

Monaco Residence by Investment Programme

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Monaco

Nestled on the French Riviera, Monaco is renowned for its opulence, glamour and breathtaking coastal views. Its Residence by Investment Programme offers a gateway for individuals seeking to establish residency in the principality, which has become a magnet for investors worldwide thanks to its favourable tax system, high standard of living and unrivalled security.

Country Facts

- Languages: **French** (English and Italian widely spoken)
- Currency: **Euro (EUR)**
- Population: **Approximately 39,000**
- Capital: **Monaco (city-state)**

Programme Overview

- Minimum investment approximately EUR 500,000 (average bank deposit; no mandatory minimum set by the Government)
- Processing time 2–5 months
- Temporary residence card valid for 12 months, renewable for two further 12-month periods
- Ordinary residence card after three years, renewable for three-year periods
- Privileged residence card possible after nine years of residence, valid for 10 years
- The right to live, work and undertake business in Monaco
- Residency requirement: three months per year (temporary and ordinary cards); at least 183 days per year (privileged card)
- Interview with the Monaco Immigration Police required
- No language requirement for residence
- Open to applicants aged 16 or over

Family Inclusion

Spouse (or partner) of the main applicant; children under 16.



Investment Routes

Investment Route	Minimum Contribution	Due Diligence Fees	Post Approval / Government Fees	Additional Info
Bank Deposit	Approximately EUR 500,000 deposited in a Monaco bank (average amount; can be substantially more)	TBC	TBC	No mandatory minimum set by the Government — sufficiency is judged by the Monaco bank providing the reference letter; applicants must also hold accommodation in Monaco large enough for all residing family members and provide proof of good character from the authorities of their last country (or two countries) of residence in the previous five years

DUE DILIGENCE FEES will apply: USD 7,500 per Main Applicant and USD 4,000 per dependant aged 16+, including spouses

Note: Other fees apply, such as long-stay visa fees (non-EU citizens), residence card issue and renewal fees, and professional consulting fees.

This information is provided for general guidance only and does not constitute legal or financial advice. Residence by investment programmes are subject to change. Prospective applicants should seek independent professional advice specific to their circumstances.