

HELIS

GLOBAL INVESTMENT ADVISORY

ST KITTS & NEVIS

Citizenship by Investment

Investor Guide

167

Visa-Free Countries

\$250,000

SISC Entry From

4-6 Months

Processing Time

1984

Programme Since

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This guide covers the four investment routes, qualifying thresholds, full government fees, family eligibility rules, application process, and a comparative analysis of Caribbean CBI options. All figures are current as of the date of preparation. Confirm current thresholds with the CIU or a licensed agent before proceeding.

PROGRAMME OVERVIEW

St Kitts and Nevis Citizenship by Investment

St Kitts and Nevis introduced the world's first citizenship by investment programme in 1984. Over four decades, it has processed applications from investors across more than 160 nationalities, building a due diligence infrastructure and international recognition that no newer programme can replicate. The Citizenship by Investment Unit (CIU), which administers the programme, was named Programme of the Year at the Caribbean Investment Summit in 2026.

The core proposition is a second citizenship with no current residency requirement. Holders of a Kittitian passport gain visa-free or visa-on-arrival access to 167 countries, including the full Schengen area, the United Kingdom, Singapore, and Brazil. There is no personal income tax, no capital gains tax, and no inheritance tax.

| | | | |
|--------------------------------------|--------------------------------------|---------------------------------|----------------------------------|
| 167 Visa-Free Destinations | \$250,000 SISC Entry Point | 1984 Year Established | 0% Personal Income Tax |
|--------------------------------------|--------------------------------------|---------------------------------|----------------------------------|

WHY ST KITTIS LEADS

Programme Precedent and Passport Strength

40 Years of Programme History

No Caribbean citizenship programme has operated continuously for longer. St Kitts launched its CBI framework four decades before Dominica, Grenada, Antigua, and St Lucia entered the market. That history created two structural advantages: a deep pipeline of approved legal counsel and licensed agents globally, and a passport that has been tested against diplomatic scrutiny repeatedly while maintaining its visa-free access throughout.

The CIU operates a multi-tier due diligence system. Every applicant undergoes background checks from at least two independent licensed agencies before a file reaches the approval stage. The processing target for standard applications is 45 to 60 working days from complete submission.

2026 Programme Updates

April 2026: Mandatory biometric registration introduced for all applicants.

July 2026: New ePassports aligned with ICAO standards issued.

October 2024: Developer real estate threshold reduced from \$400,000 to \$325,000.

Passport Strength: 167 Visa-Free Destinations

The Kittitian passport provides visa-free or visa-on-arrival access to 167 countries. Key markets include the full Schengen area (27 countries), the United Kingdom, Singapore, Brazil, and Taiwan. The passport consistently ranks among the top five Caribbean-issued documents by visa access count.

| Programme | Visa-Free Countries |
|---------------------|---------------------|
| St Kitts and Nevis | 167 |
| Antigua and Barbuda | 151 |
| St Lucia | 148 |

| Programme | Visa-Free Countries |
|-----------|---------------------|
| Dominica | 144 |
| Grenada | 140 |

Zero Tax on Income, Capital Gains and Inheritance

St Kitts and Nevis does not levy personal income tax, capital gains tax, inheritance tax, or wealth tax. Citizenship alone does not create tax residency. Investors holding a Kittitian passport but residing in the UAE or India remain tax-resident under their existing frameworks.

INVESTMENT ROUTES

Four Qualifying Routes and Thresholds

The programme offers four qualifying routes. All routes are subject to the same government due diligence fees, passport fees, and processing fees. Investment thresholds are set in US dollars and fixed by the CIU.

Route 1: Sustainable Island State Contribution (SISC)

The SISC is a non-refundable government contribution directed toward seven national development priorities including healthcare, education, green energy, and social development. It is the most widely used route and imposes the lowest entry cost for a single applicant.

| Family Configuration | SISC Contribution |
|---|---------------------|
| Single applicant | \$250,000 |
| Main applicant and spouse | \$300,000 |
| Couple with up to two children under 18 | \$350,000 |
| Each additional adult dependent (aged 18-30 or parent aged 55+) | \$75,000 per person |

The SISC carries no secondary due diligence on an underlying asset, which simplifies the file and keeps processing predictable.

Route 2: Developer Real Estate (from \$325,000)

This route requires a minimum purchase of \$325,000 in a CIU-approved development project. The threshold was reduced from \$400,000 in October 2024. Approved developments are typically hotel-resort units or residential projects within the CIU's active project register.

Key conditions: the property must be held for a minimum of seven years. Resale to another eligible CBI applicant after the hold period does not affect the citizenship already granted. Investors may receive rental yield from an approved resort unit during the hold period.

Route 3: Private Real Estate (\$600,000)

The private real estate route allows purchase of a property not listed under an approved developer scheme. The minimum is \$600,000 with the same seven-year hold period. This route suits investors seeking a personal-use villa or private residence rather than a hotel or resort unit.

Nevis, the smaller of the two islands, is popular with investors seeking privacy and lower density. The Four Seasons Resort Nevis qualifies as an approved project under the developer route, making Nevis accessible under both the \$325,000 and \$600,000 thresholds depending on property type.

Route 4: Public Benefit Option (from \$250,000)

The PBO routes contributions toward specific government-approved national projects distinct from the SISC allocation. The minimum is \$250,000. The CIU designates eligible PBO projects periodically. This route is structurally similar to the SISC but directed toward discrete infrastructure or public benefit categories.

Route Comparison Summary

SISC (\$250,000 single): Non-refundable. No asset held. Lowest all-in cost. Most commonly used.

Developer Real Estate (\$325,000): Capital creates a recoverable asset. 7-year hold. Rental yield possible.

Private Real Estate (\$600,000): Personal-use property. Same 7-year hold as developer route.

Public Benefit Option (\$250,000): Government-designated projects. Structurally similar to SISC.

COST BREAKDOWN

Government Fees and Total Cost Tables

The total cost includes the qualifying investment plus mandatory government fees. The fees below apply to all routes and all family configurations and are fixed by the CIU.

Standard Government Fees (All Routes)

| Fee Type | Amount |
|---|----------|
| Due diligence fee: main applicant | \$10,000 |
| Due diligence fee: dependent aged 16 and over | \$7,500 |
| Passport fee: per person | \$350 |
| Application processing fee: per person | \$250 |

Total Cost by Family Configuration (SISC Route)

| Configuration | SISC | Due Diligence | Passport + Processing | Est. |
|-----------------------------------|-----------|---------------|-----------------------|------------|
| Adult | \$250,000 | \$10,000 | \$600 | \$260,600+ |
| Adult + 1 dependent | \$300,000 | \$17,500 | \$1,200 | \$318,700+ |
| Adult + children under 16 | \$350,000 | \$17,500 | \$2,400 | \$369,900+ |
| Adult + multiple dependents (16+) | \$350,000 | \$32,500 | \$2,400 | \$384,900+ |

Professional Fees (Additional)

Agent and legal counsel fees are NOT included in the tables above and are not standardised.

Typical advisory and legal fees range from \$15,000 to \$30,000 depending on family complexity.

Request an itemised fee schedule from any agent before engaging.

ELIGIBILITY

Family Inclusion and Restricted Nationalities

Main Applicant Requirements

Any individual aged 18 or over, not a national of a restricted country, and with a clean criminal and financial background may apply. There is no minimum income requirement, no language test, and no requirement to have previously visited St Kitts or Nevis.

Eligible Dependants

- Spouse (legally married)
- Children under 18
- Children aged 18 to 30 enrolled in full-time education or financially dependent on the main applicant
- Parents or grandparents of the main applicant or spouse aged 55 or over, provided they are financially supported by the applicant

Siblings are not eligible as dependants under current rules. Dependants added to the original application receive citizenship simultaneously.

Restricted Nationalities

Absolute Bar: Applications Refused at Intake

Iran | Afghanistan | North Korea | Belarus | Cuba | Russia

Applications from nationals of these countries are refused regardless of investment route or personal background.

Certain other nationalities are subject to enhanced due diligence on a case-by-case basis and are not automatically barred.

Proposed Residency Requirement: Not Yet in Effect

Caveat: Proposed 30-Day Requirement

As of the date of this guide, there is NO residency requirement to maintain or renew St Kitts citizenship once granted.

A minimum physical presence of 30 days within any five-year period was under active legislative consultation in 2025 and 2026. This requirement had NOT been enacted into law at the time of writing.

Confirm the current position directly with the CIU or a licensed agent before making an investment decision.

APPLICATION PROCESS

Step-by-Step Application and Timeline

All applications must be submitted through a CIU-authorized agent. The following stages apply across all investment routes.

| | |
|---|--|
| 1 | <p>Agent Engagement</p> <p>Select and formally instruct a CIU-licensed agent. The agent manages documentation preparation, performs an initial file review, and submits to the CIU on the applicant's behalf.</p> |
| 2 | <p>Document Preparation</p> <p>Standard requirements: certified passport copies, police clearance certificates from all countries of residence in the past 10 years, bank reference letter, source-of-funds declaration, completed CIU application forms, and biometric data.</p> |
| 3 | <p>CIU Submission</p> <p>The agent files the completed application digitally. A file reference number is issued on receipt.</p> |
| 4 | <p>Due Diligence Review</p> <p>The CIU engages independent background-check agencies. This stage takes four to eight weeks for files without complications.</p> |
| 5 | <p>Approval in Principle</p> <p>The CIU issues a conditional approval. The qualifying investment is completed at this stage: SISC transferred or real estate purchase completed.</p> |
| 6 | <p>Biometric Enrolment</p> <p>From April 2026, all applicants must provide biometrics at an approved enrolment centre. The CIU has facilities in several countries including the UAE and India.</p> |
| 7 | <p>Passport Issuance</p> <p>ePassports produced under the updated ICAO-aligned format from July 2026, dispatched to the applicant or agent.</p> |

| | |
|--|--|
| <p>45-60</p> <p>Working Days: Due Diligence Stage</p> | <p>4-6</p> <p>Months: Full Timeline to Passport</p> |
|--|--|

Accelerated Application Process (AAP): Discontinued

The AAP was discontinued in 2016 and is no longer available under any circumstances.

PROGRAMME COMPARISON

St Kitts vs Other Caribbean CBI Programmes

Five jurisdictions currently offer Caribbean citizenship by investment. Each has different minimum investments, processing timelines, visa-free counts, and unique features that affect suitability by investor objective.

| Programme | Min. Investment | Timeline | Visa-Free | Distinct Feature |
|---------------------|-----------------|------------|-----------|--|
| St Kitts and Nevis | \$250,000 | 4-6 months | 167 | Oldest programme; highest due diligence standard |
| Dominica | \$200,000 | 3-4 months | 144 | Lowest cost in the Caribbean |
| Grenada | \$235,000 | 3-4 months | 140 | US E-2 investor visa treaty access |
| Antigua and Barbuda | \$230,000 | 3-5 months | 151 | 5-day residency required in first 5 years |
| St Lucia | \$240,000 | 3-4 months | 148 | Government bonds route available |

When St Kitts Is the Right Choice

St Kitts suits investors for whom passport credibility and visa-free access are the primary objectives. The 167-destination count is the highest in the Caribbean. The 40-year track record means the passport is recognised and trusted across Schengen countries, the UK, and Singapore, where newer Caribbean passports may face informal consular scrutiny.

When Grenada Makes More Sense

Grenada: US E-2 Treaty Access

Grenada is the only Caribbean CBI programme whose holders are eligible to apply for a US E-2 investor visa.

For investors with active US business interests who cannot access E-2 through their primary nationality, Grenada citizenship provides a route to a two-year renewable US business presence visa. St Kitts does not have a US E-2 treaty.

TAX AND MOBILITY

Tax Efficiency and Global Mobility Planning

The Tax Position for Indian and UAE-Based Investors

Indian nationals are taxed on worldwide income under Indian tax law. UAE residents currently benefit from a zero personal income tax environment. A St Kitts passport does not change the investor's existing tax residency by itself. What citizenship changes is optionality: the investor gains a second passport with a zero-tax fiscal profile available if they choose to relocate or restructure their tax base.

For families dividing time between the UAE, India, and Europe, a Kittitian passport removes Schengen visa requirements and allows unplanned travel to 167 countries without advance planning.

Dual Citizenship and Indian Nationality Law

St Kitts and Nevis permits dual and multiple citizenship. Applicants do not renounce their existing citizenship as part of the St Kitts CBI process.

Important: Indian Nationals

Indian citizenship law does not permit dual citizenship. Indian nationals who acquire St Kitts citizenship are required to surrender their Indian passport under the Citizenship Act 1955.

Many Indian investors plan St Kitts as a long-term instrument for children born or raised outside India, who benefit from EU and Schengen access in the next generation.

UAE nationals should confirm their country's dual citizenship position with a licensed adviser before applying.

UAE Golden Visa and St Kitts: Complementary Structure

The combination of a UAE Golden Visa (providing UAE residency) and a St Kitts passport (providing second citizenship with a zero-tax profile) is one of the more structurally efficient configurations for globally mobile investors. The UAE Golden Visa is not tied to the St Kitts citizenship and does not expire if the St Kitts passport is held.

| Component | Function |
|----------------------|---|
| UAE Golden Visa | Legal UAE presence; banking jurisdiction; DIFC financial institution access |
| St Kitts Citizenship | Second passport independent of UAE residency; 167 visa-free destinations; zero-tax fiscal profile |
| Combined Structure | St Kitts does not expire if UAE GV lapses. UAE GV not dependent on St Kitts. |

HELIS ADVISORY

How Helis Guides the St Kitts Application

Helis provides independent structuring guidance for investors evaluating St Kitts and Nevis alongside other residency and citizenship programmes. The process begins with an investor profile review covering current passport, family configuration, timeline, budget, and whether outright citizenship or a residency programme better fits the brief.

For St Kitts specifically, Helis assists with agent selection, documentation sequencing, source-of-funds positioning, and the practical logistics of biometric enrolment for UAE-based clients. The St Kitts programme integrates naturally with a Dubai property position at or above AED 2 million, which qualifies the investor for the UAE Golden Visa in parallel.

| Service | Scope |
|--------------------------|--|
| Investor Profile Review | Current passport, family scope, programme fit, timeline, and budget assessment |
| Agent Selection | Recommendation of CIU-licensed agents appropriate to investor profile and jurisdiction |
| Documentation Sequencing | Source-of-funds structuring, police certificate scheduling, biometric logistics |
| Programme Integration | Coordination with UAE Golden Visa where investor holds or is acquiring Dubai property |
| Comparative Analysis | St Kitts benchmarked against Grenada, Portugal Golden Visa, and UAE RBI by objective |

To initiate a consultation on St Kitts and Nevis citizenship or to compare it with other Caribbean or European programmes, contact the Helis team at helisintl.com.

IMPORTANT CAVEATS

Factual Accuracy and Verification

Before Committing Capital

Investment thresholds in this guide are current as of the date of preparation. Thresholds and government fees are subject to change by the CIU without advance notice.

The proposed 30-day residency requirement was under consultation at the time of writing and had not been enacted. Confirm current status before applying.

Restricted nationality list is subject to governmental review. Confirm with the CIU.

Indian dual citizenship prohibition is set out in the Citizenship Act 1955. This guide does not constitute legal advice. Seek qualified legal counsel before making any citizenship decision.

This guide does not constitute an offer, invitation, or advice to invest. Past programme performance does not guarantee future passport access or continuity.

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