to deal with; they're bursting at the seams.

The 100,000-pounds-in-the-bank requirement or proven annual income of 18,600 pounds for non-EU immigrants is part of their pushback.

It looks as though Ireland may be following these nations' lead in making it very, very difficult to enter. Correspondents agree that the upper-level civil servants in the Ministry for Justice and Equality know what they've done; these measures weren't implemented without forethought. Resources need to be carefully monitored and doled out judiciously...

Economic Residency Programs

On April 15, 2012, Ireland enacted two new residency programs designed to attract foreign investment and innovation. Under these two programs, successful applicants and their nominated family members will be granted residence in Ireland for two years which will be renewable for a further three years. After 5 years residence, participants under the programs will be eligible for long term residence in the State. Where required, the applicant will be granted a multiple entry visa for Ireland for the same duration. This will allow successful candidates to reside in Ireland and to travel freely to Ireland for the duration of the permission. Persons granted residence under these programs may apply for Irish citizenship.

Investment Residency

The Irish government has provided four investment options for foreigners interested in Irish residency:

1. Make a one-time payment of 500,000 euros to a public project benefiting the arts, sports, health, or education.
2. Make a 2 million euro investment in a low-interest immigrant investor bond. The investment is to be held for a minimum of five years. The bond cannot be traded but must be held to maturity.
3. Invest 1 million euros in venture capital funding in an Irish business for a minimum of three years.
4. Make a 1 million euros mixed investment in 50% property and 50% government securities.

Entrepreneurial Residency

The Start-up Entrepreneur Program provides that migrants with a proposal for a high potential start-up in the innovation economy and funding of 75,000 euro can be given residency in this State for the purposes of developing their business.

No initial job creation targets will be set as it is recognized that such businesses can take some time to get off the ground.

A High Potential Start-Up (HPSU) is defined as a start-up venture that is:

- Introducing a new or innovative product or service to international markets;
- Capable of creating 10 jobs in Ireland and realizing 1 million euros in sales within three to four years of starting up;
- Led by an experienced management team;
- Headquartered and controlled in Ireland;
- Less than six years old

Interested entrepreneurs can find out more about this program [here](#).

Citizenship

By Naturalization

Irish citizenship can be obtained after five years of legal residency during the previous nine years leading up to the time of application. The naturalization fee is 950 euros.

No restrictions have been placed on dual nationality.

By Descent

If any of your parents or grandparents were born in Ireland, you are entitled to Irish citizenship.

You may also be eligible through your great-grandparents, but only if your parent used that relationship to register as an Irish citizen by descent by the time of your birth. Citizenship by descent is not automatic and must be acquired through application. To claim citizenship by descent, you will need to present the following documents, which must be official or official certified copies:

From your Irish-born grandparent:

1. Civil marriage certificate (if applicable).
2. A current passport or official photo identity document (e.g. driver's license) for the Irish-born grandparent. If the grandparent is deceased, a certified copy of the death certificate is required.
3. Full, long-form [civil Irish birth certificate](#) if born after 1864. Baptismal registers may be used to establish the grandparent's date of birth if he/she was born prior to 1864, or with a search certificate from the General Register Office of Ireland stating that no Irish civil birth certificate exists.

From the parent from whom you are claiming Irish descent:

1. Civil marriage certificate (if applicable).
2. A current official photo I.D. (e.g. driver's license, passport).
3. If the parent is deceased, a certified copy of the death certificate.
4. Full, long-form civil birth certificate of the parent showing your grandparents' names, places of birth, and ages at birth.

From you:

1. Full, long-form civil birth certificate which shows your parents' names, places of birth, and ages at time of birth.
2. When there has been a change of name (e.g. marriage), supporting documentation must be provided (e.g. civil marriage certificate).
3. Notarized copy of current passport (if you have one) or identity document.
4. Proof of address (a copy of a bank statement/utility bill showing your present address).
5. Two recent passport-type photographs which must be signed and dated on the back by the witness to section E of the application form at the same time as the form is witnessed.

We recommend following up with the Irish Embassy in your home country about any other specific inquiries you may have regarding citizenship.

Gateway To Europe, No More...

Ireland used to be the “gateway to Europe.” It was relatively easy to get a passport here... and then you were free to roam the rest of Europe. Not so anymore.

Unless you already hold an Irish passport (for example, through descent of Irish parents), acquiring Irish citizenship is a long (though pretty straightforward) process.

If you do have your heart set on a more permanent stay in the country, the best starting place for information on both residency and citizenship is the website of the [Irish Naturalisation and Immigration Service](#). Qualification criteria for the various visas are always under review, so check the website regularly for up-to-date information.

If you would like a coveted Irish passport, the road to Irish residency is slow, but worth the wait. To get there, you will need to stick around most of the year, which also means accepting Irish tax liability.

Italy Tourist Visa

U.S. and Canadian citizens are automatically granted a 90-day tourist visa when entering the country for business or personal travel.

For all other purposes, you need a visa, which must be requested from the Italian consulate in your home country.

Under Italian law, all non-residents (anyone in Italy for 90 days or less) are required to complete a *dichiarazione di presenza* (declaration of presence). Arriving from a non-Schengen-country (e.g., the United States or Canada), you will obtain a passport stamp upon arrival, which acts as the declaration of presence.

However, arriving from another Schengen country, you must request the declaration of presence form from a local police office (*commissariato di zona*), police headquarters (*questura*), or your accommodations (e.g., hotel, hostel, campgrounds) and submit the form to the police or the place of stay within eight business days of arrival. You must keep a copy of the receipt issued by the Italian authorities. Failure to complete a declaration of presence is punishable by expulsion from Italy.

Schengen Zone Member

Italy is party to the Schengen agreement, which eliminates all internal border controls between the participating countries: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland.

To enter one Schengen country is to gain up to 90 days of continuous travel between the member states. That is, if you spend 90 days in Italy, you'll need to leave the Schengen Zone entirely in order to be granted a new tourist visa to enter any other Schengen country.

Once you are in a Schengen country, you do not show your passport when you cross the borders. If you are coming for business or tourism, you don't need to request a visa for the initial entry into the Schengen area, but you must have a passport valid for three months beyond the proposed stay (e.g., for a two-week trip, the passport must be valid for four months; for a two-month trip the passport must be valid for five months).

Residency Visas

If planning to stay beyond 90 days, you have to apply for a residence visa at an Italian consulate before leaving home. [Find the consulate nearest you here](#).

[The country's immigration portal has information \(in Italian\) on all residency visas and their requirements](#).

The country has also put together a downloadable PDF booklet: [“Staying in Italy Legally”](#)

Permit To Stay (*Permesso Di Soggiorno*)

This basic permit allows non-EU citizens to enter the country and stay for the duration of its validity. It acts as your temporary residency once you arrive, and is renewable for up to five years.

You will need to provide:

- A copy of your passport;
- Four photos;
- Proof of adequate financial means.

All documents must first be translated by a certified translator. [More details on document authentication requirements available from the Italian Ministry of Foreign Affairs and International Cooperation here \(in Italian\)](#).

It's possible to apply for this visa in country, but you must do so within eight days of arriving.

[Read more about application submissions on the immigration portal website](#).

Elective Residence Visa (*Visto Per Residenza Selettiva O Dimora*)

The elective residence visa is the option for anyone coming to live in Italy but not planning to work (those with self-sustaining income and assets, including retirees). Under this visa, you aren't allowed to be employed in Italy, though you can continue any remote work or be self-employed—you just have to support yourself without taking anything from the Italian economy.

The minimum income requirement for a single applicant is 31,000 euros a year or 38,000 euros if you're applying as a married couple.

You must apply in person at your nearest consulate and submit:

- Completed [National \(Italian\) Visa Application Form](#), signed in the presence of a Consular Officer.
- Passport/travel document valid for at least three months beyond visa expiration date.
- Two recent passport-sized photos.
- Documented and detailed guarantee of substantial and steady private income (pensions or annuities)

- from property, stable economic and commercial activities, or from other sources.
- Proof of dwelling: a signed rental agreement or proof of ownership of a home.
 - A letter specifying the reason for your stay in Italy, length of stay, place of residence, and the names of anyone accompanying your application (spouse and children). The signature on the letter must be notarized.
 - Proof of private health insurance to cover you for your stay.
 - Certified copy of marriage certificate and birth certificate(s) of children, if applicable.
 - If you include dependents on your application, proof of adequate funds to support all on your application (if you apply for a family of three or four, annual income must be twice the annual amount of the social allowance; for a family of five or more, income must be triple the social allowance).
 - Visa handling fee (ranging from 37.30 to 123.50 euros) to be paid in cash, money order, or cashier's check made out to the Consulate General of Italy.
 - A self-addressed (from and to yourself) pre-paid envelope (FedEx or Express Mail) along with this [authorization form](#) to have your passport mailed back to you.

All documents must first be translated by a certified translator. [More details on document authentication requirements available from the Italian Ministry of Foreign Affairs and International Cooperation here \(in Italian\)](#). The visa costs 75 euros and is generally granted to those who wish to move to Italy.

Permanent Residency (EC Long-Term Residence Permit; *Permesso di Soggiorno per Soggiornanti di Lungo Periodo - S.L.P*)

Permanent residency can be requested after living in Italy for five years and is then valid for an indefinite period of time.

Permanent residents can enter Italy without a visa; work in the country; enjoy social benefits and social services supplied by the Italian government; and participate in local public life.

To apply, you must go to the local post office or [designated municipal office](#) and submit:

- A copy of your valid passport or equivalent travel document;
- A copy of your income tax statement bearing evidence that you have a minimum income higher than the social allowance (assegno sociale).
- Criminal records and pending charges;
- Evidence of appropriate accommodation;
- Copies of pay slips for the current year;
- Certificates attesting your family relationship;
- If you include dependents on your application, proof of adequate funds to support all on your application (if you apply for a family of three or four, annual income must be twice the annual amount of the social allowance; for a family of five or more, income must be triple the social allowance);
- Postal receipt for payment of the electronic residence permit (27.50 euros);
- A 14.62 euro electronic revenue stamp.

All documents must first be translated by a certified translator. More details on document authentication requirements available from the [Italian Ministry of Foreign Affairs and International Cooperation here](#) (in Italian).

The cost is 30 euros.

[More details on this visa and its application requirements are available from the Italian State Police website.](#)

Flat Tax Or Substitute Tax Regime (Fiscal Residency Program)

In place since May 2017, allows individuals to move their fiscal residency to Italy through annual substitute tax of 100,000 euros.

This option is particularly compelling to high-net-worth individuals, as the substitute tax is a flat amount, earnings from outside of Italy are not included, and the individual's location is not relevant.

Investor Visa

Under Italy's investor's visa, which has been in place since December 2017, non-EU nationals can gain Italian residency through investment or donation to one of the following categories:

- **Start-ups**, requiring a minimum 250,000-euro investment;
- **LLCs or philanthropic initiatives**, both requiring a minimum 500,000-euro investments;
- **Government bonds**, requiring a 2-million-euro investment. This option grants the investor permanent residency after five years.

Citizenship

Italy allows for dual citizenship.

By Naturalization

Italian citizenship can be obtained by non-EU citizens after living permanently in Italy for 10 years. European Union nationals can apply after only four years of residency.

By Descent

The Kingdom of Italy was created on March 17, 1861, and up until April 2025, anyone who could prove they had an Italian ancestor dating from that auspicious day or later could lay claim to Italian citizenship.

The number of people eligible under those rules was estimated to be between 60 and 80 million.

But, as we often remind you at Live And Invest Overseas, rules change. And rarely to make matters easier.

Recently, the Italian government introduced Decree Law No. 36 which set strict generational limits on those seeking Italian citizenship through the *jus sanguinis* (right of blood) route.

Previously, foreign-born descendants could trace their Italian roots all the way back to whatever relative they could find from 1861 on, but, with the stroke of a pen this automatic recognition of citizenship was restricted to just two generations.

So, if you were born outside of Italy and have at least one parent or grandparent who was born in Italy, you may still qualify for citizenship by descent but that's no longer the only criteria...

Gaining Italian citizenship will now also require applicants to maintain an effective bond (*vincolo effettivo*) with Italy which could include residence or direct family ties. Plus, dual nationals risk losing their Italian citizenship if they don't engage with Italy by means such as paying taxes or voting.

While the amended law does not affect the 60,000 Italian citizenship by descent applications currently pending review, it does mean that if you were planning to secure an Italian passport through a distant relative you're out of luck.

Malta

Tourist Visa

Citizens of the United States, Canada, and many other nations don't require a visa for stays of up to 90 days, either for a vacation or for business trips. Generally, if a visa is required, it can be obtained upon arrival.

It is advisable to check the travel requirements for your specific country, as visitors from certain nations must obtain a visa before embarking.

Schengen Zone Member

Malta is party to the Schengen agreement, which eliminates all internal border controls between the participating countries: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland.

To enter one Schengen country is to gain up to 90 days of continuous travel between the member states. That is, if you spend 90 days in Malta, you'll need to leave the Schengen Zone entirely in order to be granted a new tourist visa to enter any other Schengen country.

Once you are in a Schengen country, you do not show your passport when you cross the borders. If you are coming for business or tourism, you don't need to request a visa for the initial entry into the Schengen area, but you must have a passport valid for three months beyond the proposed stay (e.g., for a two-week trip, the passport must be valid for four months; for a two-month trip the passport must be valid for five months).

Residency Visas

Temporary Residency

If you wish to stay on past your tourist visa, you can apply in the country to do so; the process does not need to be started in your home country. This is a temporary visa.

Self-Sufficiency Visa

Non-EU nationals can reside under the basic residency visa if they hold an employment license, are self-employed, or are self-sufficient.

Individuals and families can obtain residency if they can prove that they have enough money to sustain themselves without assistance. In the case of EU nationals, a single applicant must show a bank account statement with more than 14,000 euros for a year. They also need local or international health insurance and a home rental contract. If the applicant is a non-EU national, as with the increasing number of U.S. citizens, then the proof of solvency is 50,000 euros. The amount raises for each additional dependent family member by 8.15 euros per week. Generally, applicants receive the self-sufficiency visa and their ID card for five years.

The Global Residence Program

Residents under Malta's Global Residence Program can live and work in Malta, and, of course, they can enjoy all benefits of being a resident of the EU. There are two primary requisites: The resident must pay an additional annual flat tax and must purchase or rent a qualifying property. The flat annual fee is 15,000 euros, which must be paid by April each year.

There are different categories for the qualifying real estate. With a lease on a property paying at least 14,000 euros a year on Malta or Gozo, you can qualify for Malta's Global Residence program. Or you can buy a property for at least 375,000 euros. Malta is the only country we know of that grants residency based on a rental contract.

The program has the following benefits:

- Dependents qualify at no extra cost when applying for this program (the definition for which is loose; the age limitation of children [natural, adopted, or in care] is 25, and also includes dependent brothers, sisters, and direct relatives, in an ascending line)
- The program even allows for employees (anything from a caregiver to a butler) as long as you have been employing them for the preceding two years
- Approval within three months
- A gateway to residency in other countries in the Schengen area
- Holders avail of a flat tax rate of 15% on income remitted to Malta with a minimum tax liability of 15,000 euros per year

To apply, you will need to supply the following:

- Passport;
- Passport-sized photo on white background (preferably on non-glossy paper);
- Completed application form;
- Completed identity registration form (ID1A);
- Completed form ID2 if applying by post (option not available to non-EU nationals);
- Any other specific documentation pertaining to the type of residency (details can be found on the application form).

Along with your application you will need to show proof of health insurance for you and any dependents.

The application fee for the Global Residence Program is 4,000 euros, payable at application stage. From the date that you actually take up residence in Malta, a further amount of 2,000 euros is also owed. However, if you choose to take up residence in the more lightly populated island of Gozo or in the south of Malta, you can benefit from a 500-euro deduction in this final payment.

You can become a permanent resident after five years, but will then be subject to Malta's regular income taxes (no longer able to pay the flat rate). However, the permanent resident status opens the gate for citizenship after another five years.

Malta Residence And Visa Program

This is similar to the Global Residence Program, but applicants of the Malta Residence and Visa Program must invest at least 250,000 euros, making this the real residency-by-investment program of Malta. The applicant must invest the necessary amount in government bonds, which is then retained for a minimum period of five years. The Maltese government also asks for a nonrefundable contribution of 30,000 euros. Officially, this contribution is the "advance government administrative fee."

The main benefit of this program is that the resident must pay tax only on the Maltese sourced and remitted income. Family members can be included, and the residents can live anywhere if they fulfill the ordinary residency rules of Malta. This is the simpler and more straightforward program from an application process point of view.

Otherwise, the property investment or rent requisites are similar to the Global Residence Program.

Malta Retirement Program 2012

This residency program was created for EU, European Economic Area, and Swiss nationals. The applicants can't be employed, and their pension must be their primary source of income. The property requirements are the same as in the Malta Global Residence Program.

Key Employee Initiative

The Key Employee Initiative allows a fast-track immigration service for highly skilled third-country nationals who received a contract of employment from within Malta. The solution facilitates the issuing of the residence and work permits for valuable employees within five working days from the date of application. The initiative allows professionals with relevant experience and qualifications to move to Malta for managerial and highly technical positions.

The most important requisite is a gross annual salary of at least 30,000 euros.

The employer must provide the related details and must issue a declaration that the applicant has all necessary credentials to fulfill the position. Meanwhile, the applicant must provide the relevant qualifications, work experience, and documents. Identity Malta Agency issues the first residence permit for one year, which may be renewed for up to three years.

Citizenship

Malta allows for dual citizenship.

Naturalization

After five years of permanent residency in Malta, you can apply for citizenship. Anecdotally, naturalization is granted rarely. But the country has rectified that with their CIP program...

Citizenship By Investment—The Individual Investor Program

As with the residency program, Malta also has an attractive Citizenship-By-Investment Program (CIP) as an option for obtaining dual citizenship, the Individual Investor Program. Though it is considered the clearest route to citizenship in this EU nation, it comes at a considerable cost. It requires paying a 650,000 euro, nonrefundable donation and investing 150,000 euros in local stocks or bonds. You also are required to either purchase a property worth 700,000 euros or rent one for 16,000 euros or more for a year. The process may take anything from 6 to 24 months.

A cap of 1,800 applicants was put on the program, so it's advisable to take advantage now if this program is of interest; it provides immediate citizenship with no need for a prior period of residency and a passport that allows you access to 27 EU member nations as well as Norway, Iceland, Switzerland, and Liechtenstein—quite a hefty benefits package. The lack of a residency requirement is a key aspect; it means that, as a Maltese citizen, you can work, live, or study in any country in the 27-nation EU without anything tying you to Malta physically.

Successful applicants became ordinary residents with the special tax status for one year and after this period they can apply for citizenship. However, the applicants must prove their “genuine connection” with Malta. Practically, it means different donations to various philanthropic and nongovernmental organizations.

The Individual Investor Program works only through official agents, and applicants must apply through one of these agents. The process of obtaining Maltese citizenship through the Individual Investor Program is not difficult compared to other EU countries.

The applicants can receive their residence cards within three weeks from the time of the application, and a passport should take 12 months from the date of gaining residency status. Another significant benefit is that the main applicant can add their spouse, children, and, under certain conditions, parents and grandparents as dependents.

The applicant must go through the “fit and proper” test to prove good health conditions. If an investor wants a passport for the family members, spouses, and children, they must contribute 25,000 euros. For each unmarried child (from ages 18 to 25), it's required to provide 50,000 euros. They must maintain the bond investment for five years and the same timeframe applies to the real estate investment and rent.

We recommend following up with the Maltese Embassy in your home country about any other specific inquiries you may have regarding citizenship.

By Descent

Malta recognizes jus sanguinis, so children born outside of Malta to a Maltese parent (whether by birth or naturalization) after 1989 acquire citizenship automatically. However, those born before 1989 must apply to register for citizenship (it is not granted automatically).

If you have a Maltese ancestor, you can apply for Maltese citizenship by providing documentary evidence showing a direct decent from the relation (eg. birth, death, or marriage certificates). In order to qualify, the ancestor must have been born in Malta to a parent who was also born in Malta. If you have parents, grandparents, etc., who are alive and are direct descendants themselves, they will also have to make applications (the direct line of descent cannot be broken). There is no residency requirement.

Mexico

Tourist visa

Upon entering Mexico, U.S., Australian, EU member, and Canadian citizens are automatically granted a 180-day tourist visa.

There is no restriction against simply doing “border runs” to continually renew your tourist visa every six months and live in the country indefinitely in this manner. Many expats do exactly this. You don’t need to be a resident to buy property in Mexico, but it will be difficult to open a bank account without being resident. And the cost and hassle of such frequent trips will add up.

For part-time residents or vacation homeowners, you could live in Mexico for half the year, every year, simply on your tourist entry.

If entering Mexico by car or other vehicle as opposed to flying, it’s recommended you to get your vehicle permit online. [Fill out the form here](#), and the permit will be FedExed to your house. You can also get it in Mexico after crossing the border, but completing the online version will save you time at the border. The validity of the permit is equal to the validity period of the visa you enter the country on.

Residency Visas

For residency visas beyond the six-month tourist visa, you’ll need to apply at the consulate nearest you before leaving home.

Note that if you are pursuing residency, you should not enter Mexico as a tourist; upon entry into Mexico, tell the immigration officer that you’re entering on a residency visa in case they don’t notice; you will be given a 30-day entry stamp instead of the 180-day stamp. In this case, you will fill out an immigration card (called an FMM or tourist card) and must keep the stub. The FMM stub must be exchanged for a residency card within its 30-day validity (details on this process below in “Obtaining Your Residency Card”).

Note that if you enter Mexico by car and you apply for the vehicle permit at the border, it’s possible you’ll only be granted a 30-day vehicle permit, as the validity of the permit is equal to the validity period of the visa you enter the country on. Most agents will grant a 180-day permit if you explain you are seeking residency, but this cannot be guaranteed. This is another good reason to apply ahead of time, as you’ll definitely be given a 180-day permit when applying online, as they assume all applicants are entering on the tourist visa.

Generally, Mexico’s visa regime has you start as a temporary resident. You can hold a temporary resident’s visa for four years, after which you convert to a permanent resident. If you qualify, there

is an option of jumping right to a permanent resident visa without serving the normal four years as a temporary resident.

Being granted residency allows you to import your household effects duty-free and also makes it easier to open bank accounts, and thus easier to pay local bills.

Some consulates require an appointment for application, some do not.

Applicants must present:

- Completed visa application form.
- Passport plus two non-certified copies;
- Photos;
- Any other qualifying documents specific to your visa;
- If qualifying based on savings, a printout of your last 12 months of statements;
- If qualifying based on income, a printout of statements showing the deposits going into your account;
- For a private pension, a letter from your employer will also help;
- If your income is from Social Security, their benefit verification letter will usually suffice. You can generate these online, or get one at the nearest Social Security office.
- If using a real estate investment, you'll need a certified copy of the public deed.

An advantage of using the consulate is that documents do not require translation or apostille certification. The consular agent will review what you have and approve it (or tell you what more you need). If you have everything completed correctly, the process could take as little as 20 minutes.

The consulate-issued visa is valid for six months; if you don't enter Mexico within this time, you'll have to apply again.

Temporary Residency

Here are the qualification requirements for the most common temporary residency visas:

- Economic Solvency: An average minimum monthly account balance of **approximately \$32,500** over the past 12 months, **or a minimum monthly income of \$2,000 over the past six months.**
- Real Estate Investment: A property with a value exceeding 2,804,000 pesos.
- Investor: A minimum investment in a Mexican corporation of 1,400,000 pesos.
- Family Unit Visas: You may qualify for residency if you are married to (or have a common-law relationship with) a Mexican citizen, temporary resident, or permanent resident. Generally speaking, you have to show proof of your relationship and prove your partner's residency status.

[These options are detailed on Mexico's consular websites here.](#)

Permanent Residency

These first two options are for those applying initially for a permanent resident visa at the consulate:

- Economic Solvency: An average minimum monthly account balance of over \$85,000 over the past 12 months, or a minimum monthly income of \$2,200 over the past six months.

- **Family Unit Visas:** You may qualify for residency if you are married to (or have a common-law relationship with) a Mexican citizen, temporary resident, or permanent resident. Generally speaking, you have to show proof of your relationship and prove your partner's residency status. If you are converting from a temporary resident visa to a permanent resident visa, then you do not have to return to your country of origin and apply at a consulate. You can take care of it in Mexico at the INM office (*Instituto Nacional de Migración*).
- According to the current criteria published by the Mexican government, you must have savings equaling 25,000 times the daily minimum wage, and it must be in your account for the past 12 months. **For 2024, that comes out to 6,225,000 pesos.**
- If you're qualifying on income, you must have 500 times the daily minimum wage over the past six months. **For 2024, that's 124,500 pesos.**

Obtaining Your Residency Card

The granting of your visa does not include getting your residency card. This is a separate process once you're in the country. In Mexico this is called the canje process. The word *canje* (CAHN-hey) means

"exchange," and what you're doing is exchanging your 30-day tourist card for a resident's ID card. You must begin the process within 30 days of entry.

Getting this card can actually be more work than getting the visa... here's a step-by-step process:

- **Step 1:** Complete your basic information form, called a Formato Básico, and print it off. [You can download a copy here.](#)
- **Step 2:** Complete the canje application form, and print it. This will generate a number that will track you in their system; [download a copy here.](#)

You will almost certainly do this again after the immigration office tells you something else they want, but, don't worry... it's OK to have multiple requests in the system at this point, they don't count until immigration accepts your application.

In the "comments" section of the application, make a list of the documents you are submitting (see below).

- **Step 3:** Gather up the following documents, and head to your local INM office (*Instituto Nacional de Migración*) to turn them in.

Plan on going there at least two times... if you're lucky. On the first trip, gather all the documents except for the bank receipt and the privacy policy, and show them to the agent. He or she will tell you whatever they want to be changed, and will give you a deposit slip for the bank (and bank's location). They'll also give you a copy of the privacy policy to sign.

On the second trip, after depositing the fee in the bank, bring your documents (with any corrections) along with the bank receipt and the signed privacy policy.

I'm giving you the specifics here that they required in Mazatlán, Sinaloa. It's possible that other offices will request something a bit different. For example, many waive the request letter.

Here's what you'll need:

- Letter requesting residency (Carta de solicitud). Ask for a sample at the INM office.
- Receipt from the bank for depositing the visa fee (*Comprobante de pago*).
- Signed acceptance of INM's privacy policy (*Aviso de tratamiento de datos personales*).
- Copy of the *Formato Básico* that you printed out above.
- Three photographs, 2.5 by 3.0 cm, two frontal and one profile. If you don't know where to get photos to the right specs, ask at the INM office, there's surely a shop within a block that caters to applicants.
- Copy of your passport, non-certified.
- A copy your new Mexican visa from your passport.
- Your tourist card (FMM), original and a copy. You won't get this back.
- Copy of the *canje* application that you printed above. When preparing it online, don't forget to list everything you're submitting in the "comments" section, so it gets into their system. You cannot add items or make corrections later. In case your Spanish is rusty, here's a sample list:
- *Carta de solicitud*
- *Formato Básico de INM*
- *Fotografías infantiles, de frente y perfil derecho*
- *Aviso de tratamiento de datos personales, firmado*
- *Copia de pasaporte americano Nro. XXXXXXXXXX*
- *Copia y original de FMM Nro. XX XXXXXXXXX*
- *Copia de visa Nro. XXXXXXXXXXXXX*
- *Comprobante de pago de 3,596 pesos*

Once you turn in your application, you'll get an email confirmation with a few key tracking numbers and a password. You can follow the link to get the status of your application. If the page doesn't work when you click through, copy the link into a new browser session and go to the page directly.

- Step 4: Wait about seven business days for approval letter from the home office, called an *oficio*. You should get a notification, but it's best to check in case you don't.
- Step 5: Get your fingerprints taken once your application is approved, head back to the INM office. At this time, you'll get a temporary ID card with your unique number on it, called a CURP (*Clave Única de Registro de Población*). Every Mexican citizen and resident is assigned a CURP. If you want to print a copy of your temporary card with the CURP, you can do so here.
- Step 6: Wait about ten business days for your card to be created. Mine took a week. I was not notified by email, and the information was not online, so it's best to check in with the office personally.
- Step 7: Collect your ID card. You'll sign a receipt, pick up the card, and be on your way.

The card expires on the anniversary of the day that you applied for it, rather than on the day it was issued... and you need to apply for renewal 30 days before it expires. This is important: If you plan to winter in Mexico and apply for your first card on say, Dec. 1, then each subsequent year you'll have to apply for renewal on Nov. 1. This may not suit your schedule for showing up in Mexico. It's better to wait until near the end of your 30-day window than to do the *canje* at the beginning, just to give yourself a cushion if you're a seasonal resident.

Unless you get an exception (which is not hard) you cannot leave Mexico during the *canje* process described above, because you have no card with which to re-enter... and if you enter as a tourist (which you could), then it voids your pending residency and you'll have to start the process again from the beginning.

To get permission to leave, you just need to write them a letter requesting it. It can be approved locally within a day.

Citizenship

Mexico allows for dual citizenship.

Naturalization

Mexico offers a clear path to citizenship after either two years or five years of residency.

If you have been a resident for five years, you can apply for naturalization. All time as a resident counts, including time as a temporary resident.

If you are married to a Mexican citizen or have a child in Mexico, then the required residency is only two years. Likewise, citizens of other Latin American countries or the Iberian Peninsula also have expedited naturalization with a two-year residency requirement.

As part of the naturalization process, you must take an exam on Mexican history and prove that you can speak Spanish. They offer a study guide to help you pass this test.

By Descent

Mexico recognizes jus soli and jus sanguinis, so children born in Mexico or born to a Mexican citizen outside of Mexico qualify for citizenship.

Descendants of a Mexican citizen by birth are eligible to seek citizenship after just two years of residency in the country.

Montenegro

Tourist Visas

Citizens of the United States, Canada, the United Kingdom, and the EU, among other countries don't need a visa to enter Montenegro for tourism or business purposes for short stays. The maximum stay allowed under visa-free entry varies by nationality, generally up to 90 days within a 180-day period.

Residency Visas

For stays longer than 90 days, you will need to apply for a temporary residence permit in Montenegro. Long-stay visas are typically required for work, study, family reunification, or retirement.

• Types of Temporary Residence Permits:

- **Work Permit:** Required if you intend to work in Montenegro. The employer usually initiates this process. Applicants must provide a work contract, proof of qualifications, a medical certificate, and a police clearance certificate.
- **Study Permit:** Required for those who wish to study in Montenegro. This requires an acceptance letter from a recognized educational institution in Montenegro, proof of financial support, a medical certificate, and a police clearance certificate.
- **Family Reunification Permit:** Available to family members of Montenegrin citizens or residents. This includes spouses, children, and, in some cases, parents. Applicants must provide proof of relationship, financial support, and a police clearance certificate.
- **Retirement Permit:** This is for retirees who wish to live in Montenegro. Applicants need proof of sufficient income or savings to support themselves without employment, proof of accommodation, and a police clearance certificate.

Applications for a temporary residence permit are submitted to the Ministry of Internal Affairs in Montenegro or at a local police department in the city where you intend to reside.

Required documents generally include a completed application form, a valid passport, recent passport-sized photos, proof of accommodation, proof of financial means, a health insurance policy valid in Montenegro, and a police clearance certificate from your home country or the country of your last residence.

The processing time for temporary residence permits can vary, but it typically takes several weeks to a few months.

Temporary residence permits are usually issued for one year and can be renewed annually.

Permanent Residency

After five consecutive years of temporary residence in Montenegro, you can apply for permanent residency. The residence must be uninterrupted, although some exceptions apply, such as for studies or work abroad if it does not exceed a certain duration.

Applicants must provide proof of continuous residence, proof of stable income or sufficient financial means, a valid passport, proof of accommodation, a clean criminal record from Montenegro, and a health insurance policy.

Permanent residents have the right to live and work in Montenegro without additional permits, access to public services, and other benefits similar to those of Montenegrin citizens, except for the right to vote in national elections and certain other rights reserved for citizens.

Investor Residency Program

Montenegro stands out because it offers a unique opportunity to buy real estate—of any value—to qualify for residency. This gets you a one-year residence permit that can be renewed.

This is the best way to get residency in Montenegro. Plus, it can be affordable, with property available for as little as 80,000 euros. This is much cheaper than comparable European golden visa programs. When Montenegro joins the EU in a few years, your Montenegro residence permit could enhance access to the 27 EU member states.

Most long-term visa and residency applicants are required to have valid health insurance that covers them in Montenegro.

While knowledge of Montenegrin (Serbian) is not a formal requirement for most residency permits, knowing the local language can significantly ease the process of integration and dealing with local authorities.

Citizenship

Montenegro generally does not allow dual citizenship. According to Montenegro's laws, individuals who acquire Montenegrin citizenship are usually required to renounce their previous citizenship. However, there are some exceptions to this rule:

By Birth: If a person is born with Montenegrin citizenship (e.g., if one parent is Montenegrin) and another citizenship (e.g., from the country of birth), they can hold dual citizenship.

Special Agreements: Montenegro might allow dual citizenship in cases where there are specific international treaties or agreements that provide for such arrangements.

Special Approval: In exceptional cases, Montenegro's government can grant dual citizenship for individuals based on special merit or national interest.

Despite these exceptions, in most cases, Montenegro's policy is to avoid dual citizenship, especially when an individual voluntarily applies for Montenegrin citizenship. It is always a good idea to check the most recent and specific legal regulations or consult with a legal expert on this topic, as laws and policies can change.

New Zealand Tourist Visas

U.S. and Canadian citizens automatically receive a 90-day tourist visa upon entry into the country. This visa can be extended for up to nine months by further application.

Residency Visas

The New Zealand government has established a long and complex immigration policy that is designed to recruit and retain desirable individuals from overseas in order to reach the country's economic goals.

Residency options are constantly changing thanks to the changing direction of the government and the associated needs and requirements of the economy.

If you're not sure off the bat what kind of visa you might be interested in, you can learn more about the general options on [New Zealand's immigration site](#).

At times, the country incentivizes certain professionals to relocate to the country, offering free flights and other benefits to attract specific, urgently needed skill sets. Check the government's entire database of in-demand professions using their [Skill Shortages Checker here](#).

For example, in Q1 2017 the country offered free flights, accommodations, and even organized tourist outings for interviewees looking to work in Wellington's tech field ("Silicon Welly"). LookSee Wellington is the program that organizes incentives for Silicon Welly job seekers, [you can check their site here for any current vacancies they may be looking to fill](#).

Even though New Zealand's set immigration target is one of the highest per-capita in the developed world, its immigration policy is selective and it is considered more difficult to qualify for New Zealand residency than most other international jurisdictions that operate a controlled migration program.

Investor Visas

These are divided in two categories: Investor and Investor Plus.

While the basic and official requirement is based on capital alone, applicants with higher levels of business experience, English-language skills, and growth-oriented investments will go a long way towards strengthening the application and may even offer incentives.

Here are the basic investor requirements:

Investor (Investor 2 Category):

- Minimum investment requirement of NZ\$3 million over a four-year period;
- Must have spent 146 days in New Zealand for each of the last three years out of the four-year investment period (or 438 days in the country over the four-year investment period combined if you qualify);
- Minimum of three years business experience;
- English-language proficiency;
- Family members also applying must also have English-language proficiency or have pre-paid for an ESOL course;
- Must be under 65 years.

Investor Plus (Investor 1 Category):

- Minimum investment requirement of NZ\$10 million over a three-year period;
- Must have spent 44 days in New Zealand for each of the last two years out of the three-year investment period (or 88 days in the country over the three-year investment period combined if you qualify).

Rewards For Growth Investments:

If you invest 25% or more of your funds into assets other than bonds and philanthropic investment, the time-in-country requirements are more flexible, with Investor 2 visa holders simply required to be in country for 438 days in the country over the four-year investment period and Investor 1 visa holders 88 days in-country over the three-year investment period combined (as opposed to be broken down by yearly in-country requirements).

Investor 2 visa holders who have invested 50% or more of their investment funds into assets other than bonds and philanthropic investment qualify for a NZ\$500,000 discount on the overall investment.

Key Requirements	Investor Plus (Investor 1 Category)	Investor (Investor 2 Category)
Maximum age	No requirement	65 or younger
Business experience	No requirement	Minimum of three years
Investment funds	NZ\$10 million invested in NZ for three years	NZ\$1.5 million invested in NZ for four years
Settlement funds	No requirement	NZ\$1 million (transfer not required)
Principal applicant's English language	No requirement	- an English speaking background , or - an International English Language Testing System (IELTS) test report with an overall band score of three or more, or - a competent user of English
Family member's English language	No requirement	Same as principal applicant or prepurchase ESOL tuition

For example, if you put NZ\$1.5 million outside of bonds and philanthropy, you'll only need to invest a further NZ\$1 million instead of NZ\$1.5.

Accepted Investments:

Generally, investments that are considered acceptable must meet the following criteria:

- Be capable of a commercial return under normal circumstances.
- Be invested in New Zealand in New Zealand currency.
- Have the potential to contribute to New Zealand's economy.
- Not be for the personal use of the investor.

Examples might include:

- Equity in New Zealand firms, public or private. An equity investment can be active or passive, and be made direct or via managed funds (only the proportion of the Fund that is invested in the country is acceptable);
- Bonds issued by the government, local authorities, or approved banks, finance companies, or firms;
- New residential property development that is not for the investor's personal use and is designed to make a commercial return on the open market;
- Up to 15% of the investment total can be philanthropic investment.

[Read more about acceptable investments on the country's government website here.](#)

Entrepreneur Visas

The Entrepreneur Visa program offers options to those looking to either buy or establish a business in New Zealand.

You'll need to hold an Entrepreneur Work Visa for either six months or two years, when you can apply for residency under the Entrepreneur Residence Category.

Entrepreneur Work Visa

This is a three-year work visa, but the validity is divided into two steps:

- Start-up stage—Once your application is approved, you will receive a 12-month work visa which you can use to enter the country and begin the process of either buying or establishing a business.
- Balance stage—Once you have taken enough action in the opening/purchase process to prove your intentions, you will be granted the remaining 24 months of the visa.

The general requirements for this visa include:

- Minimum investment requirement of NZ\$100,000 (excluding working capital);
- 120 points or more, with points awarded for factors about the likely success of the business and its value to New Zealand;
- Clear business plan;
- Clean recent history of bankruptcy, business failure, and fraud;
- Health, character, and English-language requirements must be met.

Entrepreneur Residence Category

Once you have established or purchased a business in New Zealand, you can apply for the residence status.

Criteria (minimum)	Entrepreneur Category	Entrepreneur Plus Category
Investment capital	Unspecified. You will need to demonstrate that you have sufficient capital to start your business	At least \$NZ500,000 while holding initial nine-month Long Term Business visa
Business experience	You must have business experience relevant to your business proposal	You must have business experience relevant to your business proposal
English language	IELTS 4	IELTS 4
Maximum age	None	None
Benefit to New Zealand	According to business plan	At least three new FTE (full time equivalent) jobs created for New Zealanders. These must be new jobs in addition to positions already

Time required in New Zealand	Self-employed in New Zealand in the business for two years	Self-employed in New Zealand in the business for two years (Inclusive of time spent on Long Term Business visa)
Length of time to residence	Minimum of two years and maximum of three years after obtaining approval under Long Term Business work policy	Residence can be granted (with conditions) once requirements met and while holding a Long Term Business visa
Health and character	Applicants under both categories must meet health and character requirements.	
Source: www.immigration.govt.nz/migrant/stream/invest/entrepreneur		

Dependents can be included on this visa, and any spouses or children can be granted work or student visas if accompanying an Entrepreneur Residence Category visa holder.

[Learn more about the Entrepreneur Visa options on the government website here.](#)

Global Impact Visas (GIVs)

Immigration New Zealand partnered with the Edmund Hillary Fellowship (EHF) to offer this, the country's newest visa program, "designed to attract talented and visionary entrepreneurs, investors and start-up teams with the drive and capabilities to create innovation-based ventures in New Zealand."

This is a Fellowship program that offers placements for a total of 400 entrepreneurs, investors, and start-up teams, with successful applicants being given a sponsored platform on which to incubate "global impact ventures."

Every year 100 places are made available to international candidates (there's also a provision to accept up to 20 New Zealand entrepreneurs and investors every year).

In order to get the Global Impact Visa (GIV) that comes with the EHF, you'll first need to apply and be accepted into the EHF. Once you've been accepted, simply apply for the GIV.

Selection for the Fellowship occurs biannually, after which successful applicants are sent a Letter of Offer and invited to apply for a Global Impact Visa.

Fellows are provided:

- Access to a supportive local and global network of investors, advisors, partners and mentors;
- A community of visionary entrepreneurial leaders and a diverse group of Fellows in each cohort;
- Connection to centers of excellence in different regions of New Zealand;
- Regular events, demo days, retreats, learning and sharing opportunities, and a platform to tell their story;
- Help to identify the best integration support for themselves and their immediate family;
- Access to investment and scaling opportunities in New Zealand and overseas;
- Access to top talent, universities, accelerators and incubators, policy makers, investment, and R&D grants.

EHF seeks: “People solving problems of significance to humanity in a way that creates positive lasting economic, social and environmental value. EHF welcome applicants from all backgrounds and stages of the entrepreneurial journey to apply.”

[Read more on the Edmund Hillary Fellowship \(EHF\) here.](#)

Once you’ve received a letter of invitation, you’ll be able to apply for the three-year open work GIV.

Additional requirements include:

- A Letter of Offer from EHF
- NZ\$36,000 maintenance funds to support you and your family for the first year
- Health, character and English language requirements.

Dependents cannot be included with the primary applicant for this visa. If you have family, they will need to apply for visas under the Partnership and Dependent Child categories.

Residence For EHF Fellows

Once you’ve completed the three-year Fellowship, you receive alumnus status and, if you remained in the Fellowship for 30 months prior to applying, are eligible to apply for a permanent residency visa.

Skilled Migrant Visa

The Skilled Migrant Category (SMC) is available to those under 55, healthy, of good character, and who speak English.

New Zealand uses a point system to help you decide if you qualify for application. You get points for age, experience, employability, and qualifications; the minimum point total to qualify for this visa is 160.

[Calculate your point total here.](#)

The skilled migrant visa is not a passive application process...

1. If you meet the basic requirements, start the process by assessing yourself for eligibility using the point checker;
2. You then must submit an Expression of Interest (EOI);
3. If the New Zealand immigration department deems you would be a valuable asset to the country, you are sent an Invitation to Apply (ITA);
4. From here, you can apply for a residency permit, which must be submitted within six months of receiving your ITA;
5. Successful applicants will be issued with a resident visa or job search visa.

[You can read more about this visa process here, including tips for avoiding common mistakes.](#)

Dependents are included on this visa, and applicants and their family can avail of the national health care and can enroll children in primary and secondary public schools.

Other Visas

Student visas are granted to students in the country for an educational course; the visa is valid only for the length of the course you are enrolled in.

A “working holiday visa” is available to those 18 to 30 who would like to spend up to a year in the country (U.K. nationals are permitted 23 months) and intend to support themselves by working while in the country.

If the visa you apply under does not include provisions for dependents, your spouse and children may need to apply for Partnership and Dependent Child visas.

Permanent Residency

Permanent residency can be applied for after two years of working in New Zealand.

Applicants must meet health and character requirements regardless, but additional requirements are a little different depending on which path you come from:

From An Accredited Employer Work Visa You Must:

- Have held a Work to Residence: Accredited Employer work visa for at least 24 months;
- Have been employed full time for that period by an accredited employer;
- Be currently employed and have a base salary of at least NZ\$55,000 per year;
- Hold full or provisional registration to practice your occupation in New Zealand (if applicable).

From A Long Term Skill Shortage List Work Visa You Must:

- Have held a work visa granted under the Work to Residence: Long Term Skill Shortage category for at least 24 months;
- Have been employed full time for that period in an occupation on the Long Term Skill Shortage List;
- Be currently employed and have a base salary of at least NZ\$45,000 per year
- Be 55 years or younger;
- Hold full or provisional registration to practice your occupation in New Zealand (if applicable).

Permanent residents are entitled to avail of national health care; primary, secondary, and tertiary education; the country’s student allowance and loan program; job-seeker support; to vote in parliamentary and local elections; and superannuation (private pension programs).

[Find out more about attaining permanent residency through working in New Zealand on the government website.](#)

Backdoor No More

In 2018, the government did away with the two-year student path to residency, as they observed it being used by the applicants as a path to residency as opposed to their intending to do much by way of study.

While the number of issued student visas has increased over the last five-plus years, the labor pool has not increased commensurately and has not reflected the students entering the work force after completing two years of study—which was the intention of the student-to-resident program.

Higher standards will be upheld in the screening process from here on out, with the intention of granting student visas to students who truly intend to come for education purposes and continue on in the country after, not simply meet the requirements for two years and then seek permanent residency for non-work purposes.

Citizenship And A New Zealand Passport

New Zealand allows for dual citizenship but retains a strongly protected right to revoke the citizenship if they see fit.

Naturalization (Citizenship By Grant)

Permanent residents are eligible to seek citizenship after five years of permanent status.

You may be eligible for a grant of New Zealand citizenship if you:

- Intend, if granted citizenship, to continue to reside in New Zealand;
- Are able to understand and speak English;
- Are of good character (clean criminal background check);
- Understand the responsibilities and privileges of New Zealand citizenship;
- Are a permanent resident of New Zealand;
- Have been physically present in New Zealand and have had your New Zealand permanent residence for the last five years before applying for citizenship.

By Descent

New Zealand recognizes both jus soli and jus sanguinis, but because of their history as a British subject, the rules are a little more complicated than normal.

There are three versions of citizenship:

- By birth—those born on New Zealand soil after the country amended its nationality laws in 2006;
- By grant—if you were born on New Zealand soil but before the new laws were passed or came into effect, you can claim citizenship by grant;
- By descent—those born abroad.

By birth and by grant are more powerful categories than by descent, as citizens by descent generally cannot pass on the citizenship to their children, but the other two can. However, citizens by descent can apply for citizenship by grant, conferring on them full rights if it's granted.

For the purpose of citizenship, the Cook Islands, Niue, the Ross Dependency, and Tokelau are part of New Zealand. A child born in Tokelau to a Tokelauan permanent resident, for example, would qualify for New Zealand citizenship. However, for Samoan citizens applying for New Zealand citizenship by grant, the Cook Islands, Niue, the Ross Dependency, and Tokelau are not treated as part of New Zealand. Children born in New Zealand on or after Jan. 1, 2006, to either a citizen or permanent resident (at the time of their birth) of the country acquire citizenship by birth. Any child born in New Zealand before this date should generally acquire citizenship by birth automatically regardless of the status of their parents.

Children born abroad to a New Zealand citizen by birth or grant (generally, parents with citizenship acquired it by descent are not permitted to pass on their citizenship) are eligible for citizenship by descent but must be registered at the Citizenship Office in order to claim it.

If you suspect that you may be eligible for citizenship by descent, you can check using the government's [Citizenship Calculator here](#).

[Learn more about New Zealand citizenship, the fees, requirements, and paths to eligibility on the government website here.](#)

Nicaragua

Tourist Visa

U.S. and Canadian citizens do not need to apply for a visa before entering the country, but will have to pay for a tourist card upon arrival (\$10—have cash and exact change). Tourist cards are typically issued for 90 days but can be extended to 180 days in country by request with immigration for a fee of 500 córdobas.

Nicaragua is party to the Central America Four-Border Control Agreement (*Convenio Centroamericano de Libre Movilidad*), which means that, like in the EU's Schengen Zone, a tourist card from Nicaragua also allows you to travel for its validity to the all member nations: Guatemala, El Salvador, Honduras, and Nicaragua.

A valid entry stamp is required to exit Nicaragua and pay attention to the authorized stay period written into your entry stamp by the immigration inspector in case it varies from the normal length. Failure to present your entry stamp or staying beyond the time you were allotted will prevent departure until a fine of 50 córdobas per day overstayed is paid.

There is also a \$35 departure tax, which is often included in the price of a plane ticket, but if you enter or exit the country by other means, you'll need to make sure you pay it at the airline counter or with the border authorities upon departure.

Residency Visas

To begin the process of becoming a legal resident in Nicaragua, you need to obtain a residency request form (available at Nicaraguan Immigration offices). You'll need to compile all the required documents and present them to the consulate nearest you for authentication before you get on a plane.

Along with the completed form, you must provide:

- Letter requesting temporary residency;
- Your current passport;
- Photocopies of every page in your passport;
- Two passport-size photos;
- A police record check;
- Health certificate;
- Birth certificate;
- Marriage certificate (if applicable);
- A list of household goods you'll be importing (if applicable).

All documents must be notarized, authenticated by the Nicaraguan consulate nearest you, and translated by a certified translator. All the documents must be brought to Nicaragua to apply for the residency card for a fee of \$250.

While some applicants for some reason first be issued a one-year temporary card, the majority now receive an immediate five-year Permanent Resident Card.

Nicaragua requires you to spend 183 days a year in the country to maintain your residency.

[Read more about the process of applying for temporary residency on Nicaragua's immigration website here \(in Spanish\).](#)

Residents can avail of a host of benefits depending on the visa route taken, including:

- Pay no sales tax on purchase of \$50,000 worth of products used to build your business;
- Import one automobile (value \$25,000 or less) for personal or general use and pay no import tax or protective tariff and sell it after five years, again exempt from consumer sales tax;
- Bring into Nicaragua up to \$20,000 worth of household goods for your own home, duty free;
- Import an additional vehicle every five years under the same duty exemptions;
- Legally register a vehicle;
- Apply for firearms license.

Pensionado Visa

To apply for a pensioner visa, you must be at least 45 years of age (though there's some flexibility with this requirement if you can prove a stable income) and receive a monthly income of at least \$600 (plus \$150 for each dependent) from a government or private company pension, or Social Security benefits.

In addition to the general documents required for all visas, pensioners will also be asked to show proof of the stable income that will support them. Under this visa, you are not permitted to work in Nicaragua. However, under certain circumstances and with approval from the Ministry of Economy and Industry, there is a possibility of opening a business that would benefit the community, such as a hotel or restaurant that attracts tourists and creates jobs for locals.

As a foreign retiree, you're entitled to:

- Pay no taxes on any out-of-country earnings;
- Bring into Nicaragua up to \$20,000 worth of household goods for your own home, duty free;
- Import one automobile for personal or general use and pay no import tax or protective tariff and sell it after five years, again exempt from consumer sales tax;
- Import an additional vehicle every five years under the same duty exemptions.

The processing time for this visa is typically three to six months, but could be quicker or slower depending on a variety of factors (the quickest is said to be a month, the longest a year).

You will first receive a temporary residence card, which you have to renew annually for three years. After this you can ask for your Permanent Resident Card, valid for five years.

[Learn more about the process of applying for this visa on Nicaragua's immigration website here \(in Spanish\).](#)

Rentista Visa

The *rentista* visa is available to anyone of any age who earns a stable and permanent monthly income of at least \$750 (plus \$150 for each dependent). Income can be sourced from investments, stocks, certificates of deposit, or similar sources; salary does not apply.

Rentista visa holders are offered all the same benefits as *pensionados*. Under this visa, you are not permitted to work in Nicaragua. However, under certain circumstances and with approval from the Ministry of Economy and Industry, there is a possibility of opening a business that would benefit the community, such as a hotel or restaurant that attracts tourists and creates jobs for locals.

The processing time for this visa is typically three to six months, but could be quicker or slower depending on a variety of factors (the quickest is said to be a month, the longest a year).

You will first receive a temporary residence card, which you have to renew annually for three years. After this you can ask for your Permanent Resident Card, valid for five years.

[Learn more about the process of applying for this visa on Nicaragua's immigration website here](#) (in Spanish).

Investor Visa

There are few different ways to qualify for Nicaragua's investment visa. These visas allow you to bypass the temporary visa holding time and immediately acquire a permanent residency visa valid for five years. They also permit you to apply for citizenship by naturalization in just two years as opposed to the usual four years of permanent residency under the other visa options.

[Learn more about the process of applying for investment visas on Nicaragua's immigration website here](#) (in Spanish).

Investment In Business

The investor visa requires an investment into any Nicaraguan business of at least \$30,000; the money cannot be invested in real estate (there's an exception to this rule, more below). You will also be subject to government inspection under this visa, in order to prove the legitimacy of your investment.

In addition to the general documents required for all visas, investors will also be asked to show:

- An investment business plan approved by the Ministry of Commerce and Industry;
- Incorporation of a company properly registered in the Public Registry;
- A letter from financial institutions certified by the Nicaraguan Central Bank proving the existence of the capital necessary for the investment;
- A document certifying the source of the funds.

Dependents can be included in the application for this visa at no additional cost.

The investor visa processing time is generally longer than the pensionado or rentista visa times, largely due to the additional administration time that opening a business takes, but is six months on average.

Reforestation Investment

Investment of \$35,000 in teak is a popular route for investment visas. In this case, you'll receive a plot of teak trees, title to the land they are grown on, and a nice return on your long-term investment.

Dependents can be included in the application for this visa at no additional cost.

If you're interested in learning more about this opportunity to invest in hardwood for residency, [you can get in touch with one outfit offering teak parcels here](#).

Investment In Real Estate

There is an option to invest in real estate with a value of \$100,000 or more, and under this option you can work in the country and still receive all the benefits offered to retirees. In order to be eligible, you must be deemed by the Ministry of Economics and Industry to be making profitable investments in Nicaragua.

Dependents can be included in the application for this visa at no additional cost.

Citizenship

Nicaragua does not allow for dual citizenship. You will have to renounce your citizenship if you wish to be naturalized as Nicaraguan ([Article 7 of Ley 149](#)).

Naturalization

Nicaraguan citizenship can be obtained after four years of permanent residency. Nationals of Spain or those married to a Nicaraguan may seek residency after just two years of permanent residency, as can those who were in the country on an investment visa.

Applicants are also tested on Spanish-language proficiency, as well as the geography, history, and the political and social organization of the country.

By Descent

Nicaragua recognizes jus soli and jus sanguinis, so children born in Nicaragua to legal residents and children born to Nicaragua parent(s) abroad are eligible for citizenship.

Panama Tourist visa

U.S. and Canadian citizens are automatically granted a 180-day tourist visa upon landing in Panama.

If you plan to stay in Panama longer than 180 days, you must apply for residency. Leaving the country for a day or two won't cut it; your tourist visa won't be renewed unless you've been out of country for a minimum of 30 days.

Before boarding the plane to Panama, you'll likely be asked to show proof of onward travel within the 180-day limit. This could be your return plane ticket or a bus ticket leaving the country.

Residency Visas

All visa applications must be made through a Panamanian lawyer.

Application for any visa will require the following:

- A criminal background check report;
- Passport with at least a year of remaining validity;
- Up to six passport-size photos;
- Health certificate;
- Marriage certificate (if applicable);
- Birth certificates of dependent children (if applicable);
- Any documents required to support your particular visa.

Some other documents may apply to your particular visa or situation. All documents must be notarized and authenticated by the Panamanian consulate in your home country or with the Apostille.

There is no in-country requirement for permanent residents in Panama.

Processing time for visas in Panama vary quite a bit depending on the type of visa chosen and the complexity of your personal situation. Expect it to take at least three to six months for your first residency card to come through, and for visa applications currently to about six to eight months.

[Get in touch with our recommended \(English-speaking\) Panamanian attorney here.](#)

Pensionado Visa

To qualify for Panama's pensionado (pensioner/retiree) visa, you must be over 18 and prove that you receive at least \$1,000 a month from a government or private pension. Add an extra \$250 monthly per dependent or open a bank account in Panama with at least \$2,000 per dependent.

This is an immediate permanent residency visa and is valid indefinitely, but you'll need to re-prove your income sources each year. It used to be that this visa path wouldn't lead to naturalization, but that is no longer true. Under this visa there is no annual in-country requirement.

Known as the Gold Standard of retiree visas, Panama's retiree visa is by far its most popular residency option and one of the most generous in the world. The program has drawn thousands of retirees to Panama to take advantage of the tax status and discounts. To reap these benefits, you don't need to invest a cent up front, you need only receive a pension or an annuity that meets the requirements.

Benefits:

- You won't be taxed heavily here as a resident—you won't be liable for income tax, capital gains tax, estate tax, or foreign-earned income tax.
- One-time tax exemption on the importation of household goods and a tax rebate every two years on duties for the importation of a car (sales tax and luxury tax still apply).
- Far-reaching discounts: 50% off entertainment anywhere in the country (movies, theaters, concerts, etc.); 30% off bus, boat, and train fares; 25% off airline tickets; 50% off hotel stays Monday through Thursday; 25% off hotel stays Friday through Sunday; 25% off at sit-down restaurants; 15% off at fast-food restaurants; 15% off hospital bills (if no insurance applies); 10% off prescription medications; 20% off medical consultations; 15% off dental and eye exams; 20% off professional and technical services; and 50% off closing costs for home loans.

- In Panama, people of retirement age enjoy special benefits under the law. For instance, banks and other businesses have lines for retirees only, which can shorten an otherwise sometimes very long wait for service.

[See the requirements as listed by the government here \(in Spanish\).](#)

Friendly Nations Visa

The Friendly Nations program was implemented by presidential decree in 2012. The idea was to make Panama more accessible for citizens of the eventual 50 nations on the eligibility list.

Nationals of the following 49 countries with an interest in doing business or working in Panama are eligible:

1. Andorra	13. Denmark	26. Liechtenstein	39. Serbia
2. Argentina	14. Estonia	27. Lithuania	40. Singapore
3. Australia	15. Finland	28. Luxembourg	41. Slovakia
4. Austria	16. France	29. Norway	42. South Africa
5. Belgium	17. Finland	30. Malta	43. South Korea
6. Brazil	18. Germany	31. Mexico	44. Spain
7. Canada	19. Greece	32. Monaco	45. Switzerland
8. Chile	20. Hong Kong	33. Montenegro	46. Sweden
9. Costa Rica	21. Hungary	34. Netherlands	47. United Kingdom
10. Croatia	22. Ireland	35. New Zealand	48. United States
11. Cyprus	23. Israel	36. Poland	49. Uruguay
12. Czech Republic	24. Japan	37. Portugal	
	25. Latvia	38. San Marino	

On August 2021 changes were made to the Friendly Nations Visa. The usual procedure was to immediately receive a permanent residency card after the six-month processing period.

Since the new rules were implemented, you will first get a provisional residency card that is valid for two years. After the two years are up, you will need to apply for a permanent residency card.

The biggest change for the new Friendly Nations Visa is that it will require a real estate investment in Panama property of at least \$200,000 either in cash or through a mortgage from a local bank.

You'll still be required to open a local bank account with a minimum deposit of \$5,000 for the main applicant and \$2,000 for each dependent.

Another way in which you can still apply for the Friendly Nations Visa is through a work permit.

Self-Economic Solvency Visa

For those of "economic solvency," this route gives you a two-year temporary residence permit, at the end of which you can apply for permanent residency.

To obtain this visa, you must do one of the following:

- Deposit a one-time investment of \$300,000 kept at a minimum for three years in a Panamanian bank;
- Invest \$300,000 in real estate in the country;
- Or combine the two options, splitting the capital between the two investments. For example, if you purchase real estate valued at less than \$300,000, the balance can be deposited in a bank and you'll meet the requirement.

For this visa, you'll need to provide the following in addition to the basic requirements:

- Certified check for \$250 made to the National Treasury;
- Certified Check for \$800 made to the National Immigration Service;
- Bank certification that you have opened a fixed-term deposit account in any general-license bank in Panama with a balance of \$300,000 (or its equivalent in foreign currency) for a minimum of three years in your own name and free of encumbrances;
- Copy of the fixed-term certificate authenticated by the bank;
 - If applying with dependents you'll also need:
 - Letter of responsibility;
 - Certificate of kinship;
 - Proof of address;
 - Those over 18 must present a graduation certificate of bachelor's and/or certified studies.

[See the requirements as listed by the government here \(in Spanish\).](#)

If applying for the mixed investment option, you'll also need to show Public Registry certification proving personal ownership of real estate, with a minimum value of \$300,000 and free of encumbrances. If the property is held in foundation or corporation instead of your personal name, you'll need to provide proof that the founder and he or his dependents are the beneficiaries.

[See the requirements for mixed investment as listed by the government here \(in Spanish\).](#)

Rentista Visa

Those with a guaranteed monthly income of \$850 from within Panama can apply for this visa. The income must come from interest earned from a fixed-term deposit in the National Bank of Panama or the Savings Bank, free of liens for a minimum period of five years.

For this visa, you'll need to provide the following in addition to the basic requirements:

- Certification by the bank attesting to the amount of the fixed term, the interest it generates, the duration of it, and that is free of encumbrances;
- Copy of the fixed-term certificate authenticated by the bank.

[See the requirements for mixed investment as listed by the government here \(in Spanish\).](#)

Investor Visas

Business Investor Visa

To qualify for a business investor visa, you must invest a minimum of \$160,000 in a new or established business in Panama. If you are applying with dependents, you must increase your minimum investment by \$2,000 for each dependent or show that you have that amount deposited in a bank account in Panama. The investment funds must come from abroad. A minimum of five Panamanian employees must be hired and registered in the Social Security system.

This route gives you a two-year temporary residence permit, at the end of which you can apply for permanent residency.

In addition to the regular documents, investors under this visa will be asked to provide:

- Certified check for \$250 made to the National Treasury;

- Certified Check for \$800 made to the National Immigration Service;
- Public Registry Certificate that certifies:
 - The company's corporate name;
 - The condition of director or dignitary;
 - Legal representative or agent;
 - The capital in the company (minimum \$160,000);
 - Type of actions of company;
- Certification of the Secretary or Treasurer of the company, to show the ownership of the shares issued to the applicant and that they are duly released and paid, signed before a notary;
- Copy of the relevant pages of the Company's Stock Book;
- Certificate from the company's Authorized Public Accountant (CPA) that attests to the applicant's ownership of the shares, which must be released and paid (shares with a minimum value of \$160,000), as well as detailing the activities of the company;
- Declaration of the applicant before a notary public on:
 - o Amount of capital invested;
 - o Amount of shares that he owns;
 - o Activity of the company;
 - o Receipt of advance payment of the capital gains tax and copy of the share purchase agreement (only if the applicant has acquired the shares of a third party from an existing company);
- Copy of the income statement of the company with "Paz y Salvo" (a governmental approval that you and your property are paid up with the state; in the income statement equity section, line of shares should be registered the payment of the total of the shares that must be minimum US\$160,000 per applicant);
- In case of newly incorporated companies, provide proof of payment of single rate and registration of the RUC;
- Copy of the business plan, authenticated by the Panama Social Security (CSS), with a minimum of five Panamanian employees per applicant;
- "Paz y Salvo," issued by CSS;
- Proof of the investment (must have at least three of the following):
 - o Bank certification of transfer of funds (mandatory);
 - o Proof of advance payment of capital gains tax for the transfer of shares and copy of the purchase agreement of the same (only in cases of sale of company shares and existing);
 - o Copy of the deposit receipt for the amount invested in favor of the company, authenticated by the bank;
 - o Contract of sale of the place where the company operates;
 - o State of finances, proved by audit;
 - o Document issued by a bank entity stating that the funds that the applicant invests come from abroad;
 - o Commercial invoices of the expenses incurred by the investor in the company, accompanied by detailed inventory by CPA (provide document that proves the suitability of the CPA);
 - o Customs liquidations of goods imported in the name of the company;
 - o Any other documents that can prove the capital invested in the company;
- Proof of the existence and location of the company (must have at least three following):
 - o Lease agreement for the commercial premises where the headquarters of the company or office are located;
 - o Last billing of public services (water, electricity, or telephone);
 - o Proof of ITBMS tax payment;
 - o Proof of fees to the municipality;
 - o Operation Notice.

Real Estate Investor Visa

For an investment in real estate of \$300,000, you can get a two-year temporary residence permit, at the end of which you can apply for permanent residency. The investment funds must come from abroad.

In addition to the regular documents, investors under this visa will be asked to provide:

- Certified check for \$250 made to the National Treasury;
- Certified Check for \$800 made to the National Immigration Service;
- Public Registry Certificate that certifies:
 - Personal ownership of the real estate by the applicant;
 - Property has a minimum value of \$300,000;
 - That the property is free of liens;
- If applying with dependents you'll also need:
 - Letter of responsibility;
 - Certificate of kinship;
 - Proof of address;
- Those over 18 must present a graduation certificate of bachelor's and/or certified studies.
- If the property is held in foundation or corporation instead of your personal name, you'll need to provide proof that the founder and he or his dependents are the beneficiaries.

If you purchase a property worth more than \$300,000 and can prove that you have made a deposit of \$300,000 into the country that will go toward the purchase, you can finance the remainder of the property value through loans or mortgage.

Forestry Investor Visa

The idea behind this visa is to re-plant and preserve Panama's forests.

You can apply as a forestry investor with an investment of at least \$100,000 in timber or \$350,000 in an approved reforestation project that is at least five hectares. The investment funds must come from abroad.

This route gives you a two-year temporary residence permit, at the end of which you can apply for permanent residency.

In addition to the regular documents, investors under this visa will be asked to provide:

- Certified check for \$250 made to the National Treasury;
- Certified Check for \$800 made to the National Immigration Service;
- Certification from an Authorized Public Accountant (CPA) attesting to the total sum invested and that the funds came from the applicant;
- Authenticated copy of the Share Certificate issued in the name of the applicant;
- Copy of the income tax return of the company, where the capital appears invested. If a fiscal period has not yet elapsed since the foundation of the company, a copy of the proof of registration, RUC number, and receipt of the single-rate tax will be accepted;
- Copy of the resolution issued by the National Environmental Authority of Panama of the registered forest parcels;
- Original certificate of registration of the company in the Public Registry;
- Affidavit of the Secretary or Treasurer of the company attesting to the ownership of the registered shares issued in the name of the applicant, duly released and paid;

- Proof of the investment put direct in forestry activity, which can be demonstrated with:
 - o Banking certification of funds or payment (mandatory);
 - o State of finances, proved by audit;
 - o Commercial invoices of purchases and sales;
 - o Documents or proof of import of goods;
 - o If applying with dependents you'll also need:
 - o Letter of responsibility;
 - o Certificate of kinship;
 - o Proof of address;
- Those over 18 must present a graduation certificate of bachelor's and/or certified studies.

If you're interested in learning more about this opportunity to invest in hardwood for residency, [you can get in touch with one outfit offering teak parcels here](#).

Agricultural Investor Visa

You can apply as an agricultural investor with an investment of at least \$60,000 in the agriculture or aquaculture industry (plus \$500 for each dependent), in an approved project. The investment funds must come from abroad.

This route gives you a two-year temporary residence permit that can be renewed for a total of up to six years.

In addition to the regular documents, investors under this visa will be asked to provide:

- Certified check for \$250 made to the National Treasury;
- Certified Check for \$800 made to the National Immigration Service;
- Certification from an Authorized Public Accountant (CPA) attesting to the total sum invested and that the funds came from the applicant;
- Copy of the Unified Agricultural Registry's certification showing registration number, plan of action, activity that takes place on the farm, and its location;
- Public Registry certificate or lease contract of the land;
- Proof of \$60,000 investment made directly in agricultural activities or aquaculture, which can be demonstrated with:
 - Banking certification of funds or payment (mandatory);
 - State of finances, proved by audit;
 - Commercial invoices of purchases and sales;
 - Documents or vouchers of import or purchase of supplies or equipment.

Citizenship

Panama allows for dual or multiple citizenship(s) only if you were born with them; you cannot hold second passport from the country through naturalization. For example, those born in the Canal Zone while it was under U.S. control, commonly known as "Zonians," are entitled to hold both Panamanian and U.S. citizenship.

Others will be asked to renounce their prior citizenship. This is not strictly enforced by the Panamanian

government; you'll simply be asked to state your renunciation to the government, however, if they ever decided to check and realize you kept a former citizenship, your Panamanian citizenship would be revoked.

Naturalization

Panamanian citizenship is obtainable after five years of permanent residency. To qualify, you must have been in the country for at least six months of each of the five years and you will be required to show proof of this (by entry and exit stamps in your passport).

By Descent

Panama recognizes jus soli and jus sanguinis, so children born in Panama to legal residents and children born to Panamanian parent(s) abroad are eligible for citizenship.

Paraguay

Tourist Visa

Paraguay offers visa-free travel for up to 90 days for European Union member nations and other MERCOSUR countries. Visitors from the United States and Canada can obtain visas upon arrival for US \$160 and \$150, respectively; only cash is accepted.

It is advisable to check the travel requirements for your specific country, as visitors from certain nations must obtain a visa before embarking.

Residency Visas

Residency in Paraguay is about as straightforward as it gets. You don't need to make an investment or prove any amount of income; you can simply apply for residency. The application process can be done in person or with a hired preparer.

You will need to submit:

- A valid passport;
- Birth certificate, marriage license, and any other document establishing identity;
- A police report from your home country showing no criminal history;
- Identity summary from the country of origin for applicants 14 and older.

These are documents to be obtained in Paraguay:

- Applicants 14 and older need an additional identity summary issued by the Departamento de Identificaciones de la Policía Nacional (Boggiani y RI2 Ytororó);
- A certificate of good health stamped by el Ministerio de Salud Pública y Bienestar Social (Brasil y Manuel Domínguez);
- Proof of residence from the police station nearest your place of residence or justice of the peace;
- Proof of income;
- Valid entry visa (if you had to get one to enter Paraguay) as required by el Ministerio de Relaciones Exteriores (14 de Mayo y Palma);
- Two recent, passport-sized photos;
- Affidavit that conforms to article 23 of law 978/96 on immigration.

You will also need some proof of economic solvency in the form of:

- A notarized bank deposit;
- An employment offer or signed work contract from a registered business in Paraguay;
- The title for at least 10 hectares of land designated for some form of industry;
- Or depositing a minimum of \$5,000 into a local bank account.

You don't need to make an investment or prove any amount of income. You simply apply for residency. Once you have your residency, you aren't required to spend any specific amount of time in the country. You just need to renew your residency once every four years. Miss your renewal, and you simply have to pay a late fee; you don't have to start the process all over again.

If you decide to live in Paraguay, you don't need a permit to work in the country if you have your residency permit and your cédula. This is an unusual feature of residency in Paraguay.

Citizenship

Paraguay allows for dual citizenship.

Naturalization

With such an easy residency program, it's not surprising that Paraguay also has one of the best citizenship options available anywhere. After just three years of residency, you can apply for citizenship. This gives you the right to reside in Paraguay indefinitely, work, and provides a passport that allows for visa-free or visa-on arrival travel privileges in at least 114 countries (some counts have it as high as 123), including most of Europe, making it a top-notch travel document.

The required minimum physical presence to apply for citizenship in Paraguay is 183 days a year. You have to take a test in Spanish to be approved, but you don't have to be completely fluent to pass. The downside is that you have to prove your assimilation into local society. In other words, to be approved for naturalization, you have to show you have a connection to Paraguay. Simply put, to qualify for citizenship, you need to put some effort into creating some kind of life in Paraguay to help your case. Buying property in Paraguay helps... as does having friends, speaking Spanish, and spending time in the country on a regular basis. The more support you can provide to show the effort you have made to establish a connection to Paraguay, the better.

Nevertheless, while you are eligible to apply for naturalization after three years of legal residency, the approval process can take anywhere from 12 to 24 months, depending on the bureaucracy at the time of your application. The volume of applicants in the queue when you apply as well as the current mood of the Supreme Court (all naturalization applications go through the court) have an impact on how long it takes for your application to get through the system.

Even if it takes two years for your application to be approved, a total of five years to get your second citizenship (three years of residency and two years for the naturalization process) is no longer than the five years of residency requirement for most countries.

Thanks to the short residency requirement, Paraguay is one of the quickest noneconomic citizenship options available.

To maintain the citizenship, you cannot live outside the country for more than three years after obtaining it.

By Descent

Paraguay recognizes jus soli, so any child born on Paraguayan soil acquires Paraguayan citizenship at birth.

The country also recognizes jus sanguinis but citizenship isn't conferred automatically on children born outside the country; the children must be registered with the country and citizenship applied for.

Peru

Tourist Visas

As a U.S. or Canadian citizen, you're entitled to stay in Peru for 90 days on your tourist visa, and you'll be asked to show proof of return or onward travel before you depart. Tourist visa extensions are not possible, so be aware of overstaying, as this will count against you when applying for residency.

Residency Visas

While Peru offers many types of temporary visa, these are usually specific (for religious purposes, journalists, artists, students, etc.) and many more types of permanent visa, only a couple of them are feasible options for would-be expats or investors.

In terms of relevant long-stay visas, you've got two kinds, the professional visa and a *rentista* visa.

The basic requirements for any of them include:

- Application form;
- Copies of passport;
- Processing fee;
- Declaration stating you're in good health;
- Clean criminal background check;
- An original legal document proving that you receive your qualifying income regularly and permanently, issued by the country where you're earning it. This has to be authenticated by the Peruvian consulate and the Ministry of Foreign Affairs or apostilled. You also need to bring that amount into the country every month and show that it's coming in through a bank; typically they want to see that at least two months' worth of the income have been brought into the country.

Anything in a foreign language must be translated into Castilian by a certified translator.

Rentista Visa

The *rentista* is likely the easier and more useful for most expats to avail of; you've only got to prove an income of \$1,000 a month to qualify (plus \$500 for any dependents), and it is typically processed

within just a couple of months. Plus, you only need to spend a single day per year in the country to keep your status. The catch is that you can't work under this visa—it's essentially a retiree visa.

Professional Visa

If you are looking to work in Peru, you can apply for either the dependent or independent professional work visa. The dependent professional visa would apply to those being placed in Peru, think a corporate placement, or those seeking employment in a local company. For this one you'd need a company sponsor, and your labor contract has to be notarized and included with your application. You'd also need to include the company's RUC number, so they can verify the company is real and active.

The independent professional would apply to those looking to work for themselves, think online work of any kind. For this you'd only need to provide an authenticated copy of any relevant qualification materials for regulated professions: law, accounting, engineering, or medicine. In the absence of a regulating body, you'd have to get your professional title validated by a local university recognized by the Superintendencia Nacional de Educación Superior Universitaria (SUNEDU).

Independent Investor Visa

This requires a capital investment into the country (a minimum of \$30,000) and a business plan that includes a plan to create jobs for at least five Peruvians.

Citizenship

Peru allows for dual citizenship.

Naturalization

Citizenship can be acquired after just two years of permanent residency. While the residency requirement is minimal, you would not be eligible if you spend more than 183 consecutive days out of the country in a calendar year. Once you apply, the process should take about a year. You'll need to complete an interview and there is a test to pass (it would include basic elements of history and culture). You'll also need to complete an Interpol background check.

By Descent

Peru recognizes both jus soli and jus sanguinis, but children born overseas to Peruvian parents must be registered at a Peruvian embassy or consulate before the child reaches 18 years of age in order to claim citizenship. Children who have passed their 18th birthday can apply for citizenship by petitioning the immigration board.

The Philippines

Tourist Visa

Citizens from almost every country, including the United States, Canada, and the U.K., receive an automatic 30-day tourist visa upon entering the Philippines. Overstaying your visa will result in a fine of

500 pesos per month and detention.

If you wish to stay longer than 30 days, you can apply in-country with the Bureau of Immigration for a “visa waiver,” granted for 29 days, giving you a total of 59 days in the country. The total cost for this extension will come to 3,030 pesos.

You can then apply for one-, two-, or six-month extensions, which must be applied for at least a week prior to visa expiry (same form applies).

The total costs for adults applying for extensions are as follows:

- One month: 4,400
- Two months: 4,900
- Six months: 11,500 pesos

This basic entry visa can be renewed without seeking formal residency for up to 36 months for non-visa-required nationals; visa-required nationals can only stay on 24 months in this manner.

[Learn more about tourist visa extensions on the Philippines’ immigration website here.](#)

If traveling through the Philippines on the way to another country, you’ll need to apply for a transit visa (multiple-entry transit 9(b) visa) before leaving.

Balikbayans (former Filipinos) and their family members returning to the country can enter without a visa and stay for one year, provided they have a roundtrip ticket and proof of former Philippine citizenship (e.g. old Philippine passport or PSA-authenticated birth certificate).

Residency Visas

The Philippines has several programs for foreigners to enter and stay long-term, the most popular of which are the Special Resident Retiree Visas.

The application process for any Philippine visa can be tedious, as the authorities are strict about the bureaucracy. For example, all applications must:

- Be submitted in duplicate (both must be originals);
- Be written in capital letters;
- Have no blanks (put N/A if not applicable);
- All documents must be submitted in the order in which they are listed on the requirement checklist;
- All documents must be submitted in legal size folder (8½ x 14 in.);
- All foreign-issued documents (e.g. birth, marriage, death certificates) must be original and authenticated by the Philippine Foreign Service Post (FSP) or by the Department of Foreign Affairs (DFA) if issued by the local Embassy in the Philippines.

All documents must be originals or notarized and translated into English if written in another language.

If applying with dependents, you’ll need to submit the following for each person:

- Completed application form for Non-Immigrant Visa;
- Photocopy of the dependent's passport bio-page and latest admission with valid authorized stay;
- Proof of relation to the applicant;
- Bureau of Immigration Clearance Certificate;
- Original or certified true copy of Bureau of Quarantine Medical Clearance (only if applicant is a national of certain countries).

Special Resident Retiree Visas (SRRVs)

More than 27,000 foreigners have retired to the Philippines under the Special Resident Retiree Visa, or SRRV. The Philippine government is actively promoting their country as an attractive place for expats, and offers several excellent incentives to prospective retirees, including permanent residency, duty-free importation of household belongings, and the ability to work or go to school.

There are four types of SRRV visas...

1. The most basic is the **SRRV Smile**, which allows individuals to remain in the Philippines for as long as they want provided they deposit \$20,000 in a Philippine bank and keep it there for the duration of their stay. This visa is available to anyone who is 35 years old or older. The deposit is fixed and may not be converted into an investment for a long-term lease or condominium purchase.
2. The **SRRV Classic** differs from the SRRV Smile in that you can use your funds to purchase a condominium or a long-term property lease. Applicants age 35 to 49 will need to deposit \$50,000 in a Philippine bank or purchase a ready-to-occupy condominium costing \$50,000 or more. Applicants age 50 or above need to invest only \$10,000 if they have an individual pension of at least \$800 per month. A couple would need a pension income of at least \$1,000 per month. Applicants who are at least 50 years old who cannot meet the pension requirements can still qualify for the SRRV Classic visa by maintaining a deposit of at least \$20,000 in a local bank.
3. The **SRRV Human Touch** offers the benefits of permanent Philippine residency to any retiree with a preexisting, non-contagious medical condition who is in need of ongoing medical care or services. The minimum investment amount is just \$10,000 for any applicant age 35 or older, and the conditions are the same as for those in the SRRV Smile program. Human Touch applicants must be able to show a pension of at least \$1,500 per month and show proof of health insurance. This makes residency the Philippines a great option for people with disabilities or chronic medical conditions.
4. The **SRRV Courtesy** visa is for individuals 50 years old or older who are either former citizens of the Philippines or ambassadors or diplomats who have served in the Philippines. The terms and conditions for the courtesy visa are the same as for the SRRV Classic program.

Regardless of what type of SRRV visa you take, you'll enjoy generous benefits that include tax-free importation of up to \$7,000 worth of household belongings within the first 90 days of the visa, exemption from paying travel taxes at the airport, and the ability to have a driver's license, bank account, and all the other amenities that come with being a full-time resident of the Philippines. Retirees who have any of the four SRRV visas are allowed to remain in the Philippines for as long as

they want without needing to re-qualify or leave the country for any reason. If you do want to leave the country, though, you can come and go as you wish.

Your overseas pension or social security is exempt from Philippine taxes, and any interest earned on bank deposits may be withdrawn at any time. If you ever decide to relinquish your Philippine residency status, your entire qualifying deposit is returned to you.

[The application process for SSRV visas is simple and can be completed online here.](#)

There is no need to hire an agent for assistance. Retirement Authority representatives will even pick you up at the airport and provide you with free assistance in getting a driver's license, employment permits, bank accounts, and whatever else you may need to get settled.

[Read more about the SSRV programs here.](#)

Senior citizens of 60 years and older may qualify for the Senior Card. This government-issued card provides seniors with sizeable discounts on almost everything, from utility and hospital bills to groceries, medicine, restaurants, and entertainment. Almost all goods and services are discounted by 20% and seniors receive a 5% discount on their utility bills. Although the card was originally reserved for Filipino citizens, foreigners who are living in the Philippines with a permanent residency visa are also eligible to apply for the Senior Card.

Special Resident Retiree Visa holders cannot hold property in the Philippines in their own name. However, if he/she is legally married to a Philippine citizen, he/she may construct a residential unit on a parcel of land owned and/or registered in the name of the Philippine spouse.

Special Investor's Resident Program (SIRV)

The Special Investors Resident Visa (SIRV) enables foreigners to reside in the Philippines for an indefinite period of time for an investment of at least \$75,000 in a sustainable enterprise.

The visa is valid for a single probationary year, during which the holder has multiple-entry privileges and is exempted from payment of exit clearance certificate and special return certificate. At the end of the year, the visa can be extended indefinitely. SIRV holders can also import household goods and other personal effects duty-free.

The visa filing fee is \$300, and the remaining administration costs will come to 2,250 pesos. The ID card itself then costs 2,000 pesos per person.

To qualify for an SIRV, the applicant must be at least 21 years of age and:

- Must not be a threat to the Philippines' national security;
- Must not have been afflicted with a loathsome/contagious disease;
- Must not have been institutionalized for a mental disorder/disability.

You'll need the following documentation:

- BOI Form for Principal Applicant;
- BOI Form for Dependents;
- Complete Personal History Statement;
- Deed of Undertaking (must be signed and notarized);
- Police Clearance (accomplished abroad and duly authenticated by the Philippine embassy);
- Clearance from the National Bureau of Investigation's (NBI) Interpol Division, valid for 6 months;

- Medical Certificate (must be authenticated by the Bureau of Quarantine and the Dept. of Health);
- Birth certificate;
- Marriage contract (if applicable);
- Proof of Remittance from the Development Bank of the Philippines;

[Learn more about the SIRV visa here.](#)

Special Visa For Employment Generation (SVEG)

The SVEG is issued to qualified foreigners who employ at least 10 Filipinos in a lawful and sustainable enterprise, trade or industry. (Housekeepers, household workers, domestics, nannies, cooks, guards, caretakers, and the like do not count.)

The visa is valid for a single probationary year, during which the holder has multiple-entry privileges and is exempted from payment of exit clearance certificate and special return certificate. At the end of the year, the visa can be extended indefinitely.

However, SVEG holders will be required to pay annual report fees every first 60 days of every year.

Fees are as follows:

PRINCIPAL	DEPENDENT SPOUSE	DEPENDENT CHILDREN UNDER 16	DEPENDENT CHILDREN UNDER 14
Php 29,330.00	Php 29,330.00	Php 29,330.00	Php 29,330.00

To apply, you'll need to submit:

- Request letter from applicant addressed to the Commissioner stating:
 - o The applicant will employ at least 10 full-time Filipino workers or employees on a regular basis; and/or
 - o In case of rehabilitation, the investment is intended for rejuvenation of a business activity, investment, enterprise, or industry, which enabled the retention of at least 10 Filipino workers or employees on a regular basis who without said investment would suffer loss of employment;
- Completed application form;
- Photocopy of passport bio-page and latest admission with valid authorized stay;
- For Corporations or Partnerships, photocopies of the following:
 - o Securities and Exchange Commission (SEC) Certificate of Registration;
 - o Articles of Incorporation;
 - o General Information Sheet (GIS) for the current year stamped received by the SEC;
- For Single Proprietorships, photocopy of Department of Trade and Industry (DTI) Certificate of Registration of Business Name;
- Certified true copy of the Alien Employment Permit (AEP) issued by the Department of Labor and Employment (DOLE) if the applicant foreign national is elected or appointed to occupy a position in the company;
- DOLE Certification that it's the applicant's business
- Filipino workers on a regular basis;
- Valid Medical Certificate from the Bureau of Quarantine;
- Sworn statement by the applicant certifying:
 - o The names and addresses of the Filipinos employed by them;

- o That he/she undertakes to pay PhilHealth and SSS contributions;
- o That no employee is receiving salary below the minimum wage;
- Valid National Bureau of Investigation (NBI) Clearance, if application is filed six months or more in the Philippines;
- Bureau of Immigration Clearance Certificate.

[Download the application form here.](#)

Treaty Trader/Treaty Investor Visa

A foreign investor from the United States, Japan, or Germany is entitled to enter the Philippines as a “treaty trader,” as these countries all have agreements in place with the Philippines for the admission of treaty traders or investors. The term “treaty trader” is meant to include any treaty investor or an alien employed by a treaty investor in a supervisory/executive position.

In order to qualify, your intention must be to carry out trade or commerce or to develop and direct a new enterprise in the Philippines. The visa can be valid for one or two years, the costs for which are as follows:

VALIDITY	PRINCIPAL	DEPENDENT SPOUSE	DEPENDENT CHILDREN UNDER 16	DEPENDENT CHILDREN UNDER 14
1 Year	Php 9,620.00	Php 8,120.00	Php 7,870.00	Php 7,370.00
2 Years	Php 13,650.00	Php 11,950.00	Php 11,700.00	Php 11,200.00

It can also be extended for an additional one- or two-year period for the following costs:

VALIDITY	PRINCIPAL	DEPENDENT SPOUSE	DEPENDENT CHILDREN UNDER 16	DEPENDENT CHILDREN UNDER 14
1 Year	Php 6,550.00	Php 5,850.00	Php 5,850.00	Php 5,850.00
2 Years	Php 10,580.00	Php 9,680.00	Php 9,680.00	Php 9,680.00

You’ll need to submit the following:

- Request letter from applicant addressed to the Commissioner;
- Completed application form for Non-Immigrant Visa;
- Photocopy of the applicant’s passport bio-page and latest admission with valid authorized stay;
- For Corporations or Partnerships, photocopies of the following:
 - o Securities and Exchange Commission (SEC) Certificate of Registration;
 - o Articles of Incorporation;
 - o General Information Sheet (GIS) for the current year stamped received by the SEC;
- For Single Proprietorships, photocopies of the following:
 - o Photocopy of Department of Trade and Industry (DTI) Certificate of Registration of Business Name;
 - o Mayor’s Permit;
- Photocopy of latest Income Tax Return (ITR) with the corresponding proof of payment (official receipt, bank teller’s validation slip, BIR’s eFPS payment details’ print-out or other similar evidence);
- Employment Contract, Secretary’s Certificate of Election, Appointment, Assignment, Secondment or Deployment of applicant, or equivalent document indicating duration of employment, compensation and other benefits, and scope of duties;
- Board Resolution (if the signatories of the letter of application and employment contract are other than those appearing in the Articles of Incorporation and in the latest GIS);
- Bureau of Immigration Clearance Certificate;

- Original or certified true copy of Bureau of Quarantine Medical Clearance (only if applicant is a national of certain countries).

[Download the application form here.](#)

Citizenship

The Philippines allow dual citizenship for their own citizens if a Filipino by birth has been naturalized in another country, but requires naturalized foreigners to formally renounce their former citizenships. You may be able to claim dual citizenship if you can prove Filipino ancestry.

Naturalization is also based on reciprocity. If the country where you currently hold citizenship (excluding the U.S.) does not allow Filipinos to become citizens, you will not be granted citizenship. As a Filipino citizen, you’d be able to purchase land in the country and engage in business, which foreigners cannot do.

Naturalization

It’s possible to seek naturalization in the Philippines after 10 years of continuous (uninterrupted) residency.

You must also meet the following requirements:

- Must be over the age of 21 on the day of the hearing of the petition;
- Must be of good moral character, believe in the Philippine Constitution, and have conducted yourself irreproachably during the period of residence—both in relation to the constituted government and the immediate community;
- Must own real estate in the Philippines worth at least 5,000 pesos or have some known lucrative trade, profession, or lawful occupation;
- Must be able to speak or write English, Spanish, Filipino, or any of the country’s principal languages;
- Must have enrolled any children of school age in a public or private school recognized by the Bureau of Public Schools (where Philippine history, government, and civics are part of the curriculum) during the entire period of residence.

SRRV OPTIONS	SRRV SMILE For Active / Healthy Retirees	SRRV CLASSIC For Active / Healthy Retirees	SRRV COURTESY / EXPANDED COURTESY For Former Filipinos / Diplomats	SRRV HUMAN TOUCH For Ailing Retirees
Qualified Nationality	Any foreign national not included in the Excluded Classes under Section 29 of the Immigration Act of 1940.			
Age Qualification & Visa Deposits	35+ Years Old = \$20,000	35 to 49 Years Old = \$50,000 50+ years old: A. With Pension = \$10,000 B. Without Pension = \$20,000	Former Filipinos: 35+ Years old = \$1,500.00 Foreign Nationals: 50 Years old & Above = \$1,500.00	35+ Years old = \$10,000

Dependents	<p>Principal may be joined by dependents (spouse and children</p> <p>Spouse - should be of legal age and the legitimate spouse of the Principal applicant.</p> <p>Child - legitimate or legally adopted child by the Principal, who must be unmarried and below 21 years old.</p> <p>The visa deposits are for the principal retiree and 2 dependents. An additional visa deposit of \$15,000.00 is needed for each additional dependent, in excess of two. The additional visa deposit is waived for Former Filipino citizens.</p>			Principal may be joined by only one dependent, either by the spouse or by the child.
PRA Designated / Accredited Bank(s)	Development Bank of the Philippines (DBP) Allied Bank, Philippine National Bank (PNB), Banco de Oro (Pacific Star Branch Only), Bank of China, Korea Exchange Bank, Yuanta Savings Bank, Unionbank.			
Convertibility of Deposits	<p>* Must be maintained with the PRA Designated/ Accredited Bank and may only be withdrawn upon cancellation of the SRRV or to satisfy end of terms needs or catastrophic obligations.</p>	<p>* May be used for investment/s in RFO Real Estate Properties;</p> <p>* Investment value must be at least \$50,000</p>	<p>* May be used for investment/s in RFO Real Estate Properties;</p> <p>* Investment value must be at least \$50,000</p>	<p>* Must be maintained with the PRA Designated/Accredited Bank and may only be withdrawn upon cancellation of the SRRV or to satisfy end of terms needs or catastrophic obligations.</p>
Documentary Requirements	<p>* Original of the valid Passport with valid/updated tourist visa in the Philippines (Tourist Visa sponsored by Travel Agency/Tour Operator is NOT allowed);</p> <p>* Accomplished PRA Application Form;</p> <p>* Original of the Medical Clearance;</p> <p>* Original of the Police Clearance from country of origin;</p> <p>* NBI Clearance (if applicant has stayed in the Philippines for more than 30 days from last date of entry prior to application of SRRV);</p> <p>* Photos (12 pieces of 2"x2");</p> <p>* Proof of Relationship for joining dependents.</p>			

Additional Documentary Requirements		SRRV Classic with Pension *Certificate of Retirement Benefits, equivalent to at least \$800/month (single applicant) or \$1,000/month (couple.	<p><u>Former Filipinos</u> * NSO Birth Certificate or Old Philippine Passport</p> <p>SRRV Courtesy * Certificate of Employment stating position and duration of employment</p> <p>SRRV Expanded Courtesy * Certificate by the concerned agency/ organization pertaining his/her achievement</p> <p>* Proof of monthly pension or any other similar benefits of at least \$1,000</p>	<p>* Medical Certificate showing pre-existing medical condition;</p> <p>* Certificate of Retirement Benefits, equivalent to at least \$1,500;</p> <p>* Health Insurance Policy acceptable in the Philippines.</p>
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If your spouse is a Philippine citizen, you only need to live in the Philippines for five years before qualifying for citizenship.

By Descent

The Philippines recognize jus sanguinis, so children born to at least one Filipino parent automatically acquire citizenship, even if born abroad. If born outside of the Philippines, though, a report of the birth must be completed by the parent, nurse, or doctor, notarized, and filed with the Department of Foreign Affairs or with the civil registry at a consulate.

[Read more about citizenship on the Philippines' immigration website here.](#)

Portugal

Tourist Visa

U.S., Canadian, Australian, and U.K. passport holders traveling to Portugal for stays of up to 90 days do not require a visa. The short-term stay permit is valid for a period from 90 days up to a year.

Portugal is party to the Schengen agreement, which eliminates all internal border controls between the participating countries: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland.

To enter one Schengen country is to gain up to 90 days of continuous travel between the member states. That is, if you spend 90 days in Portugal, you'll need to leave the Schengen Zone entirely in order to be granted a new tourist visa to enter any other Schengen country.

Once you are in a Schengen country, you do not show your passport when you cross the borders. If you are coming for business or tourism, you don't need to request a visa for the initial entry into the Schengen area, but you must have a passport valid for three months beyond the proposed stay (e.g., for a two-week trip, the passport must be valid for four months; for a two-month trip the passport must be valid for five months).

Residency Visas

To stay longer than 90 days, you need to apply for residency. Portugal offers a number of different residency options.

Most retirees use the Passive Income Earner Residence (D7) Permit to live here long-term.

To qualify, you need to prove you receive 1,500 euros per month in passive income, and you need to commit to spending 180 days per year in the country.

Note that spending that amount of time in Portugal triggers tax residency. This is by design with the D7 visa. This doesn't mean that you'll have a huge local tax bill, however.

D7 residence permits are valid for an initial two-year period of time and then can be extended for another three-year period.

After five years with a residence permit, you can apply to become a permanent resident of Portugal, apply for citizenship, or continue renewing your residence permit.

You will need:

- A valid passport with at least two blank pages that is valid for at least another six months;
- Two current passport photos;
- A notarized letter from an employer stating the duration of employment (if you intend to get a job in Portugal);
- Proof of health insurance;
- Police clearance certificate (criminal background check)

Portugal still offers a golden visa program that allows non-EU citizens to gain residency through investment (capital transfer or business investment—see below).

Another option for getting residency in Portugal is the digital nomad visa. To qualify for this, you need to prove you receive 3,040 euros in monthly income. It allows you to live in Portugal for one year at a time.

[For assistance with residency in Portugal, contact our recommended immigration attorney in the country here.](#)

The Golden Visa Program

Portugal still offers a golden visa program that allows non-EU citizens to gain residency through investment (capital transfer or business investment).

The Golden Visa Program was launched by the Portuguese authorities in October 2012. This program, aimed at attracting foreign investment to Portugal, grants visas to non-EU citizens who invest in the country. This residency permit enables investors and their family members to enter and live in the country and to freely travel within the whole Schengen area. Perhaps the biggest advantage is that there are minimal requirements for remaining in the country, namely 7 days in the first year and a total of 14 days in each of the subsequent two-year periods.

You can invest as little as 250,000 euros and gain residency, including visa-free travel in the Schengen area. This also puts you on the path to citizenship in as little as seven years.

Citizenship

Portugal allows for dual citizenship.

Naturalization

Anyone with six years of official residency is entitled to apply for Portuguese citizenship. You must also prove “sufficient knowledge” of Portuguese, as well as “effective links to the national community.”

Those with Portuguese grandparents can skip the residency requirement when being naturalized.

By Descent

Portugal recognizes jus sanguinis as well as jus soli in certain circumstances. Parents must have been legally resident in the country for five years in order to seek citizenship for their children born in the country; children born in Portugal to parents on tourist or short-stay visas are ineligible to seek citizenship.

Children born to Portuguese parents overseas must be registered with the country or declare their desire to obtain citizenship in order to gain it. This step can be skipped if the child has a Portuguese parent and grandparent.

Children and grandchildren of Portuguese citizens that have their birth registered with the civil registry and indicate they want to be recognized as citizens are accepted under this liberal arrangement.

Individuals from the former Portuguese colonies of Macau, East Timor, and Estado India can apply for citizenship, too.

Even more recently, Portugal began granting citizenship to persons of Sephardic Jewish ancestry who had been expelled during the inquisitions; applicants may be approved regardless of their current religious status as long as they can establish their family history in the region.

[For assistance with residency in Portugal, contact our recommended immigration attorney in the country here.](#)

Slovenia

Tourist Visa

U.S. and Canadian citizens can enter Slovenia for up to 90 days on a tourist visa. As a member of the Schengen Zone, you'd have to visit a non-EU member country in order to renew your tourist visa. To be able to stay in Slovenia longer than 90 days, you'll need to apply for a temporary-stay visa.

Schengen Zone Member

Slovenia is party to the Schengen agreement, which eliminates all internal border controls between the participating countries: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland.

To enter one Schengen country is to gain up to 90 days of continuous travel between the member states. That is, if you spend 90 days in Slovenia, you'll need to leave the Schengen Zone entirely in order to be granted a new tourist visa to enter any other Schengen country.

Once you are in a Schengen country, you do not show your passport when you cross the borders. If you are coming for business or tourism, you don't need to request a visa for the initial entry into the Schengen area, but you must have a passport valid for three months beyond the proposed stay (e.g., for a two-week trip, the passport must be valid for four months; for a two-month trip the passport must be valid for five months).

Residency Visas

Slovenia doesn't offer any kind of retiree residency program, nor does it offer the option to qualify by proving the ability to sustain yourself through your own income, as most other countries in the EU.

To qualify for residency here you need to make an investment into the country either through buying real estate (for a minimum of 50,000 euros), by forming a local corporation (for a minimum of 10,000 euros), or starting a local business of some kind. It used to be easy to gain residency with just the formation of a corporation, but it's gotten more difficult in recent years to form one, and it's no longer a recommended path to long-term residency.

The property purchase option is the most straightforward, which means if you move here permanently, you'll have to make an investment of at least 50,000 euros.

Spouses and children under the age of 18 can be included in the application (it's not typical to allow adult dependents, but sometimes if a good case is made an exception is granted).

The process for residency must be started in your home country. You'll need to apply for temporary residency on the basis of your property purchase; this visa must be renewed after the first year, then after the two, and finally after the next five. After five years of temporary status, you'll be eligible to apply for a permanent visa.

We recommend using a lawyer to guide you through the process and make sure everything runs smoothly.

Economic Residency

Or if you're interested in starting a business, the country welcomes entrepreneurs. You can apply for a residency visa that also grants the right to work as an employed or self-employed person, but you'll need to either show an offer of employment or a business plan.

Establishing a business in Slovenia is easy, the process takes about two weeks, and no industry is off limits to foreigners. The country ranks 33 out of 189 countries for ease of doing business.

To gain residency through a corporation, you'll need to open an LLC and put a minimum of 7,500 euros into it, the money stays there until you get a certification from the bank saying the LLC holds the required amount, and it's then transferred into your corporation. The cost of set up will come to about 3,500 euros, so the all-in costs is about 10,000.

But then you've got to do something with the corporation—it can't just sit idle.

Citizenship

Anecdotally, citizenship is handed out rarely unless you've made significant contributions to the country. Granted at the complete discretion of the government, you could meet all the requirements and still be rejected. Plus, if you're naturalized here you'll be asked to renounce your prior citizenship, and they enforce it.

Naturalization

The requirements to be eligible for Slovenian citizenship through naturalization are steep. After you've been a resident in Slovenia for 10 years, you're eligible to apply (unless you're married to a Slovenian, then it's faster).

You'll need to pass a Slovenian language test, and you cannot have left the country for more than 60 days out of each year.

As well as proving you're financially viable and have a local bank account, the government will look deeply at your personal history in Slovenia—checking in on local friends, that you've joined groups or have hobbies, how you spend your money locally, etc.

As the Ministry of the Interior states, "Naturalisation is based on the genuine bond between the individual and the state..." And they want to see proof of that bond.

By Descent

Children and grandchildren of at least one Slovenian parent are eligible to seek citizenship, as are spouses of citizens, but even first and second generation Slovenians need to prove some cultural tie to the country, for example, through clubs or language schools, etc.

Slovenia allows for dual citizenship for citizens by decent, but not those by naturalization.

Spain

Tourist Visa

U.S., Canadian, Australian, and New Zealand citizens do not need a tourist visa to enter Spain and stay for 90 days, though many other non-EU citizens do. If you do need to apply for a tourist visa, they are issued by the Spanish Embassy in your home country; it does not permit the holder to work or to stay longer than three months.

If you wish to stay longer than 90 days (for tourism purposes) you may apply for an extension at the local Foreigners Office (*Oficina de Extranjeros*) or police station where you are staying, but at least three weeks before the end of your initial three month stay.

Schengen Zone Member

Spain is party to the Schengen agreement, which eliminates all internal border controls between the participating countries: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland.

To enter one Schengen country is to gain up to 90 days of continuous travel between the member states. That is, if you spend 90 days in Spain, you'll need to leave the Schengen Zone entirely in order to be granted a new tourist visa to enter any other Schengen country.

Once you are in a Schengen country, you do not show your passport when you cross the borders. If you are coming for business or tourism, you don't need to request a visa for the initial entry into the Schengen area, but you must have a passport valid for three months beyond the proposed stay (e.g., for a two-week trip, the passport must be valid for four months; for a two-month trip the passport must be valid for five months).

Residency Visas

Temporary Residency

Anyone arriving in Spain with the intention of staying longer than three months requires a Residence Visa (*Visado de Residencia*). This must be requested from and issued by the Spanish Embassy of the

applicant's home country, before departure for Spain. It is different from the standard three-month tourist visa in that it allows the holder to begin the residency application process. Application for residency is not typically done with a tourist visa.

A temporary residency permit allows you to stay in Spain for a period of 90-days to five years, and you can renew the residency permit once it expires.

The residency permit can be applied for within three months of arriving in Spain, but it is highly recommended that you plan for residency before leaving your home country. Many of the documents needed to process your application may only, or more easily, be obtained in your home country. Some of these documents also need to be authenticated by the Spanish consulate in your home country, before they will be accepted.

If you are beginning the application process in your home country, you need to submit, along with the necessary application forms, your original passport plus a copy of each page, marriage certificate if applicable, passport photos, proof of lodging in Spain, application or visa fees, medical certificate, police background check, and proof of medical insurance.

All documents must be translated by a certified translator. One or two copies of each document may also be required, so it is best to have them on hand.

You will be given a receipt proving your application has been submitted. This receipt serves as proof of your legality in the country. The receipt is valid for two months and renewable until the application process is complete and you receive your residency card.

Americans who apply for official residency in Spain will need to supply local authorities with a criminal record check from the United States. Spanish officials will only take those performed by the Federal Bureau of Investigation. This process often takes 15 weeks or more given the FBI's backlog.

A NIE (*Número de Identidad de Extranjero*) is a number the immigration service issues once you obtain residency (you will find the number on your Residency Card). This is your identification number in Spain. It is needed in order to file taxes, establish a business, open a bank account, and for almost all other forms you fill out. Both EU citizens and non-EU citizens get issued a NIE.

Permanent Residency

If you wish to stay in Spain for longer than the 90-day tourist stay, you must apply for the Residence Visa (*Visado de Residencia*) before leaving your home country. Although this is the same length of stay as the tourist visa, it is different in that it is the first official stage in the residency application process.

Once you are in Spain with your *Visado de Residencia*, and assuming you wish to stay on past the three months given, you must apply for a Residency Card, the *Tarjeta de Residencia*, within 30 days of arriving. You do this at your local *Oficina de Extranjeros*.

You will need a host of documents to support your application. The minimum will include:

- Valid passport and photocopy,
- Three passport-size color photographs,
- Completed application form and three copies,

- Proof of address in Spain,
- Receipt for payment of the administration fee, stamped by the bank where you paid.

In addition, you should take the original and two copies of:

- Proof of financial resources (i.e. pension income),
- Proof of a clean criminal record (*Certificado de Antecedentes Penales*);
- Medical certificate,
- Consular inscription (a letter from the home Consulate),
- Proof that the applicant has medical insurance cover in Spain.

It may take three to four months for the *Tarjeta de Residencia* to arrive. It will be valid for one year and is (officially) renewable for up to five years (though many expats stay for much longer).

Some people handle all this paperwork without any problems. However, if your Spanish is rusty or new, we would advise you to get help.

The Golden Visa

Spain's government has announced that the Golden Visa programme, which grants residency to non-EU nationals who invest in real estate, is no longer available (as of April 2, 2025). Applications submitted before this date may still be processed under the laws in effect before the deadline.

Citizenship

Spain only allows dual citizenship only for by-birth Spaniards (who must declare their intention to retain their Spanish citizenship within three years of obtaining the new nationality; this is waived only for those of any Iberoamerican country, Andorra, Philippines, Equatorial Guinea, Portugal, and any other country that Spain may sign a bilateral agreement with).

Naturalization

You may apply for citizenship after 10 years of permanent residency in Spain.

Foreigners naturalized in Spain will be asked to renounce their former citizenship unless a natural-born citizens of any Iberoamerican country, Andorra, Philippines, Equatorial Guinea, or Portugal.

By Descent

Spain recognizes jus sanguinis, so children born to at least one Spanish parent can claim Spanish citizenship.

From Oct. 2015 to Oct. 2018 (with a provision for an additional one-year extension to Oct. 2019 if needed), Spain has made a temporary allowance for an easier path to naturalization for persons of Sephardic Jewish ancestry who had been expelled during the inquisition. Through this route, no residency time is required and the person is not required to renounce their former citizenship. Applicants may be approved regardless of their current religious status as long as they can establish evidence of their Sephardi origin, an active connection with the country, and pass examinations in Spanish language and culture.

Thailand

Tourist Visa

Citizens of the United Kingdom, United States, Canada, and 48 other countries and intend to stay for fewer than 30 days, do not need a visa to enter Thailand.

If you enter Thailand by air without a visa, you are allowed to stay for 30 days per visit. If you enter by land without a visa, you are allowed to stay for 15 days per visit.

If you enter Thailand without a visa, you cannot remain in the country for more than 90 days during any six-month period, counting from the date of first entry. After 90 days, you must apply for a new visa at a Thai embassy outside of the country.

You must pay a Passenger Service Charge in Thai baht when you depart from any of Thailand's international airports. This charge is now included in airline ticket prices at Bangkok's main airport, Suvarnabhumi International Airport.

When you enter the country, Thai Immigration stamps your passport with the date your authorized stay will expire. If you remain in Thailand beyond this date without getting an official extension, you will be assessed an immediate cash fine of 500 baht per day, up to a maximum of 20,000 baht, when departing Thailand. Any foreigner found by police to be out of legal status prior to departure (during a Thai immigration "sweep" through a guesthouse, for example) will be jailed, fined, deported at his or her own

expense, and may be barred from re-entering Thailand.

Travelers who wish to stay longer may apply for extension of stay at offices of the Immigration Bureau in Bangkok, located at Government Center B, Chaengwattana Soi 7, Laksi, Bangkok 10210, or at an Immigration office located in the provinces.

You must fill out an application form, submit two passport photos, completed cover page and credit card authorization form, a copy of airline tickets or travel itinerary, and a copy of a recent bank statements or other proof of adequate income for your stay. Thailand considers \$500 per person or \$1,000 per family to be adequate income. The extended visa is usually valid for three months from the date issued.

Note that any foreigner in Thailand without a permanent residency must report their stay every 90 days at any Office of the Immigration Bureau or Police station.

Residency Visas

10-Year Non-Immigrant Visa

Citizens of the United States, Canada, Japan, Australia, Denmark, Finland, France, Germany, Italy, Netherlands, Norway, Switzerland, Sweden, Great Britain and Northern Ireland aged 50 and over can apply for this five-year visa, which is renewable for a further five years.

You can meet the income requirements in one of two ways:

- i. Make a bank deposit of at least 3,000,000 baht in a Thai bank;
- ii. Or make a 1,800,000 baht bank deposit and prove an annual income of at least 1,200,000 baht.

The bank deposit must be kept for one year, after that amount to be kept may be reduced to THB 1,500,000, under certain conditions.

This visa does not entitle you to work, nor will it qualify you for permanent residency.

Dependents cannot be included in the application for this visa. Spouses and children must either qualify for this visa for themselves, or apply for the O-A long-stay visa explained below.

Long-Stay “O-A” visa

This visa will allow you to stay for up to 12 months from date of entry. You must be at least 50 years old to apply.

To apply, submit your passport (it needs to have a validity of 18 more months), three copies of completed visa application form, three passport-size photos, a personal data form, a recent bank statement showing a deposit of at least 800,000 baht or a guaranteed monthly income of 65,000 baht, a police record check, and a medical certificate. You may submit their application at the Royal Thai Embassy or Royal Thai Consulate-General in your home/residence country or at the Office of the Immigration Bureau in Thailand located in Government Center B, Chaengwattana Soi 7, Laksi, Bangkok 10210.

At the time of writing, the visa fee stands at 2,000 baht for single entry, and 5,000 baht for multiple entries. If you want to leave Thailand and return during the validity of the visa, you must apply at the

Immigration Office for a re-entry permit before departure.

If you wish to extend your stay past 12 months, you'll have to submit a request for extension of stay at the Office of the Immigration Bureau with documented evidence of money transfer, a deposit account in Thailand, or an income certificate (or an income certificate plus a deposit account) showing an amount of not less than 800,000 baht. A one-year extension of stay will be granted at the discretion of the immigration officer to the foreigner as long as he/she meets the above requirements.

Thailand Investment Visa

You can get a Thai long-term investment visa regardless of your age or income. The minimum investment amount is 10 million Thai baht. Investment visas are valid for one year and can be extended.

The requirements for a one-year investment visa are as follows:

- Invest 10 million baht into a Term Savings account with an approved government bank; or
- Invest 10 million baht into government bonds; or
- Invest 10 million baht into the purchase or lease of a condominium for not less than three years; or
- Invest 10 million baht into a combination of a savings, bonds, or property.
- The investment must be for a period of not less than three years.
- The money must have originated from overseas.

If you want to purchase a condo for the purpose of securing an investment visa, you will need to provide the title deed of the property, the sales contract, the tax receipt, and your passport.

The easiest way to get an investment visa is to first enter Thailand with a single entry tourist visa. Then, open a bank account at a government bank (either Krung Thai or Government Savings Bank). Next, transfer 10 million baht into the account from overseas. Be sure to get an official letter from the bank that confirms your account balance and verifies that the money originated from overseas.

Next, go to immigration and apply for a change of visa status based upon your proposed investment. You will be issued a 90-day, non-immigrant "O" visa that can be extended to one year after you have been in the country for 60 days. At this point, you can shop for a condo. If the total lease or purchase price is less than 10 million baht, you can put the remainder into a fixed term account or government bonds. After one year, when it is time for your visa to be extended, you'll have no difficulties once evidence of your investment is supplied.

Thai Investor Visa

As of January 2018, Thailand made available a new type of investor via targeting highly skilled professionals, entrepreneurs, and investors.

Eligible investors can choose to invest in one of 10 high-tech industries approved by the Board of Investment, including the next generation of auto production, high-income tourism and medical tourism, smart electronics, efficient agriculture and biotechnology, food innovation, robotics, aerospace, bio-energy and biochemical, digital, and health care.

Medical personnel, researchers, and aviation engineers who apply to work in Eastern Economic Corridor projects (EEC) are also eligible for this visa, allowing them to work without applying for a work permit.

Successful applicants will be granted visas for two to four years depending on the industry in which they invest. Spouses and children may also be included in this visa at no additional cost. Holders of this visa only need to report to authorities annually as opposed to every 90 days.

Other Visa Types

You can get a Multiple Entry Type “O” Visa, regardless of your age. This visa is valid for 12 months, and requires that the holder exit and enter Thailand at least every 90 days in order to get a new entry stamp. The stamp allows you to stay for another 90 days. If you exit Thailand right before your 12-month visa expires, you will be granted an additional 90 days. In effect, this gives you a total of nearly 15 months in Thailand. The Multiple Entry Type “O” Visa cannot be issued from within Thailand. It is best to apply through the Thai Embassy or consulate in your home country or your country of residence. The Type “O” visa is the one that is most commonly used when a spouse is not yet 50 years old and does not qualify for a retirement visa.

There are other ways to legally live long-term in Thailand. Employment visas, student visas and investor visas are available to applicants who meet the necessary requirements.

Used household belongings can be imported duty-free as long as you have a visa that is valid for one year and they arrive in Thailand within six months of your initial entry. Otherwise, a 20% duty and 7% VAT will be assessed.

Permanent Residency

The Non-Immigrant Visa “O-A” does not give permanent residency. Only 100 people each year of each nationality are granted permanent residency, and having held a valid work permit for three years prior to the application is one of the requirements. You also cannot have any defaults (overstays or other infractions). If you have lived in Thailand with a non-immigrant “O-A” retirement visa, you are not eligible to apply for permanent residency.

Additionally, you are required to have had three consecutive one-year visa extensions, earn 30,000 baht per month if you have been married to a Thai national for five years, or 80,000 baht per month if you are single. You must provide three years of income tax statements when you submit your application.

The fee for the permanent residency visa is 7,600 baht.

To apply for permanent residency, you must live in Thailand on a non-immigrant visa for three consecutive years.

There are several categories under which one can request Thai residency: investment, employment, humanitarian reasons, or expert.

For the investment-based residency you need to meet the following criteria:

1. You need to bring in the country for investment purposes at least 10 million baht, and this must be certified with a letter issued by the commercial bank in Thailand which reveals evidence of financial remittance into Thailand; and
2. Investment made must be of an interest of national economy in one of the following forms:

- a. Investment made in a limited company or public company with documentary evidence certified by state authority concerned; Such business must not be discrepancy to national peace and order, culture or people's morality;
- b. Investment in state enterprise bonds;
- c. Investment in the stock market such as ordinary share, bond, preference share or investment unit etc., with a condition that such investment must be approved or certified by the Stock Exchange Commission and documentary evidence of such asset is required to be furnished along with the application.

By the end of September of each year, the foreign national who was granted with residential permit must submit documentary evidence of one's investment acquisition to the Immigration Commission or the authorized official. This has to be done for three consecutive years starting from the day the residential permit is granted.

The documents you will need to apply for this type of visa are the following:

- Application form (TM.9) ([download it here](#));
- Health certificate from a government hospital, issued within three months ([download it here](#));
- Certificate of no criminal record from the applicant's domicile, which must be officially certified by Thai consulate in that country or the applicant's national embassy located in Thailand, translated into Thai and certified by the Official of Department of Consular Affairs, Ministry of Foreign Affairs, Kingdom of Thailand;
- Copy of the applicant's educational certificate, officially certified by the national embassy located in Thailand, translated into Thai and certified by the Official of Department of Consular Affairs, Ministry of Foreign Affairs, Kingdom of Thailand;
- Letter of employment history from the Office of Foreign Workers Administration, Department of Employment Library ([download it here](#)) and copy of all of the applicant's work permit(s)
- The employment certification letter for the past two years, from the applicant's work place, signed by the company's authorized person (as per the official form; [download it here](#)) and employment application with employment agreement (if any);
- Copy of the applicant's annual personal income tax form (por ngor dor 91 or 90) with receipts for the previous three years prior to the year of application and a copy of the filed personal income tax returns e.g., P.N.D.50, officially certified by the revenue officers;
- Copy of the applicant's monthly income tax form (por ngor dor 1) with receipts (if any) from the beginning of the year of application (January) until the month previous to the application, officially certified by the revenue officers;
- Certificate of money transfer from abroad to any bank in the Kingdom of Thailand for the total amount of at least 10 million baht, issued by the bank where the transaction occurred;
- The applicant's investment evidence to prove that he/she puts an investment in the Kingdom of Thailand none of the following ways:
 - o Invest in a limited or public company, under the condition that he/she must hold the investment for three consecutive years since the day he/she obtains the residence permit; The applicant has to submit the following documents:
 - i. Certificate of the registration as juridical person, issued and officially certified by the Ministry of Commerce within the three months prior to application;
 - ii. List of the shareholders, issued and officially certified by the Ministry of Commerce within the three months prior to application;
 - iii. Copy of the value added tax (VAT) or the specific business tax registration e.g., phor phor 01, phor phor 09, and phor phor 20;
 - iv. Copy of the financial statements (balance sheet, profit and loss statement), together with phor ngor dor 50 (company income tax form) and receipts for the three years prior to application;

- o Invest in government or state enterprise bonds under the condition that he/she cannot transfer his/her ownership or pawn either bonds or ownership for three consecutive years since the day he/she obtains the residence. The applicant has to submit the following documents:
 - i. Certification letter for the purchase of government or state enterprise bonds issued by any bank in Thailand;
 - ii. Copy of government or state enterprise bonds certificate, together with the original;
- o Invest in the Thai stock market, e.g., ordinary shares, debentures, investment units which must be approved or certified by the Security and Exchange Commission under the condition that he/she cannot either transfer or pawn his/her shares or ownership for three consecutive years since the day he/she obtains the residence permit. The applicant has to submit a certification letter for the purchase of shares and the proof of investment. Map of residence and place of work ([download it here](#));
- Copy of all pages in applicant's passport, to indicate the duration of stay in the Kingdom of at least three consecutive years;
- Personal information sheet ([download it here](#)) and the photographs of the applicant located in front of the workplace, outside the office (alone), inside the office with the staff, outside the factory (alone), inside the factory with the staff, with the machines and products (if any). Also, the applicant has to provide 10 photographs of him/herself with his/her family, taken at the residence, both outside and inside

All of the photographs must be postcard-size, on A4 letterhead paper (company stationery), with description. Additional documents may be requested considered as appropriate by the immigration officer.

All documents must be translated by a certified translator. There will be application and approval fees as well. At the time of writing the residence certificate for the investment category costs 191,400 baht.

Citizenship

Thailand only allows for dual citizenship up to a person's 18th birthday, when they must choose one nationality or the other.

Naturalization

The process of obtaining Thai citizenship can be difficult. You can apply if you are a permanent resident in Thailand, have knowledge of the language, and have lived continuously in the country for at least five years.

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Thailand recognizes jus sanguinis, so children born outside of Thailand to at least one Thai parent can claim citizenship. If a child is born to an unwed couple, the child can claim citizenship only if the mother is Thai and the father is unknown or stateless.

Uruguay

Tourist Visa

U.S. and Canadian citizens are automatically granted a 90-day tourist visa upon arrival in the country. You can extend your stay for an additional 90 days by applying at the Immigration Office and paying a fee of 394 pesos.

An exit tax of \$36 is required when leaving the country. This is normally included in your airfare, but you'll need to pay it if you enter/exit via other means.

Residency Visas

Uruguay has a stated policy of welcoming foreign nationals to live in the country. As long as the applicant meets the requirements listed below (essentially, a clean police record and proof of means to support yourself), Permanent Resident status will normally be granted. However, the immigration department is cracking down on applicants who do not intend to live in Uruguay. They are lenient on stay times, and if you plan to actually live in Uruguay, you'll encounter no problems.

The process should be started in your home country.

Basic requirements to apply for any residency visa include:

1. Passport;
2. Additional photo ID;
3. Two passport-sized photos;
4. Birth certificate;
5. Marriage certificate (if applicable);
6. Police background check (U.S. citizens may request the police record in Uruguay, at the local Interpol office. We've heard that reports completed outside of Uruguay can be rejected because they were not in the correct form. Interpol in Montevideo is the safest option);
7. Proof of guaranteed, stable monthly income from pension, dividends, or rental income (amount unspecified, the amount you declare has to be consistent with your lifestyle); a work contract with a company in Uruguay hiring you will also suffice;
8. Proof that the income is actually received in Uruguay; if you don't have a bank account in the country before applying for residency, you must be in the country two days before the residency filing date to allow for time to open an account;
9. Proof of tetanus vaccination (or you'll be subject to one during your medical check upon arrival); if you cannot be given this shot due to allergies or otherwise you'll need a doctor-issued letter stating the reasons (does not need to be legalized; must not be more than one year old);
10. Women 18 to 65 must bring a Pap smear exam report (no more than 30 months old). Additionally, women aged 40 to 59 must bring a mammogram exam report (no more than 18 months old);
11. Medical report from in-country health exam;
12. Proof of address (a property, owned or rented) and stay requirement:
 - a. Provide a "proof of residency," issued by the police precinct nearest to your home (simply show up at the police station in person with your passport and two witnesses);
 - b. During the 12 to 18 (average) months that it takes to obtain residency after you apply, you may freely leave and re-enter Uruguay or you may stay indefinitely, but you must also spend considerable time in Uruguay. You should spend at least six months per year in Uruguay during

the application process. Once you become a permanent resident, you only lose your resident status if you stay out of the country for more than three years.

All documents must be translated into Spanish. Documents 3 to 7 above must be apostilled in your home country; if your documents come from a country that is not part of the Apostille Treaty (Canada, for example), the documents need to be stamped at the Uruguayan consulate nearest you once you arrive.

The residency process is clean and clear-cut, but it does take some time to be completed—up to 18 months. Facilitation services are offered in Uruguay to help foreigners complete their residency process, but there is really no compelling reason to use one. If you decide to go the facilitator route for convenience, make sure you engage a trustworthy one. Some expats have recommended Maldonado and Colonia as “friendly jurisdictions” for filing your application.

Permanent Residency

There are several means by which you can become an immediate permanent resident (skipping a temporary visa holding period), requiring that you either earn a salary in the country or have a guaranteed income from abroad that you bring into the country.

Once you file for permanent residency, you automatically become a de facto resident while your application is in process and are no longer subject to the 90-day visa rule. Note, however, that you still have to get an entry and exit document for a nominal fee during this period.

Once you have been approved, you must renew your visa every three years.

Rentista/Pensionado/Jubilado Visa (Person of Means, Pensioner, Or Retiree Visa)

The most popular and common of the permanent residency options, this one is easy to qualify for.

If you can prove a stable, guaranteed income to support yourself in the country from pension, dividends, or rental income. While the amount is unspecified, it should be consistent with your lifestyle. Generally, \$1,500 per month for the primary applicant is seen as sufficient, though you’ll want to show an additional \$500 or so per dependent—and might need to prove more if you live extravagantly.

The income must be proved by notarized certification stating the amount and how the money is brought into the country.

This visa allows you to import household goods duty-free.

Pensioner Benefits Option

Successful pensioner applicants enjoy two additional benefits: They can bring a car into the country free of import duties, and have an expedited path to an Uruguayan passport (can apply immediately without holding residency for three to five years, as with other visa paths).

This process is not an alternative application path nor an alternative visa. You must apply for residency under the normal path (outlined above), and after you obtain your residency, you may apply for the additional benefits (you have six months to do this after the residency is granted).

Additional requirements:

- You must invest \$100,000 either in a property or Uruguayan Treasuries and hold the investment for 10 years (the property may be switched);
- You must have a minimum monthly retirement-type income of \$1,500 per month; this must be proved by providing a copy and original of the last three collection receipts from the public entity disbursing the funds.

Most residency applicants don't choose to take the additional step of applying for the Act 16,340 benefits, mainly because the import process for the car is complicated, and the passport comes without citizenship (you still have to wait 3/5 years since you first arrived, to obtain citizenship).

Businessman Or Shareholder (S.A., SRL, Etc.) Visa

For this one you need to provide notarized certification attesting to the amount of income received from said activity.

Employee Of Legal Entity

If applying under this path, you'll only need to provide additional income information.

- Proof of income received in Uruguay from either:
 - o Notarized income certificate showing employee's title/position and monthly salary, as well as details on the legal control of the company;
 - o Revenue accounting certificate;
 - o Worksheet with the corresponding certificate from the Ministry of Labor and Social Security;
 - o Work history from the Banco de Previsión Social;
 - o Last three salary receipts, stamped by the company and signed and countersigned responsible for it.

Independent Worker (Sole Proprietorship)

This visa extends to independent workers and their employees.

You must prove the receipt of your monthly income for the past three months by showing:

- Notarized certification of income attesting to the amount, fiscal domicile, BPS, DGI, nationality of the holder and/or employer;
- Accounting certificate receipt.

Contracted Worker Visa

If you are offered employment by an Uruguayan company, you can apply for a work visa.

You'll need to provide:

- A notarized legal work contract or a letter of commitment from your Uruguayan employer, containing:
 - o details on the company;
 - o the salary;
 - o the terms of employment;

If you've been offered a job in Uruguay, your employer will likely take care of this process for you.

Citizenship

Uruguay allows for dual citizenship.

Naturalization

After making a large investment in the country (amount unspecified) and having been a resident for three years, you are eligible to apply for citizenship.

A permanent connection with the country (a domicile, property, activity, etc.) and no absence for more than six straight months for the three to five years prior to applying will strengthen your application.

Applicants will be tested in Spanish-language proficiency.

If you're married to an Uruguayan, you can apply after five years without making any investment. And the General Assembly of Uruguay sometimes grants citizenship to those who have made any noteworthy contribution to the country (in science, art, or industry, for example) or has "excellent merits," without requiring a residency period.

If you opt for the retiree benefit program, you can apply for a passport immediately, but this does not confer citizenship.

[For more information contact our preferred attorney in Uruguay.](#)

By Descent

Uruguay recognizes both jus soli and jus sanguinis, so children born in Uruguay or to Uruguayan parents abroad acquire citizenship automatically.

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