Golden Visa Programme

Spain is one of Europe's most popular holiday destinations with a diverse culture and history. It is a full member of the EU and Schengen Area, giving residents of Spain unrestricted visa-free access to and travel across 29 countries in Europe. The Spanish Golden Visa also provides the opportunity for you and your family to live, study, and work in Spain, without needing to physically reside in the country.

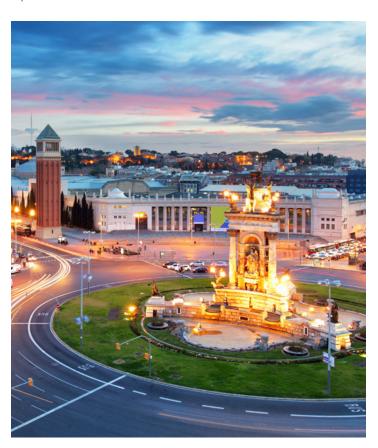
In 2013, the Spanish government enacted Law 14/2013. This allows non-EU citizens the opportunity to acquire a temporary residence permit in exchange for the purchase of real estate worth at least EUR 500,000. You can make this purchase as the primary applicant. Alternatively, you can do so through a company that is 100% owned by you.

Requirements/Investment Options

The programme is open to all non-EU applicants. Spain has an excellent variety of real estate offerings, whether for lifestyle or investment. With an attractive climate and geography, the chance to own property in this highly-desirable country is a main benefit.

The investment requirements under the real estate option are as follows:

- · A real estate purchase worth at least EUR 500,000
- You and all dependants must hold valid health insurance policies





Qualifying Dependants

As the main applicant, you must prove evidence of the source of your funds. You can add your spouse as a dependant. Like you, they must be over 18 years of age, not be an EU citizen, and not have a criminal record. You can also include dependant children of any age. In addition, you can add dependant parents.

Process Overview

Following your initial contact, we will provide an overview of the programme in terms of application process.

A PoA allows you to obtain an NIE. Entrepreneurs seeking residency in Spain can buy real estate valued at €500,000 or more. This investment threshold can include multiple properties.

You do not need to live in the properties or rent them out.

Following an in-person scheduled visit, you receive a oneyear Golden Visa from your nearest Spanish consulate. You must make a biometrics appointment for your TIE. Collect this resident card in person.

Your TIE will be valid for three years. You can renew this every five years should you continue to meet the qualifying conditions. That means maintaining ownership of property.

Under the family reunification scheme, your spouse and children under 18 receive a residence permit once Spanish authorities approve your application. Children above 18 and parents also qualify, provided they are financially dependent on you.

Process Overview

Month 1 O Initial due diligence.

Following the successful screening, we will provide you with a Client Agreement (CA) to review and sign.

You will then sign a PoA to obtain a NIE (Número de identidad de extranjero). Spanish tax authorities use this Foreigner Identity

Months 3-4

You will need to sign a sales and purchase agreement on a qualifying property investment.

After an in-person appointment, you receive a one-year Golden Visa from the Spanish consulate of your home country.

You must make a biometrics appointment for your TIE, Spanish Identity Card.

Months 5-7

You will need to collect your TIE, Resident Card, in person.

This is valid for three years and then you can renew every five years should you continue to meet the qualifying conditions.

Taxation

Having a Golden Visa does not mean you become a tax resident in Spain. You become one by spending over 183 days per year in the country. The same occurs if Spain is your economic interest or familial ties centre.

IRNR (Impuestos sobre la Renta de No Residentes) is the Non-Tax-Resident Tax. You pay taxes on income generated in Spain (for example, rental income). There are no taxes on worldwide income or wealth taxes. The tax rate is 24% on gross receipts.

Summary of Key Advantages

- · Visa-free travel throughout the Schengen Area
- · Right to live, work, and study in Spain
- · Residency granted within five months
- · No physical presence requirement
- · Investment options starting from EUR 500,000
- · High quality of life, fantastic local cuisine, rich culture, mild climate, and high level of security
- · Citizenship possible after ten years of legal residence and two years for those from Ibero-American countries and former Spanish colonies.





- Afghanistan***
- Albania
- Algeria***
- Andorra
- Angola
- Antigua and Barbuda
- Argentina
- Armenia
- Australia**
- Austria
- Azerbaijan**
- Bahamas
- Bahrain*
- Bangladesh*
- Barbados
- Belarus Belgium
- Belize
- Benin**
- Bhutan**
- Bolivia
- Bosnia and Herzegovina Botswana
- Brazil
- Brunei
- Bulgaria
- Burkina Faso*
- Burundi*
- Cambodia*
- · Cameroon**
- Canada**
- Cape Verde
- · Central African Republic***
- Chad***
- Chile China
- Colombia
- Comoros*
- Congo***
- · Costa Rica
- Croatia Cuba**
- Cyprus
- Czech Republic
- Denmark
- Djibouti*
- Dominica
- Dominican Republic
- DR Congo**
- Ecuador

- Egypt*
- El Salvador
- Equatorial Guinea**
- Eritrea***
- Estonia
- · Ethiopia*
- Fiji
- Finland
- France
- Gabon**
- Gambia
- Georgia
- Germany
- Ghana**
- Greece
- Grenada Guatemala
- Guinea**
- · Guinea-Bissau*
- Guyana
- Haiti
- Honduras
- · Hong Kong
- Hungary
- Iceland
- · India**
- · Indonesia*
- Iran* Iraq*
- Ireland
- Israel
- Italy
- Ivory Coast**
- Jamaica
- Japan
- Jordan*
- Kazakhstan
- Kenya** Kiribati
- Kosovo
- Kuwait*
- Kyrgyzstan
- Laos
- Latvia
- · Lebanon*
- Lesotho
- Liberia***
- · Libya**
- Liechtenstein
- Lithuania
- Luxembourg

- Macao
- Madagascar*
- Malawi*
- Malaysia
- Maldives*
- Mali***
- Malta Marshall Islands
- Mauritania*
- Mauritius
- Mexico
- Micronesia
- Moldova
- Monaco
- Mongolia
- Montenegro Morocco
- Mozambique
- Myanmar*
- Namibia
- Nauru*
- Nepal*
- Netherlands
- New Zealand**
- NicaraguaNiger***
- Nigeria**
- North Korea*** North Macedonia
- Norway • Oman*
- Pakistan**
- Palau
- Palestine
- Panama Papua New Guinea**
- Paraguay Peru
- Philippines
- Poland
- Portugal
- Qatar*
- Romania
- Russia** Rwanda*
- · Saint Kitts and Nevis Saint Lucia
- · Saint Vincent and the Grenadines
- Samoa

- San Marino
- Sao Tome and Principe
- Saudi Arabia*
- Senegal
- Serbia
- Seychelles Sierra Leone*
- Singapore Slovakia
- Slovenia
- Solomon Islands Somalia*
- · South Africa
- South Korea South Sudan**
- Sri Lanka** Sudan***
- Suriname***
- Swaziland
- Sweden Switzerland
- Syria**
- Taiwan
- Tajikistan
- Tanzania*
- Thailand Timor-Leste
- · Togo** • Tonga
- · Trinidad and Tobago
- Tunisia
- Turkey Turkmenistan***
- Tuvalu Uganda**
- Ukraine
- United Arab Emirates
- **United Kingdom**
- United States* Uruguay
- Uzbekistan Vanuatu
- Vatican
- Venezuela
- Vietnam Yemen***
- Zambia Zimbabwe*