



HOLBORN
The Michele Carby Practice

Spain:

Citizenship & Residency by Investment



SPAIN

RESIDENCY BY INVESTMENT THE GOLDEN VISA



- Residency within **60 DAYS**
- Right to **LIVE AND WORK** in Spain
- Investment from **€500,000**
- **VISA-FREE TRAVEL** within the Schengen Region
- No requirement to live in Spain, **No min. visitation requirement**
- Entire family is eligible

WHAT TO KNOW ABOUT SPAIN

Spain is a beautiful country steeped in history. It has a culture rich in food, music, art and literature. It has a diverse and majestic landscape, from the rolling hills and wild coasts of the north to the hot, sandy beaches of the south, Spain has something for everyone. Moreover, Spain also has one of the safest societies in Europe, a stable economy and a world class healthcare and transport system. All these factors combined make it a very attractive place to invest.

SPANISH RESIDENCY BY INVESTMENT

Your fast-track route to acquiring residency in the EU for your entire family. The Spanish Golden Visa Program allows investors outside the EU to invest in real estate, funds, job creation and public debt. Under the program, both investors and their families are eligible to obtain residency.



Capital City: Madrid



Main Language: Spanish



Nearest Country: Portugal and France



Currency: Euro



Total Area: 504,030 km²



Population: 47 million



Main destinations: Barcelona, Madrid, Seville, Marbella, Mallorca, Ibiza, Tenerife



Central European Time Zone: Summer UTC + 2, Winter UTC + 1



BENEFITS OF SPANISH RESIDENCY



MEMBER OF THE EU

Enjoy the freedom to live, study, and work in Spain and move freely throughout the Schengen Region.



CIRCULATION THROUGHOUT THE SCHENGEN AREA

Move freely around the Schengen Zone.



ELIGIBILITY FOR CITIZENSHIP WITHIN 10 YEARS

And in 2 years for those from Ibero-American countries & former Spanish colonies*

This extends to your spouse/partner, children under 18 and other financially dependent family members.



NO MINIMUM LENGTH OF STAY

A minimum length of stay in the territory is not required. You will still benefit from all the same rights.



GOOD QUALITY OF LIFE

With an enviable climate, the Mediterranean diet and work-life balance, Spain has many surprises in store for you.



COST OF LIVING

Enjoy the best goods, services and features at very affordable prices.



WORK PERMIT

The resident permit in Spain allows you to work in the country.



QUICK AND EASY PROCESS

Obtain residency with minimum input and without a language or history test.

***Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, Ecuatorial Guinea, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Panama, Peru, The Philippines, Uruguay and Venezuela.**

INVESTMENT OPTIONS



REAL ESTATE INVESTMENT

Real estate investment minimum of €500,000

This may be allocated to more than one property and includes all classifications of real estate such as residential, commercial, industrial, parking etc.

For every €500K invested = 1 Golden Visa.
Larger investment amounts may qualify for more than 1 (family) visa.



EQUITY IN A BUSINESS

Minimum €1,000,000 investment in shares of Spanish companies



INVESTMENT FUND OR BANK DEPOSIT

Bank deposit or investment fund of €1,000,000 in a Spanish financial institution



GOVERNMENT BONDS

Minimum €2,000,000 investment in Spanish government bonds

PROCESS OVERVIEW



Consultation with Holborn

Learn about the various investment routes. We will help you choose the most appropriate one.



Prepare documentation

We will assist you in preparing the necessary documentation including translation & legalization. We perform a rigorous due diligence process to ensure there are minimal delays for our clients.



Submit residence application

Once all the information has been collected, we will present the completed application to the Spanish authorities.



The application is processed

The submitted documentation is assessed by a specialized government department.



Receive approval

When the application has been approved, you will receive an official letter informing you that your application has been successful and you will be issued with a residence authorization. *

*Later, you will get an appointment for biometrics to receive your resident card (TIE)

Golden Visa Spain: €350K Financing Solution

STEPS

1. €500,000 investment in a commercial property in Barcelona or Madrid
2. €150,000 (equivalent to 3% yield for the next 10 years) is immediately paid to you in advance
TOTAL INVESTMENT = €350,000
3. Your Spanish residency ("golden visa") processed within **60 days** after documents are submitted.

TYPES OF TENANTS



*This is a representative and illustrative sample of types of tenants, it is not comprehensive.

INVESTMENT TYPES

Brands looking to expand in Barcelona and Madrid
Main Sectors: Catering, Retail, Office

ASSET TYPES

From 60 to 100m2
Location: Barcelona and Madrid city centers

EXIT OPTIONS

AFTER YEAR 10

Option 1: Buy-Back option exercised and €350,000 is returned to you

Option 2: Sell to the market at going rate

Option 3: Maintain ownership of the asset and collect rent

BEFORE YEAR 10

After acquiring the property for a total of €350,000 and owning it for at least 5 years, you may choose to exercise an early buy-back option under the following schedule:

BUY-BACK YEAR	DISCOUNT APPLIED	AMOUNT RECEIVED
YEAR 5	50%	€175,000
YEAR 6	40%	€210,000
YEAR 7	30%	€245,000
YEAR 8	20%	€280,000
YEAR 9	10%	€315,000
YEAR 10	-	€350,000

PROCESS OVERVIEW



Onboarding,
Compliance



Complete Investment
& Submit Application



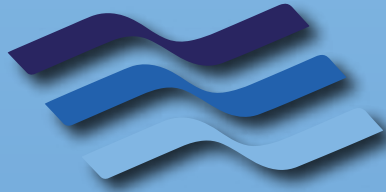
Resident Visa issuance and/or
Residence Authorization
(effective start of resident status)



Biometrics



Resident Card
3 Year Initial Validity



HOLBORN

The Michele Carby Practice

Michele Carby Dip PFS (UK) IIQE (HK)

CII Certified International Financial Planner
Managing Partner | Holborn Assets

Address:

Level 15 | Al Shafar Tower 1
Barsha Heights | Dubai, UAE

Phone: +971 4 457 3800 Ext: 896
Mobile: +971 50 618 6463
Fax: +971 4 457 3999

Email: michele.carby@holbornassets.com
Website: www.holbornassets.com

[Book a call](#)

