

# Intermark Global

## EU FINANCIAL INDEPENDENCE PROGRAMS

# Intermark Global



Intermark Global is an international real estate consultant for life, investment and immigration, with leading positions in various markets, has been in the market for over 30 years

**8**

Regional offices under  
the Intermark brand

**700 +**

Partner offices  
around the world

**70**

Countries  
of the world

RUSSIA | UNITED KINGDOM | UAE | CYPRUS

TURKEY | THAILAND | INDONESIA | CHINA

## Savills/Intermark Awards 2018 - 2023



US. MEXICO  
CARIBBEAN

**96**

OFFICES

UNITED  
KINGDOM

**130**

OFFICES

EUROPE

**128**

OFFICES

MIDDLE EAST  
AFRICA

**266**

OFFICES

ASIA  
PACIFIC

**72**

OFFICES

2



# Regional offices of Intermark Global



## UAE

Local property, overseas property,  
immigration products



## Turkey

Local property, overseas property,  
immigration products



## Thailand

Local property



## Indonesia

Local property



## United Kingdom

Local property, overseas property,  
immigration products



## China

Overseas property,  
immigration products



## Cyprus

Local property



## Russia

Local property, overseas property,  
immigration products

# Real Estate. Key areas of expertise

**1**

## Real estate investments



Apartments and villas  
for rental purposes



Commercial  
real estate



Alternative  
investment



Investment in renovation  
and development projects

**2**

## Immigration services



European  
citizenship



Temporary and permanent residence  
permits, European Golden visa



Caribbean and Vanuatu  
citizenship



EB-5, E-2  
and other US visa

**3**

## Lifestyle real estate



70 countries  
700+ partners



Personalized  
attitude

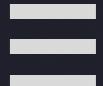


Multilingual customer support

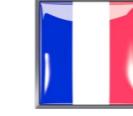
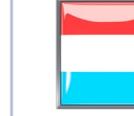


Comprehensive approach: from  
selection to relocation

**4**



# Residence permit in Europe based on financial independence

					
	<b>Germany</b>	<b>Italy</b>	<b>France</b>	<b>Spain</b>	<b>Luxembourg</b>
Passive income requirements	<b>FROM 60.000 EUR PER YEAR</b> For a main applicant, the amount is higher for each family member	<b>FROM 31.000 EUR PER YEAR</b> For each family member, including children	<b>FROM 25.000 EUR PER YEAR</b> For the main applicant and their spouse, children under 18 years as advised by lawyer	<b>FROM 28.000 EUR PER YEAR</b> For the main applicant + 7.000 EUR per each family member	<b>FROM 36.000 EUR PER YEAR</b> For the main applicant + 5.000 EUR for their spouse, children under 18 years for free
Purchase / long-term rent of real estate	Purchase or rent	Purchase or rent	Purchase or rent	Ownership or rent	No requirements
Validity period	1 + 2 + 2 years	1 + 2 + 2 years	1 + 1 + 1 + 1 + 1 + 1 year	1 + 2 + 2 + 2 + 5 years	1 + 1 + 1 + 1 + 1 + 1 year
Minimum stay period	Not legally established, legal advice is required	Not legally established	Not legally established	Minimum 183 days per year	No requirements
Dependent persons who can receive residence permit along with the investor	Spouse, dependent children and parents	Spouse, dependent children and parents	Spouse, dependent children and parents	Spouse, dependent children	Spouse, children under 18 years old
Employment	No	No	No	No	No
Confirmation of origin of funds	Yes	Yes	Yes	Yes	Yes
Permanent Residence Permit	5 years	5 years	5 years	5 years	N/A
Conditions for obtaining citizenship	May be applied for in 7 years, and obtained on the 8 <sup>th</sup> year	In 10 years when residing more than 183 days a year	In 10 years of residing	In 10 years when residing more than 183 days a year	After 5 years, provided the conditions of the program are met
State language proficiency exam	Yes	Yes	Yes	Yes	Yes

# Italy Residence Permit

ON THE GROUNDS OF FINANCIAL INDEPENDENCE

## Benefits for investors

- Possibility of year-round residence and certainty of access to the country
- Visa-free entry to the EU countries
- Access to European healthcare and education

## Who is eligible along with the main applicant

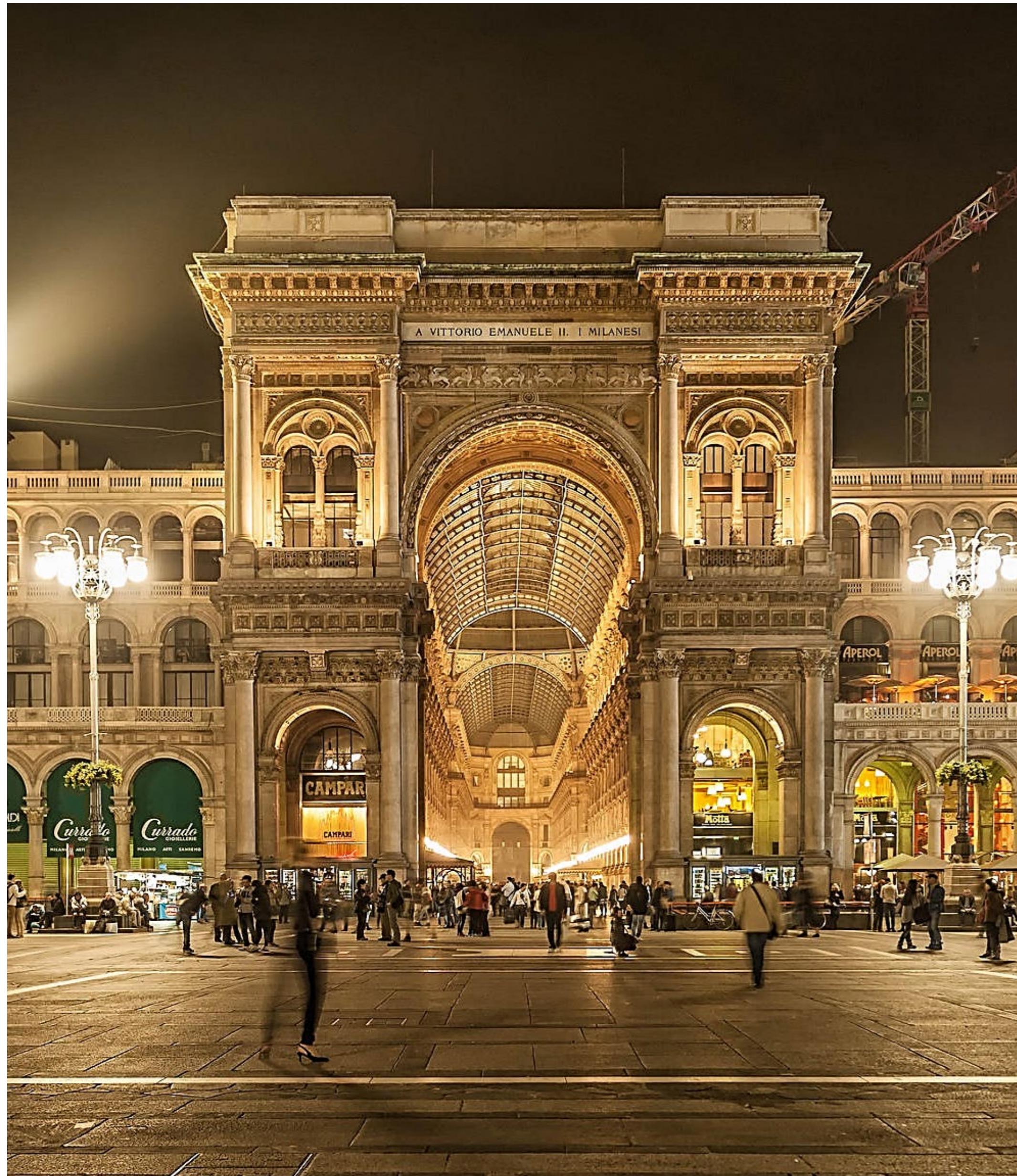
- Spouse
- Dependent children of any age
- Dependent parents

## How to obtain the residence permit

Minimum passive income **of 31,000 euros per year per person**, and **purchase or long-term rental of residential real estate** (its housing capacity should correspond to the number of family members) in Italy

This residence permit is of broad validity and freely converts into a residence permit on other grounds when renewed

<b>Processing time</b>	<b>Obligation to stay in the country</b>
3 - 4 months	No
<b>Origin of funds</b>	<b>Citizenship is granted</b>
Proof of origin of funds is required	After 10 years of permanent residence



# Italy Residence Permit

## ON THE GROUNDS OF FINANCIAL INDEPENDENCE

This residence permit is of broad validity and freely converts to a residence permit on other grounds when renewed

### Residence permit for 1 year with an option of renewal

Residence permit validity: annual or 2-year renewal

### Permanent residence permit for 5 years

Opportunity to obtain permanent residency

### Citizenship in 10 years

Applying for Italian citizenship



# Italy Residence Permit

ON THE GROUNDS OF FINANCIAL INDEPENDENCE

**31.000 EURO PER YEAR**

Minimum confirmed passive income for each family member

## Possible income sources

Real estate renting, interest on deposits, dividends from securities, business income, pension, remuneration for services.

**An applicant can not be an employee** unless they are a co-founder or a senior manager of a company

# Steps of obtaining residence permit of Italy



## 1 Preparing documents



## 2 Applying for the residence permit



## 3 Applying for the residence permit in Italy



## 4 Receiving residence permit and Anagrafe (resident registration)



Collecting the necessary documents

Applying for the type D visa at an Italian embassy or consulate in your country

Collecting the documents and applying for the residence permit to the competent authorities in Italy



<b>Processing time</b>	<b>Obligation to stay in the country</b>
1 month	No
<b>Origin of funds</b>	<b>Citizenship is granted</b>
Proof of origin of funds is required	After 10 years of permanent residence

# France residence permit

ON THE GROUNDS OF FINANCIAL INDEPENDENCE

## Advantages for investors

- Possibility of year-round residence and certainty of access to the country
- Visa-free entry to EU countries
- Access to European healthcare and education

## Who is eligible along with the main applicant

- Spouse
- Children of the principal applicant and/or spouse
- Financially dependent parents

## How to obtain the residence permit

- A minimum income of **25.000 EUR per year is required**, as well as **purchase or rent of a residential property** (according to the number of family members, with the minimum of 15 square meters per person) in France



# France residence permit

ON THE GROUNDS OF FINANCIAL INDEPENDENCE

**25.000 EURO PER YEAR**

Minimum income per each family member (passive or earned income which the applicant can receive remotely)

**1 MONTH**

Average period for residence permit processing

**10 YEARS**

You can apply for French citizenship after 10 years of residence in the country

# Stages of obtaining residence permit of France



1

Preparing documents

Collecting all the necessary documents



2

Submitting documents for a residence permit and obtaining national visa D

Applying to a French embassy or consulate in your country for visa (type D)



3

Visa activation in OFII system (through the website)

During **the first visit** to France on a D-type visa



4

Visit to OFII and undergoing medical checks

In France, as appointed by OFII

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<b>Processing time</b>	<b>Obligation to stay in the country</b>
3 - 4 months	Minimum 183 days per year
<b>Origin of funds</b>	<b>Citizenship is granted</b>
Proof of origin of funds is required	After 10 years of permanent residence

# Spanish residence permit

## ON THE GROUNDS OF FINANCIAL INDEPENDENCE

### Who is eligible along with the main applicant

- Spouse
- Children, irrespective of age, who are unmarried and dependent on the investor

### How to obtain the residence permit

- Be able to demonstrate that a property is owned or rented in Spain
- Be able to demonstrate the means sufficient to live in Spain (**28.000 EUR** for the main applicant, **7.000 EUR** for each family member)
- Be able to demonstrate legal sources of income (passive or earned income)
- No criminal record and no tax liabilities in the country of primary citizenship

# The process of obtaining residence permit of Spain

- 1  **14 DAYS**  
Preparing documents
- 2  **1 DAY**  
Applying for the residence permit in Spain
- 3  **30 DAYS**  
Awaiting approval
- 4  **10 DAYS**  
Booking an appointment for and submitting biometrics
- 5  **30 DAYS**  
Waiting time for the residence permit card to be issued





## Renewal of residence permit of Spain



Renewal can be applied for **2 months prior** to the expiration date of the current residence card



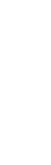
For the permit to be renewed, it is necessary to provide evidence of **sufficient funds for 2 years' residence**



The residence permit is extended according to the following scheme: **1 year, 2 years, 2 years, 5 years**



After 10 years of legal residence, you can qualify for citizenship



**It is forbidden to have dual citizenship in Spain**



<b>Processing time</b>	<b>Obligation to stay in the country</b>
3 - 6 months	No residency requirements
<b>Origin of funds</b>	<b>Citizenship is granted</b>
Proof of origin of funds is required	After 5 years if program conditions are met

# Residence permit of Luxembourg

## ON THE GROUNDS OF FINANCIAL INDEPENDENCE

### Benefits for the investor

- Possibility of residency
- Visa-free entry to EU countries
- Eligibility for EU citizenship after 5 years

### Who is eligible along with the main applicant

- Spouse
- Children under 18 years old

### How to obtain the residence permit

Applicants must provide evidence of permanent earned income arising from their professional activity, paid in the territory of the European Union, with the minimum amount of **36.000 EUR** per year

# Luxembourg residence permit under financial independence



## Steps for obtaining the residence permit of Luxembourg

**1**

**Collecting documents**

**5 – 10 days**

- Document stating no previous criminal record
- Registration in Luxembourg
- Copies of personal documents
- Bank statements with flow of funds for at least 6 previous months showing the source of permanent income from the EU territory and arising from professional activities

**2**

**Applying for the residence permit in Luxembourg**

**3 – 7 days**

- Applying for the permit (in person or via notary acting on the grounds of a PoA)

**3**

**Processing of application**

**3 months**

- Waiting for the application to be considered, 3 to 4 months
- Receiving Authorization to stay

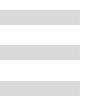
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**Receiving the residence permit card**

**5 – 15 days**

- Undergoing medical checks
- Providing biometrics
- Receiving the residence permit card

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