



MONACO

Residency By Investment

XIPHIAS Immigration | Residency - Citizenship & Corporate Services

About Monaco RBI

Monaco offers a single residency framework for financially independent individuals who intend to genuinely reside in the Principality. The program is not a residency-by-investment or Golden Visa scheme and operates on a discretionary approval basis. Applicants are required to secure accommodation in Monaco, open a local bank account, and demonstrate long-term financial self-sufficiency. Monaco residency is best suited for high-net-worth individuals and founders prioritising tax residence, stability, and credibility over short-term mobility benefits.

Eligibility

- Demonstrated intent to reside in Monaco
- Proof of sufficient financial resources
- Confirmed residential address in Monaco (owned or long-term rental)
- Clean criminal record
- Valid passport and civil status documents

Program Overview



Program Type

Residency By Investment



Minimum investment



Processing Time

2-3 months



Physical Presence Required

Residency renewal requires genuine ties and presence in Monaco

Key Benefits

- No personal income tax for Monaco residents
- Highly stable political and regulatory environment
- Strong international banking reputation
- Safe and family-oriented living conditions
- Long-term credibility compared to transactional programs



Investment Options

1. Financially Independent Individuals

Monaco does not offer a fixed investment or Golden Visa option. Applicants must instead demonstrate financial independence by maintaining sufficient funds in a Monaco-based bank account and securing long-term accommodation in the Principality (owned or leased). The required financial threshold is assessed case by case and must clearly support the applicant's cost of living without local employment. Approval is discretionary and based on the credibility of the applicant's financial profile, residency intent, and long-term compliance.

Process

- 1 Initial assessment of financial background and residency intent
- 2 Securing accommodation in Monaco (rental or owned property)
- 3 Opening a Monaco bank account and depositing the required funds
- 4 Submission of residency application with supporting documentation
- 5 Local interview and background verification
- 6 Issuance of a residence permit is subject to approval

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