

United Kingdom Investor Visa Program



Introduction to the program

The UK Tier (1) Investor Visa offers an attractive and simple route for high net worth individuals and their families to live in the UK. Qualified applicants who invest GBP 1 million can obtain leave to remain and a faster route to permanent residence and British citizenship.

About the United Kingdom

The UK is one of the world's most influential economic and political powers, offering a high quality of life and a strategic location. It is ideal for conducting international business for global families seeking a cosmopolitan lifestyle, and boasts some of the world's finest educational institutions.

With its rich and distinctive history, the UK abounds with cultural diversity. London, being one of the most influential financial centres in the world, maintains the highest GDP of all cities in Europe. It is for such reasons, that many multi-national corporations and financial institutions have their headquarters in London.

Legal basis

Part 6A of the Immigration Act 1971 sets out the legal framework of Tier 1 (Investor) visas in the UK. The Immigration Rules, Directorate Instructions and policy guidance are also relevant and important documents.



General criteria

Non- EU Nationals may come and reside in the UK where they have at least GBP 1 million available and intend to invest at least GBP 750,000 into specified investments, such as government bonds or shares in UK listed companies.

Investors can qualify for accelerated permanent residence if they maintain an investment of GBP 10 million over two years in the UK or GBP 5 million over three years.

Investment Amount	Eligibility for settlement
GBP 1 million under your own control	After 5 years of continuous residence
GBP 5 million under your own control	After 3 years of continuous residence
GBP 10 million under your own control	After 2 years of continuous residence

Permanent residence (PR) may be applied for after a continuous period of residence, which is dependent on the level of investment. During the continuous period of residence, there must not be absences greater than 180 days in any 12 consecutive months. Before PR is granted, the visa-holder must also pass the 'Life in the UK' test. Once a person has been legally resident for 5 years, they may be eligible to apply for citizenship.

The applicant needs to apply for the visas in their country of residence. The application is made under Tier 1 of the UK points based system and requires that the applicant scores sufficient points based on their investment funds.

The funds can either be their own funds or loaned funds from a UK regulated bank where they have net assets in excess of GBP 2 million.



Investment criteria

The funds to be used for the investment:

1. Must not be invested through an offshore company or trust
2. Must not be held in offshore custody; and
3. Must not have a loan secured against them whereby another party would have a claim against the funds if loan repayments were not met
4. Must be held in a regulated financial institution
5. Must be disposable in the UK
6. Must be converted to Pounds Sterling (GBP) and held in the UK at the time of the application, and not consist of non-cash assets
7. Must have been made within the previous 12 months, if already invested in the UK before the application was made
8. May be used in joint funds, or funds held solely by an applicants' partner.

Family involvement

An applicant under the Tier (1) Investor Visa program may bring their married, same sex or unmarried civil partner and their children under the age of 18 to the UK with them. Dependents will need to complete a separate application. Partners and children have the right to work in the UK as a dependent under the Investor Visa and may be eligible for settlement at the same time as the main applicant. A dependent may apply at the same time or after the main visa-holder's application.

English requirement

There is no requirement whereby an investor must demonstrate an ability to speak English in order to qualify for entry into the UK. If however, the investor and his/her family members wish to apply for permanent residence, it is required for them to pass both an English language test or be the holder of an English-taught, UK equivalent degree. Further to this, they will need to pass the Life in the UK test, which consists of multiple choice questions about living in the UK. However, they must be able to read and understand English, in order to answer the questions on the test.

Benefits of Residence in the United Kingdom

- Economic and financial centre for Europe and the world
- Stable, democratic political system and a well-respected legal system
- Easy access to other major business hubs and financial centres
- Highly respected educational facilities
- Established and secure system of property ownership
- Attractive tax planning for non-domiciled residents
- Free healthcare and world-renowned medical specialists
- Inclusion of family in visa application
- Able to apply for Indefinite Leave to Remain (permanent residence) after 5 years, and citizenship after 6 years.

British citizenship

One year after obtaining Indefinite Leave to Remain you will be eligible to apply for citizenship if you have:

- Lived in the UK for 5 years prior to the application
- Spent no more than 450 days outside of the UK in the previous 5 years and;
- No more than 90 days outside of the UK in the year preceeding your application.

Thereafter you may receive a British passport, one of the best travel documents in the world with visa-free access to over 170 countries worldwide. Moreover, as an EU citizen you will receive the right to live and work in the UK and anywhere in the EU without restriction.



Contact us for further information about the UK Investor Visa Program.