

CYPRUS · PERMANENT RESIDENCE BY INVESTMENT

Frequently asked questions

How many days a year do I actually have to spend in Cyprus?

Under the 60-day rule, as little as 60 days, provided you also do not spend more than 183 days in any other single country, you have a Cyprus business, employment or directorship tie, and you keep a permanent home in Cyprus. Alternatively, spending more than 183 days a year makes you tax-resident with no further conditions.

Did the 2026 tax reform end the non-dom benefit?

No. The reform raised corporate tax to 15% and cut the dividend SDC rate for ordinary domiciled residents from 17% to 5%, but it left the non-dom regime intact. A Cyprus non-dom still pays 0% SDC and 0% income tax on dividends and most interest, paying only the capped 2.65% healthcare contribution.

What do I really pay on a large dividend as a non-dom?

0% income tax and 0% SDC, plus the GESY healthcare contribution at 2.65%, which is capped at EUR 180,000 of income, so roughly EUR 4,770 per year at most regardless of the dividend's size. Always confirm against your own circumstances with a Cyprus tax adviser.

Are my investment gains taxed in Cyprus?

Gains from the disposal of securities, shares, bonds and fund units, are unconditionally exempt from Cyprus income tax. The main exception is gains tied to Cyprus-situated real estate via property-rich companies. Foreign tax may still apply depending on the asset and your other residencies.

How long does the non-dom status last, and can it be extended?

It runs for 17 tax years from the year you first become Cyprus tax-resident. It can then be extended for up to two further five-year periods by paying a EUR 250,000 lump sum per period, for a potential maximum of 27 years.

Can I travel freely around Europe on a Cyprus residence permit?

Not yet for short Schengen trips. Cyprus is a full EU member but is not yet in the Schengen area, so today the permit gives you the right to live in Cyprus, not automatic visa-free Schengen short stays. Cyprus aims to join Schengen during 2026, which would then enable 90-days-in-180 travel across Schengen, but that depends on a unanimous EU Council vote and is not guaranteed.

Who in my family is covered?

Your spouse and minor children are included in the main application. Adult children aged 18 to 25 can be included if they are financially dependent and in full-time education. Dependent parents and parents-in-law are not covered by this category and would need a separate application route, which we can advise on.

Is a Cyprus permit an evacuation plan if things go wrong at home?

It is a pre-secured legal right to enter and reside in a safe EU jurisdiction, arranged before any crisis, which is the foundation of a credible Plan B. It is not an evacuation service: reaching Cyprus still depends on available travel, and that remains your responsibility. What it removes is the legal and bureaucratic barrier to having a safe, ready place to go.

Will my family have healthcare and schooling from day one?

Yes. Registered residents access Cyprus's universal General Healthcare System (GESY), funded by the contribution you already pay, alongside a strong private healthcare market. For schooling, Cyprus has well-established English-language and international schools (British curriculum and IB), so children continue an internationally-portable education. Reserve school places early.

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