

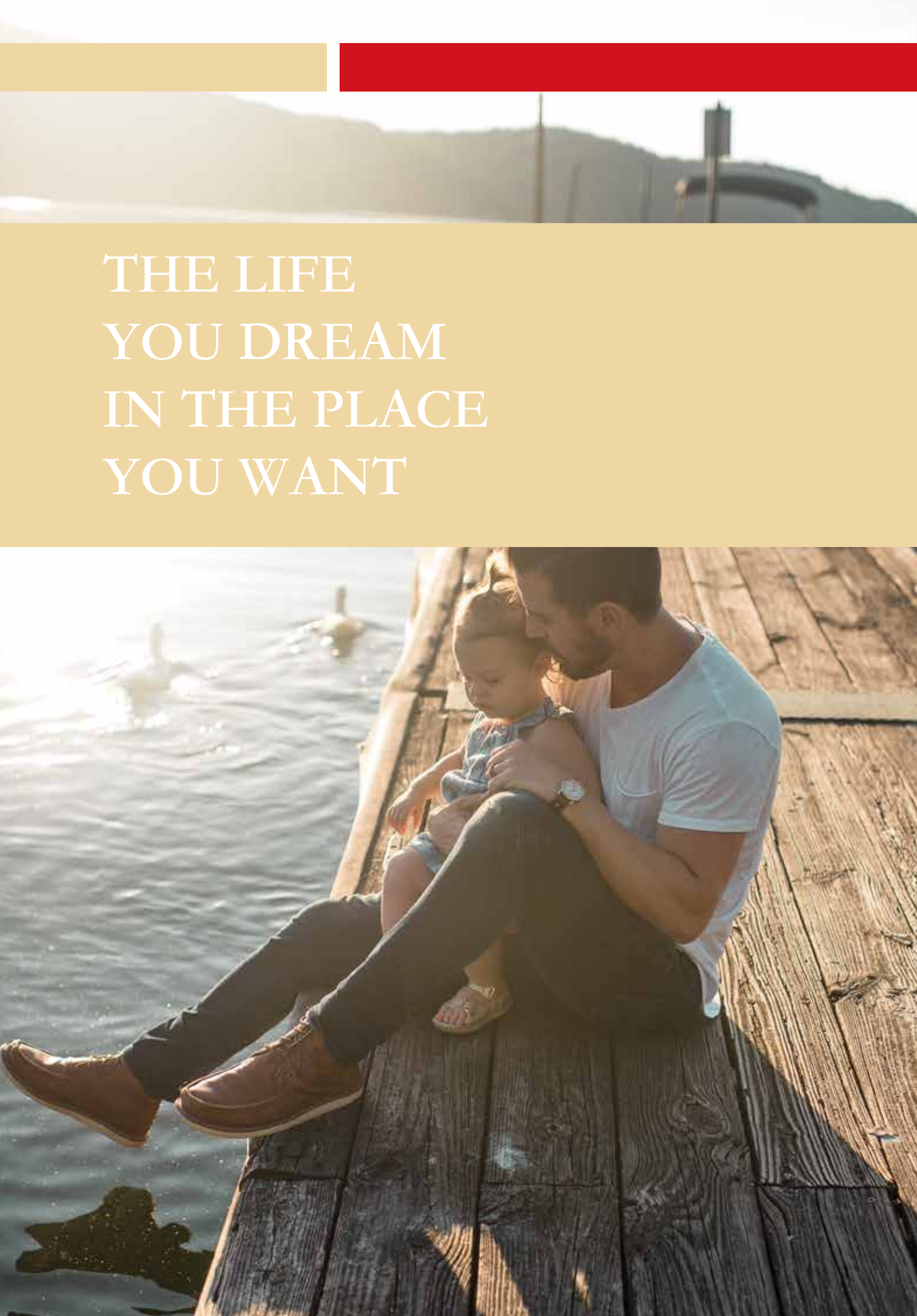


SMART GUIDE TO ACQUIRING PROPERTY & CITIZENSHIP/ RESIDENCY IN PORTUGAL



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THE LIFE YOU DREAM IN THE PLACE YOU WANT

01 BENEFITS OF BECOMING EUROPEAN RESIDENT AND CITIZEN

Being a European citizen is being part of a Global Community of 28 countries that represent one single voice to the world, the European passport is one of the most important assets any world citizen can have. Europe means Global Mobility, Freedom, Peace, Security, Justice and Equal Opportunities.

EDUCATION

MOBILITY

PEACE
&
SAFETY

QUALITY
OF
LIFE

HEALTHCARE

SINGLE
MARKET

Holding a European passport gives the possibility to attend world ranking educational institutions and universities in all member states of the European Union.

It's the safest region of the world to live in, where all European citizens are linked economically and culturally, sharing democratic values.

EU has one of the world's highest standards healthcare system, providing free healthcare to all citizens.

EU VALUES

- Human Dignity
- Freedom
- Democracy & Transparency
- Equality
- Rule of Law
- Human rights

Collectively, the EU and its constituent countries are the world's leading donor of humanitarian aid.

GOLDEN VISA PROGRAM

Today, Europe is catering to an increasing demand for property-based citizenship programs amongst investors from Hong Kong, China, Russia, Lebanon, Middle East (UAE, Saudi-Arabia, Qatar), Turkey, Pakistan, India, South Africa, Vietnam, India, Nigeria among many others.



02 RESIDENCY / CITIZENSHIP BY REAL ESTATE INVESTMENT ►►►



WHAT IS IT?

Golden Visa programs, equivalent to Citizenship by Investment (CBI) or Residency by Investment (RBI) programs, are made for those who, for multiple reasons, desire to obtain a second residency and/or citizenship.

The ultimate luxury asset is to hold a second passport / residency. Golden Visa regimes offer a fast track method to obtain this, usually through real estate investment. When deciding on the right regime, it is important to consider and wisely invest in a Country that has long standing economic and political stability (both within itself and its neighboring countries), and that stands on a solid constitution of human rights and no discrimination. These factors will ensure that a second citizenship / residency investment will last over generations rather than being a temporary solution.



Over 7,700 families have chosen Portugal above other options based on its access to citizenship, its safety, International mind set and English-speaking population, stability and prosperity, natural country beauty and rich history, pleasant weather, large food resources, high quality of life at very affordable cost and Schengen free mobility.

03 PORTUGAL GOLDEN VISA

PROVEN TRACK RECORD

Since its implementation in 2012 the Portugal Golden Visa regime has quickly become the first choice and most popular of the Golden Visa programs in Europe, offering the possibility to apply for the Citizenship / Permanent Residency after 5 years of holding the residency without the need to actually live in Portugal.

More than 20,000 issuances, including investors and family members have already obtained residency in Portugal through the Golden Visa program since 2012.

Country	Number of Residency Visas Approved (until Oct 2020)	Citizenship with no living requirement	Minimum Investment
Portugal	25,118	Y	€350,000
Greece	17,203	N	€250,000
Malta	2,940	Y	€650,000 Contribution National Fund + €350,000 Real Estate Investment + €150,000 Government Financial Instruments
Cyprus	2,996	Y	€2,150,000
UK	10,631	N	€2,000,000
Spain	24,755	N	€500,000



KEY BENEFITS

- Security of a second home in a safe and stable country
- Freedom and new opportunities for the whole family
- Entry and free movement throughout the Schengen space (26 European countries)
- Possibility to apply for the Portuguese citizenship or permanent residency
- Possibility to include dependent children and dependent parents and parents in law, who will be entitled same benefits as the investor, with no limit of number of dependents
- Minimum stay of 7 days per year in Portugal during the 5 years of the program
- No financial records required
- No worldwide income taxes
- No interview
- No age limits

€5.6B
Invested

9,254
Investor
Residencies
Issued

15,864
Family
Members
Residencies

8
Years
Running

*July 2019 SEF DATA

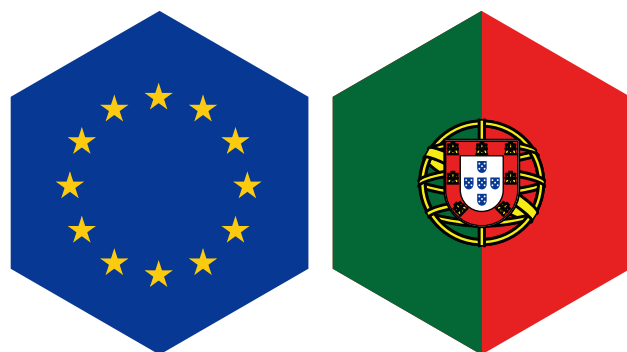
ELIGIBILITY



There are various routes to invest in Portugal and be eligible for the Golden Visa. Nevertheless, the most popular of all is Real Estate Investment, representing €5bn from a total of €5.6bn invested in the country under the scheme. More recently investment in fund participation units has also become popular.

Real Estate Investment under the Golden Visa can be achieved via two Programs:

- a) €500K Program: Acquisition of real estate property with a value equal or greater than €500K;
- b) €350K Program: Acquisition of real estate property with more than 30 years or located in an urban rehabilitation area and, the carrying out of rehabilitation works of the acquired real estate, in a total investment of €350K or more (property + construction works)



REQUIREMENTS

The requirements to apply for the Golden Visa are very simple:

- Acquisition of property(ies) or acquisition of units in investment funds or venture capital funds intended for the capitalization of companies, within the minimum investment requirements
- No conviction, in Portugal, for a crime punished with an imprisonment sentence of more than one year
- Nonexistence of debts regarding taxes and social security contributions in Portugal





GV COST



For the application to obtain a Golden Visa and its subsequent issuance, the investor and each family member must pay an initial application fee and issuance fee, both for the first application procedure and for each subsequent renewal procedure.

FEE	AMOUNT
Investor	
Initial fee SEF	€533.00
Issuance fee	€5,325.00
Renewal initial fee	€533.00
Renewal Issuance fee	€2,663.00
Family member	
Initial fee	€533.00
Issuance fee	€5,325.00
Renewal fee	€533.00
Renewal Issuance fee	€2,663.00

REDUCED INVESTMENT SCHEME

Properties that are older than thirty years or properties located in urban renovation areas identified by the Portuguese Municipalities that have a renovation building construction program, can benefit from the reduced €350,000 investment regime



04 ARU GOLDEN VISA 350



Arish Capital Partners will hand hold investors through the entire property acquisition and Golden Visa process, ensuring that it is handled both expertly and hassle free

SAVE €150,000

Properties are to be located in an Area of Refurbishment (ARU) and/or have more than 30 years. Investor will need to purchase the property unrefurbished and prove that is doing the refurbishment works to be able to access the benefit of €350,000 reduced Investment.

IMMEDIATE GV APPLICATION

An investment under ARU means that the investor can apply for his GV as soon as the property has fully paid (i.e. he does not have to wait for the refurbishment to be completed).

HOLD TITLE DEED BEFORE REFURBISHMENT

An investment under the ARU scheme ensures that the investor immediately takes ownership of the property title (unlike an off-plan scheme purchase where ownership only passes at completion).

SAME BENEFITS AS €500,000 SCHEME

So as long as the conditions are met, both schemes are equal in terms of Golden Visa and benefits.



05 ARISH CAPITAL PARTNERS & GOLDEN VISA 350

With over 65 years of combined experience in Real Estate Investment, Finance, Fund Management and Immigration, Arish Capital Partners has uniquely positioned itself as one of the most knowledgeable and innovative solutions providers in Portugal, UK and Spain.

Its niche expertise provides investors and partners with much valued comfort during the end to end immigration process, whilst forensically assessing the value proposition of the underlying real estate investment. Arish Capital Partners will hand hold investors through the entire property acquisition and Golden Visa process, ensuring that it is handled both expertly and hassle free.

Today Arish Capital Partners holds a reputed position and solid relationships with strong local professional teams as well as construction partners, hospitality management groups and property managers, offering a unique proposition and a value-added package.

Arish Capital Partners recognises the value a residence permit or second passport can provide to investors and that such assets need to be proactively (and expertly) asset managed. It is the asset that can fundamentally change the lives of individuals and families.

Arish Capital Partners focus is the set-up and structuring of real estate projects that allow investors to apply on the Golden Visa 350 option. All projects are thoughtfully developed to meet all the requirements of the program.

Arish Capital Partners will invest in projects alongside immigration investors. Therefore, the locations selected by Arish Capital Partners to develop their projects are in the most prime locations, situated in well established cities of Portugal, such as Lisbon and Porto.

A person is sitting on a beach, looking out at the ocean. The person is wearing a light-colored shirt and shorts. The background shows the ocean and a distant city skyline.

FEW STEPS AWAY
TO CHOOSE FREEDOM

06 FROM PROPERTY PURCHASE TO RESIDENCY/CITIZENSHIP

STEP BY STEP

1. Choose the property
2. Book the property and transfer reservation fee to the developer from home country bank account
3. Sign a POA to a Portuguese lawyer and open a Portuguese Bank Account (these can be done in any Portuguese Embassy or Consulate overseas)
4. Transfer funds to own bank account in Portugal
5. Instruct the lawyer to sign Promissory Agreement or Sales and Purchase Agreement on your & pay for the property
6. The lawyer will do the public registration of the Promissory Agreement or Purchase Agreement (takes approximately ten days)
7. The lawyer will submit online the Golden Visa application
8. Once pre-approved, travel to Portugal with the family to do biometrics and finger prints at SEF (Portuguese Immigration Department)
9. Approval of Golden Visa and cards issuance (3-9 months)
10. Hold Residency Card for 5 years while receiving rental return (residency card renewal on years 1-3)
11. On completion of year 5 of residency, apply to Portuguese Permanent Residency or Citizenship