

PROGRAM GUIDE

Citizenship and Residence Programs Guide

An overview of citizenship and residence pathways across countries and territories, including key requirements and financial criteria

ABOUT TREM GLOBAL

WELCOME TO TREM GLOBAL

Trem Global is a leading real estate investment and citizenship and residence advisory company headquartered in Türkiye. We offer comprehensive consulting services to prominent family businesses, banks, investment companies and individual customers worldwide.

Trem Global is based in Türkiye and has been active in the international arena. Our investment history allows us to understand the needs of international clients and offer services tailored to their circumstances.

How we help

- Residency Programs
- Citizenship Programs
- Investment Guide
- Online Investment

Figures in this guide are compiled as of 2026-10; official regulations in each country may change. Please confirm current conditions with a Trem Global advisor before applying.

Residence Programs

42 programs

Countries and territories offering residence by investment or by income, grouped by region

EUROPE



ACTIVE

Türkiye

Residence through property ownership or investment

Home-owner residence: USD 200,000

Investor residence: USD 400,000

- Home-owner route: A residential property worth at least the Turkish lira equivalent of USD 200,000 at the acquisition date, used as your home.
- Investor route: Qualifying real estate worth at least USD 400,000, with a three-year non-sale restriction and official confirmation of investment eligibility.

Both routes are subject to additional requirements and official approval.



ACTIVE

Bulgaria

Residence by investment

From EUR 255,646

Company investment creating at least 10 jobs (BGN 500,000 in the statute, converted at the fixed euro rate); fund and concession routes from EUR 511,292

- Complete one qualifying investment in full: the job-creating company investment, or one of the listed-securities, concession, collective-investment-scheme or alternative-investment-fund routes.
- Maintain the investment above the required minimum for 5 years from the date permanent residence is granted.



ACTIVE

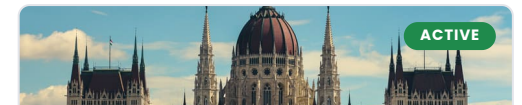
Greece

Golden Visa

From EUR 250,000

Conversion or listed-building routes; standard purchase from EUR 400,000 / 800,000

- Acquire full ownership and possession of a single qualifying property.
- Pay the purchase price in full before submitting the residence permit application.



ACTIVE

Hungary

Residence by investment

From EUR 250,000

Hungarian real estate fund units held for 5 years; donation route EUR 1,000,000

- Be a third-country national: not an EEA national or the family member of one.
- Complete one of the two qualifying investments, the EUR 250,000 real estate fund route or the EUR 1,000,000 donation route, and be able to certify it to OIF.



ACTIVE

Italy

Golden Visa

From EUR 250,000

Innovative start-up route; other routes EUR 500,000 – 2,000,000

- Be a national of a country outside the EU and the Schengen area.
- Not fall within the current suspension for Russian or Belarusian nationals, including dual nationals who hold one of those passports.



ACTIVE

Latvia

Residence by investment

From EUR 50,000

Company share capital plus a EUR 10,000 state payment; state-established fund route EUR 150,000

- Pay EUR 10,000 into the state budget when you request your first permit.
- Not be a citizen of the Republic of Belarus or the Russian Federation.



ACTIVE

Luxembourg

Residence by investment

From EUR 500,000

Existing company, investment and employment level kept 5 years, or new company with 5 jobs in 3 years; EUR 3,000,000 management structure or EUR 20,000,000 five-year deposit also qualify

- Hold a valid passport and, from 1 October 2026, a long-stay (type D) visa if you settle in Luxembourg for more than 90 days.
- Be the effective beneficiary of the deposited or invested assets yourself, or have your spouse or registered partner as the beneficiary.



ACTIVE

Malta

Residence by investment

EUR 169,000

Minimum on the rental route

- Hold the nationality of a country outside the EU, the EEA and Switzerland.
- Complete the Residency Malta Agency's due-diligence checks successfully, together with every dependant included in the application.



ACTIVE

Montenegro

Residence by investment

From EUR 150,000

Montenegrin real estate whose real-estate transfer tax assessment shows a tax base of at least EUR 150,000

- Show sufficient means of subsistence and secured accommodation in Montenegro.
- Hold health insurance and a passport valid for at least three months longer than the requested residence period.



ACTIVE

Northern Cyprus

Residence by investment

- Own a property of at least 17 sqm that is suitable for living and used only for residential purposes.
- Deposit the minimum wage amount for one year into a bank in the country and declare your income.



ACTIVE

Portugal

Golden Visa

- Carry out a qualifying investment personally or through a company, and keep it for at least five years.
- Hold a valid passport and a Portuguese tax identification number.



ACTIVE

Republic of Cyprus

Residence by investment

EUR 300,000

- Be a national of a country outside the EU.
- Not intend to work in the Republic of Cyprus, other than as a director of the company in which the investment is made.



ACTIVE

Serbia

Residence by investment

From EUR 50,000

Proof of invested company assets plus at least EUR 50,000 held in a Serbian bank account — a financial-means requirement, not an investment amount

- Provide a certificate or proof of invested tangible and intangible assets in a company registered in the Republic of Serbia.
- Hold a passport valid for at least three months longer than the period for which you request temporary residence.



ALTERNATIVE PROGRAM

Austria

Residence by income

- Show a regular monthly income of at least EUR 2,616.78 as a single applicant (2026 rate).
- Hold health insurance that provides benefits in Austria and covers all risks, and show adequate accommodation.



ALTERNATIVE PROGRAM

Jersey

Residence by income

- Have annual worldwide earnings well above GBP 1.25 million, guaranteed for at least 10 years.
- Be able to sustain a minimum tax contribution of GBP 250,000 a year under Article 135A of the Income Tax (Jersey) Law.



ALTERNATIVE PROGRAM

Monaco

Residence by income

- Be at least 16 years old and intend to reside in Monaco for more than three months in a year, or to settle there.
- Show suitable accommodation, sufficient financial resources and a clean criminal record.



Switzerland

Residence by income

- Have reached the minimum age of 55 set by the Federal Council.
- Have special personal relations to Switzerland, carry on no gainful activity other than managing your own assets, and have financial means above the level that would entitle a Swiss citizen to supplementary benefits.



UK

Business immigration

- Innovator Founder visa: Have your business or business idea assessed and endorsed by an approved endorsing body as new, innovative, viable and scalable.
- Meet the knowledge of English requirement and be at least 18 years old.



Ireland

Residence by investment

This programme has ended.

- Ireland's Immigrant Investor Programme (IIP) has not accepted new applications since 15 February 2023.



Netherlands

Residence by investment

This programme has ended.

- The Dutch residence route for wealthy foreign nationals and foreign investors was abolished with effect from 17 April 2024.



Spain

Golden Visa

This programme has ended.

- Spain's investor residence visa was abolished by Organic Law 1/2025, and no new applications have been accepted since 3 April 2025.

MIDDLE EAST



Bahrain

Golden Visa

BHD 130,000

Property value at purchase; salary, pension and government-nominated talent routes also exist

- Hold a passport valid for more than 6 months.
- Hold a valid health insurance certificate issued in the Kingdom of Bahrain.



Saudi Arabia

Residence by investment

From SAR 4,000,000

Real Estate Owner product; Investor SAR 7,000,000; fee-only Limited Duration (SAR 100,000) and Unlimited Duration (SAR 800,000) products

- Hold a passport that is valid for at least 180 days from your application date.
- Provide proof of financial solvency, a clean criminal record and a medical report, issued within the six months before you apply, confirming you are free from communicable diseases.



UAE

Golden Visa

AED 2,000,000

- Own one or more properties with a total value of no less than AED 2,000,000, confirmed by a valuation certificate from an office licensed by the Dubai Land Department.
- Be able to support yourself and your family without government support.

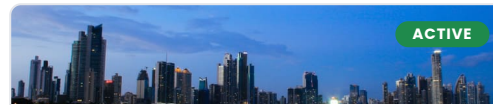
AMERICAS



Costa Rica

Residence by investment

- Temporary residence is available under the inversionista (investor), rentista and pensionado categories.
- Contact us for the current investor requirements.



Panama

Residence by investment

From PAB 100,000

Forestry investment route; Qualified Investor programme new property PAB 300,000, resale PAB 500,000, state-bank deposit PAB 500,000

- Hold your qualifying investment for at least 5 years under the Forestry Investment route and the Qualified Investor programme.
- Apply to the Servicio Nacional de Migración (SNM); for the Qualified Investor programme, first obtain an investment certification from the Ministerio de Comercio e Industrias (MICI).



Paraguay

Residence by investment

From USD 70,000

Productive business investment with at least 5 formal jobs (MIC/SUACE Foreign Investor Certificate); tourism from USD 150,000, financial instruments or real estate from USD 200,000; then permanent residence with the DNM

- Invest at least the minimum for your chosen investment type, with documented proof of funds and a sworn statement of their origin.
- Obtain the Constancia de Inversionista Extranjero from MIC/SUACE, then file the residence application with the Dirección Nacional de Migraciones (DNM).



USA

Golden Visa

- Gold Card: Make a USD 1,000,000 contribution and complete the U.S. Department of Homeland Security vetting successfully.
- EB-5: Invest USD 800,000 in a targeted employment area or USD 1,050,000 elsewhere, and create or preserve at least 10 full-time jobs.



ALTERNATIVE PROGRAM

Argentina

Residence by income

- Show income of at least five times the Salario Mínimo, Vital y Móvil from assets or a pension abroad, not from personal work.
- Hold no disqualifying criminal record.



ALTERNATIVE PROGRAM

Canada

Business immigration

- Canada has no golden visa, and buying property does not grant residency.
- Provincial entrepreneur streams require you to run the business day to day and meet the province's net worth, investment and job-creation minimums.



ALTERNATIVE PROGRAM

Mexico

Residence by investment

- Show capital invested in a Mexican company above the minimum set in UMA days, or business activity in Mexico employing a minimum number of workers.
- Register with the Instituto Nacional de Migración (INM) within 30 days of entering Mexico to receive the residence card.



ALTERNATIVE PROGRAM

Uruguay

Residence by income

- Show a genuine intent to reside in Uruguay permanently.
- Hold a current health card and vaccination record.

CARIBBEAN



ACTIVE

Bahamas

Residence by investment

From BSD 1,000,000

Economic Permanent Residency: real estate or Central Bank zero-coupon bonds, held 10 years; a Home Owner Resident Permit route also exists

- Economic Permanent Residency: Invest at least BSD 1,000,000 in real estate or Central Bank of The Bahamas Zero Coupon Bonds and hold the asset for at least 10 years.
- Submit a medical certificate, a police certificate covering your last five years of residence, and the other supporting documents the Immigration Department requires.



ACTIVE

Cayman Islands

Residence by investment

From KYD 1,000,000

Residency Certificate for Persons of Independent Means (25 years; at least KYD 500,000 of it in developed real estate, plus an income or bank-balance test); Certificate of Permanent Residence from KYD 2,000,000 in developed real estate

- Apply to the Director of Workforce Opportunities and Residency Cayman (WORC); for the Residency Certificate, be at least 18 years old.
- Have no serious criminal conviction (Residency Certificate) or a clean criminal record (Certificate of Permanent Residence), and be in good health with adequate health insurance.



ACTIVE

Dominican Republic

Residence by investment

From USD 200,000

Direct foreign investment registered with ProDominicana; rentista, pensioner and retiree route also exists

- Contribute at least USD 200,000 from abroad and register the investment with ProDominicana for the Direct Foreign Investment route.
- File your application with the Dirección General de Migración (DGM), including the documentation the DGM requires.

ASIA - PACIFIC



Hong Kong SAR

Residence by investment

HKD 30,000,000

- Be aged 18 or above when you apply for the Net Asset Assessment.
- Hold net assets, or a beneficially entitled share of jointly owned assets, of not less than HKD 30,000,000 throughout the six months before you apply, and have no adverse immigration record.



Malaysia

Residence by investment

USD 150,000

Silver tier fixed deposit plus a home of at least RM600,000; Forest City SEZ/SFZ route from USD 32,000

- Be aged 25 or above for the Silver, Gold and Platinum tiers, or 21 or above for the SEZ/SFZ route, and come from a country that has diplomatic relations with Malaysia.
- Apply through a licensed MM2H agent, who submits your application to the One Stop Centre (OSC MM2H).



New Zealand

Residence by investment

From NZD 5,000,000

Growth category, held 3 years; Balanced category NZD 10,000,000, held 5 years

- Invest at least NZD 5,000,000 in acceptable Growth-category investments, or at least NZD 10,000,000 in Balanced-category investments, and transfer the funds to New Zealand.
- Once your application is approved in principle, transfer and invest your nominated funds in New Zealand within 6 months (a further 6 months may be available on request).



Singapore

Residence by investment

From SGD 10,000,000

Option A business investment, business track record required; GIP-select fund SGD 25,000,000; Single Family Office SGD 200,000,000 in assets under management

- Founders of Fast Growth Companies: Be a founder and one of the largest individual shareholders of a non-publicly listed company valued at at least SGD 500,000,000, backed by reputable venture capital or private equity firms.
- Family Office Principals: Have at least 5 years of entrepreneurial, investment or management track record and net investible assets of at least SGD 200,000,000, excluding real estate.



Thailand

Residence by investment

USD 500,000

LTR Wealthy Global Citizen investment in Thailand (within at least USD 1,000,000 in total assets); Wealthy Pensioner route from USD 250,000 for qualifying retirees aged 50+

- Hold health insurance covering at least USD 50,000, be covered by the Thai Social Security scheme, or hold at least USD 100,000 on deposit in a bank account for 12 months or more.
- Have already made the qualifying investment and hold the qualifying assets in your own name before you apply, and maintain every condition for the life of the visa.



Australia

Residence by investment

This programme has ended.

- Australia's Business Innovation and Investment Program (BIIP) closed permanently to new applications on 31 July 2024.



Mauritius

Residence by investment

From USD 100,000

Investor Occupation Permit company investment; approved property from USD 375,000; Self-Employed Occupation Permit (USD 50,000 business capital) also available

- Apply online through the National Electronic Licensing System (NELS) for the Occupation Permit and Retired Residence Permit routes.
- Property buyers: Purchase in an EDB-approved scheme project or a qualifying G+2 apartment building.

Citizenship Programs

12 programs

Citizenship by investment and alternative citizenship routes, grouped by region

* This timeframe is an estimate and is not officially guaranteed. Actual processing times may vary depending on individual circumstances and review by the relevant authorities.

EUROPE



Türkiye

Citizenship by investment

Real estate from USD 400,000

Estimated processing time: 6–8 months*

- Buy qualifying real estate worth at least USD 400,000, with a three-year non-sale restriction on the title deed.
- Obtain the investment certificate of conformity and the investor residence permit before you submit the citizenship application.



Austria

Discretionary naturalisation

- Austria has no citizenship-by-investment programme.
- Citizenship may be conferred only for extraordinary achievements in the Republic's special interest; mere money flows are not enough.



Malta

Citizenship by investment

This programme has ended.

- Malta's citizenship-by-investment scheme was discontinued after the Court of Justice of the European Union ruled on 29 April 2025 that it was contrary to EU law.

MIDDLE EAST



Jordan

Citizenship by investment

- Trem Global has not yet confirmed the current terms of this route against an official source.
- Contact us for current terms before you plan any application.

CARIBBEAN



Antigua and Barbuda

Citizenship by investment

From USD 230,000

National Development Fund contribution per application; real estate from USD 300,000, fees extra

- Be at least 18 years old and select one of the four investment options.
- Not have been denied a visa to a country with which Antigua and Barbuda has visa-free travel, unless you have since obtained a visa from that country.



Dominica

Citizenship by investment

From USD 200,000

Economic Diversification Fund contribution for a single applicant; USD 250,000 covers up to 3 dependants

Estimated processing time: 3–6 months*

- Be at least 18 years old, have a clean criminal record, and agree to make the required minimum contribution or investment.
- Not be a national of Belarus, Russia or Northern Iraq, as nationals of these countries are banned from applying.



Grenada

Citizenship by investment

From USD 235,000

National Transformation Fund contribution for up to four family members; fees extra

- Be at least 18 years old and choose one of the two investment routes, made through an Authorised International Marketing Agent.
- Complete the CBIC's due diligence review successfully; a due diligence fee of USD 5,000 per person applies to the main applicant and each dependant aged 17 or over.



St. Kitts and Nevis

Citizenship by investment

From USD 250,000

Sustainable Island State Contribution for up to 4 family members; real estate routes from USD 325,000

Estimated processing time: 4–6 months*

- Be at least 18 years old.
- Make, or agree to make, one of the qualifying investments or contributions.



St. Lucia

Citizenship by investment

From USD 240,000

National Economic Fund contribution for up to four family members; fees extra

- Clear a background check together with any dependants aged 16 and up who are part of the application.
- Answer every question honestly and completely.

ASIA-PACIFIC



ACTIVE

Nauru

Citizenship by investment

From USD 90,000

Naoero Treasury Fund contribution for a Principal Applicant; USD 90,000 limited-time offer until 31 December 2026, fees extra

Estimated processing time: 3–4 months*

- Be of good character and pass background screening by an approved due diligence firm.
- Make the required Naoero Treasury Fund contribution, plus the application, due diligence, bank due diligence and passport fees.

AFRICA



ACTIVE

Egypt

Citizenship by investment

- Trem Global has not yet confirmed the current terms of this route against an official source.
- Contact us for current terms before you plan any application.



ACTIVE

São Tomé and Príncipe

Citizenship by investment

From USD 90,000

National Transformation Fund donation for a single applicant; family of 2–4 USD 95,000, plus USD 5,000 submission fee

Estimated processing time: 5–6 months*

- Be at least 18 years old, have no criminal record and be in good financial standing.
- Apply through a licensed Marketing Agent; the program states that applicants must partner with one.



Get in Touch

Speak with an advisor for personal guidance on any of these programs

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