

Citizenship-by-Investment Programme

Lying in the Eastern Caribbean's Leeward Islands, the English-speaking, two-island state of Antigua and Barbuda is a favoured tourist destination affectionately referred to as the 'Land of 365 Beaches'!

Antigua and Barbuda enjoy a pleasant year-round climate, with average air temperatures ranging between 25°C to 28°C (77°F to 82°F) and sea temperatures reaching 29°C (84°F). These lush tropical islands are stunningly beautiful locales, and tourism is the dominant source of income generating about 60% of the islands' GDP.

Having gained independence from Britain in 1981, Antigua and Barbuda has developed a reputation for judicial and governmental stability. Today, passport holders enjoy visa-free travel to approximately 152 countries, including the countries of the European Schengen Area, the UK, South Africa, Hong Kong and Singapore, as well as enjoying the privileges associated with citizenship of a Caricom country.

Requirements/Investment Options

The Antigua and Barbuda Citizenship-by-Investment Programme requires an applicant to make a significant financial investment into the country in return for citizenship for the applicant and his/her family.

To qualify for citizenship, the main applicant must be over 18 years of age, meet the due diligence requirements, commit at least five days of visit within the first five years of obtaining citizenship and must select one of three main options:

- A non-refundable donation to the National Development Fund starting from USD 100,000
- Purchase of qualifying real estate of at least USD 200,000 in a Government approved project
- USD 150,000 non-refundable donation to the University of the West Indies (families of six or more only)

Donation

The National Development Fund (NDF) is a non-profit fund that was established under section 42(2) of the Finance Administration Act 2006 for the purpose of funding government sponsored projects, including public-private partnerships and approved charitable investments.

The NDF contribution for a single applicant or a family of up to four people is USD 100,000 and the processing fee is USD 30,000.

The primary applicant may include his or her spouse and children up to 30 years of age who are financially dependant. A sibling of the applicant or spouse who is unmarried will also qualify as a dependant. In addition, parents and grandparents may be included who are 55 years of age or older and who are financially dependant.

Below is a table summarizing two cost scenarios:

Antigua & Barbuda	Single Applicant	Family of Four
Contribution to NDF	100,000	100,000
Government Fees	30,000	30,000
Local Bank Fees	475	800
Due Diligence Fees	7,500	15,000
Passport(s)	300	1,200
Sub-Total	USD 138,275	USD 147,000

Real Estate

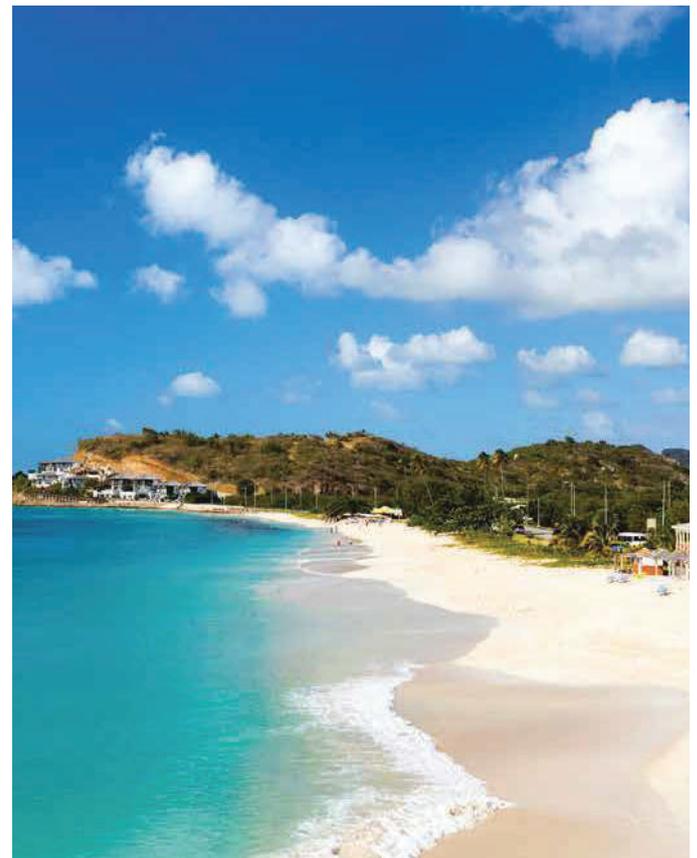
Applicants may also choose to purchase real estate with a minimum value of USD 200,000 from an approved real estate project. The real estate cannot be disposed of for a period of five years.

Under this option, the following government processing fees and due diligence fees would apply for the same two scenarios outlined earlier:

Antigua & Barbuda	Single Applicant	Family of Four
Minimum price	200,000	200,000
Government Fees	30,000	30,000
Local Bank Fees	475	800
Due Diligence Fees	7,500	15,000
Passport(s)	300	1,200
Sub-Total	USD 238,275	USD 247,000

Many applicants prefer the real estate option, as they will acquire a tangible asset, which can also generate rental income, if desired. All of the qualifying property options that we recommend are fully managed for peace of mind ownership. The closing costs vary depending on the real estate selected.

For all clients considering the real estate option, We recommend you visit and our local team will provide tours. While this is not a requirement of the programme, you will certainly gain a better appreciation and knowledge of the available options and overall real estate market. Lastly, for those wanting to open a bank account, an address is required which this option readily provides.

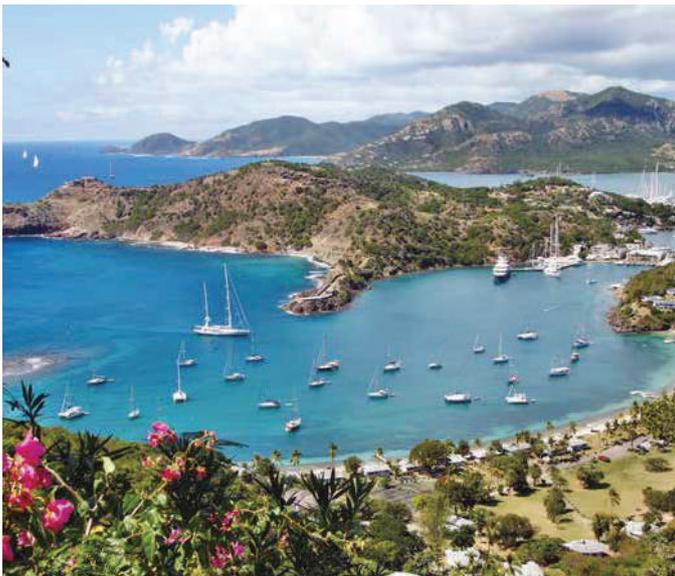


University of West Indies Fund Option

For families of six or more members a more economical option than the NDF is the University Fund starting from USD 150,000 (inclusive of Government processing fee). For each dependant over six an additional fee of USD 15,000 per will be due.

Other Requirements

In addition to fulfilling one of the three economic contributions above, main applicants and their dependants must have clean personal backgrounds. The Citizenship-by-Investment Unit (CIU) is the government authority responsible for processing and examining all applications and will perform strict due diligence checks. An applicant will be denied citizenship if he/she has been denied a visa to a country that has a visa-free travel arrangement with Antigua and Barbuda, is identified as a potential national security risk, a reputational risk or is subject to a criminal investigation.



Process Overview

The process will take between three to four months from submission of the application to issuance of the passport, assuming the application has no areas of concern.

Dual Citizenship

Antigua and Barbuda has no restrictions on dual citizenship.

Taxation

Antigua and Barbuda has no personal income tax, capital gains, inheritance taxes or tax on foreign income. Simply holding Antiguan citizenship in itself will not cause one to be a tax resident.

The corporate tax rate is set at 25%. However, certain companies may qualify for attractive tax reductions on profits up to a 20-year period.

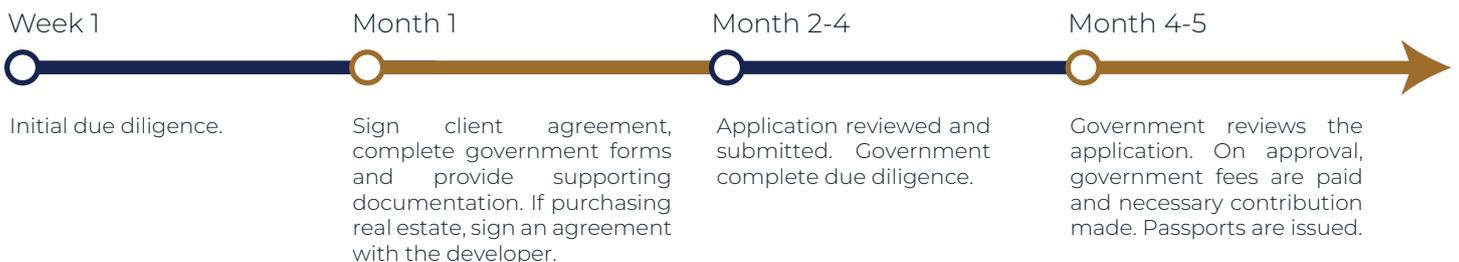
A sales tax is a standard rate of 15% which is calculated on local consumption.

Antigua imposes a property tax on all properties which varies depending on the classification of the property.

Summary of Key Advantages

- Visa-free travel to 152 countries including the EU, the UK, Singapore, Hong Kong and South Africa
- Full citizenship with passport granted to main applicant, spouse, children, and parents or grandparents
- Financially dependant children up to the age of 30 years old may be included without the need to be enrolled in full time school. Unmarried siblings may also be included.
- No personal income, capital gains, inheritance tax, or tax on foreign income
- Minimal presence is required for at least five days within first five years of obtaining citizenship
- Antigua & Barbuda is an exceptionally beautiful place to live year round or to regularly visit your second home. With over 365 beaches and a temperate climate, the country is a true jewel in the Caribbean

Application Process



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