XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | NEW ZEALAND

New Zealand Residence by Investment

Investor routes from NZD 1 million: the Business Investor visa at NZD 1 million or NZD 2 million, and the Active Investor Plus visa at NZD 5 million (Growth) or NZD 10 million (Balanced).

INVESTMENT FROM	ROUTES	CAPITAL	CURRENCY
NZD 1 million	NZD 1m, 2m, 5m and 10m	Wellington	New Zealand dollar (NZD)

XIPHIAS Immigration Pvt Ltd
www.xiphiasimmigration.com

Updated 1 October 2026
+91 90213 35577 | immigration@xiphias.in

Why New Zealand


Southern Alps


Auckland Harbour Bridge


Auckland waterfront



01 Stable industries, including agriculture, tourism, technology, and education

02 Strong economy supporting international investors

03 Famous landscapes, including mountains, beaches, forests, and lakes

04 Cities like Auckland and Wellington offer excellent business opportunities

05 A high-quality education system and modern healthcare facilities

The routes at a glance

Route	Investment from	In short
Business Investor visa: NZD 1 million or NZD 2 million	NZD 1,000,000	Invest NZD 1 million in an established New Zealand business for a three-year work-to-residence pathway, or NZD 2 million for fast-track residence after 12 months.
Active Investor Plus, Growth: NZD 5 million	NZD 5,000,000	Invest NZD 5 million for 36 months under the Active Investor Plus Growth category, with just 21 days in New Zealand, for a resident visa for you and your family.
Active Investor Plus, Balanced: NZD 10 million	NZD 10,000,000	Invest NZD 10 million through the Balanced Category of the New Zealand Active Investor Plus Visa and obtain New Zealand residency by investment with diversified assets.

About New Zealand

New Zealand is an island nation located in the southwestern Pacific Ocean, consisting of the North Island and South Island. The capital city is Wellington, while Auckland serves as the country's largest city and primary economic center. The country is globally known for its natural beauty, including mountains, forests, lakes, and coastal landscapes. With a population of around five million people, New Zealand has a diverse culture shaped by both Maori traditions and European heritage. Its economy is supported by industries such as agriculture, tourism, technology, education, and financial services. These sectors make the New Zealand residence by investment pathway attractive for global entrepreneurs and investors looking for long-term opportunities.

Business Investor visa: NZD 1 million or NZD 2 million



Invest NZD 1 million in an established New Zealand business for a three-year work-to-residence pathway, or NZD 2 million for fast-track residence after 12 months.

INVESTMENT FROM
NZD 1,000,000

FAMILY MEMBERS
Spouse, children up to age 25

Key benefits

- Lower investment threshold of NZD 1–2 million under the New Zealand business investor visa
- Include partner and dependent children in the application
- Live in a stable and business-friendly economy in New Zealand
- Flexibility to work, run a business, and access education benefits
- Both pathways lead to the Business Investor Resident Visa

Requirements

- Minimum investment of NZD 1 million (or NZD 2 million for fast-track residence after 12 months) in an established New Zealand business.
- Own at least 25% of a business with a purchase price of at least NZD 1 million.
- At least 3 years of acceptable business experience in self-employment or senior management.
- Funds must be lawfully obtained; gifted capital is accepted as a funding source since 6 July 2026.
- Operate the business for three years in total across the work and resident visas.

Costs and government fees

Item	Amount	Notes
Business investment — work-to-residence pathway	NZD 1,000,000	At least 25% of an established New Zealand business with a purchase price of at least NZD 1 million; residence after three years of operation.
Business investment — fast-track pathway	NZD 2,000,000	Residence after 12 months; the business must still be run for three years in total across both visas.
Business Investor Work Visa application fee	NZD 12,380	

Points to note

- The Active Investor Plus visa was substantially rebuilt on 1 April 2025. The weighted-investment system and the English-language requirement were both removed. Material describing weightings is out of date.
- The Entrepreneur Work Visa is closed. Its replacement is the Business Investor Work Visa, which opened 24 November 2025 at NZ$1 million or NZ$2 million — far below the Active Investor Plus thresholds.
- New Zealand permits dual citizenship; India does not. Naturalising would end your Indian citizenship. Residence and permanent residence would not.

Active Investor Plus, Growth: NZD 5 million



Invest NZD 5 million for 36 months under the Active Investor Plus Growth category, with just 21 days in New Zealand, for a resident visa for you and your family.

INVESTMENT FROM
NZD 5,000,000

FAMILY MEMBERS
Spouse, children up to age 24

Key benefits

- No taxes on gifts, estates, wealth, or capital gains in New Zealand.
- The New Zealand investor visa allows applicants to include a spouse and dependent children aged 24 or younger.
- A high standard of living, strong political stability, and a safe environment in New Zealand.
- Low population density, multicultural society, and excellent living standards.
- No English-language test since 1 April 2025.

Requirements

- Invest NZD 5 million in acceptable investments: direct investments, managed funds or philanthropy (philanthropy capped at 20% of the total).
- Maintain the investment for 36 months.
- Minimum 21 days in New Zealand during the three-year Growth investment period.
- Funds must be transferred within six months after an Approval in Principle (AIP) is issued by Immigration New Zealand, with a possible extension.
- Applicants must meet health, character, and lawful source-of-funds requirements.
- The New Zealand investment visa allows the applicant to include a partner and dependent children up to age 24.

Costs and government fees

Item	Amount	Notes
Growth category investment	NZD 5,000,000	Held for 36 months, with at least 21 days in New Zealand over that period.

Active Investor Plus, Balanced: NZD 10 million



Invest NZD 10 million through the Balanced Category of the New Zealand Active Investor Plus Visa and obtain New Zealand residency by investment with diversified assets.

INVESTMENT FROM
NZD 10,000,000

FAMILY MEMBERS
Spouse, children up to age 24

Key benefits

- Access New Zealand residency by investment through the Active Investor Plus Visa
- No taxes on gifts, estates, wealth, or capital gains
- Ability to include spouse and dependent children aged 24 or younger in the application
- No English-language test since 1 April 2025
- The widest choice of acceptable investments: direct investments, managed funds, listed equities, bonds, property developments and philanthropy
- A multicultural society and an excellent quality of life

Requirements

- Invest NZD 10 million in acceptable investments: direct investments, managed funds, listed equities, bonds, property developments or philanthropy.
- Maintain the investment for 60 months.
- Spend at least 105 days in New Zealand over the 60-month investment period.
- Funds must be transferred within 6 months after Approval in Principle (AIP), with a possible extension.
- Applicant must meet health, character, and lawful source of funds requirements.
- Can include partner and dependent children up to age 24.

Costs and government fees

Item	Amount	Notes
Balanced category investment	NZD 10,000,000	Held for 60 months, with at least 105 days in New Zealand over that period.

The Active Investor Plus visa was rebuilt on 1 April 2025

The old weighted-investment system is gone, and so is the English-language requirement. There are now two categories:

Category	Investment	Minimum hold	Days required in NZ
Growth	**NZ$5 million**	36 months	**21 days**
Balanced	**NZ$10 million**	60 months	**105 days**

The Growth category is the more interesting of the two for most applicants: half the capital, a shorter hold, and only three weeks in the country across the whole period.

Growth accepts direct investments, managed funds and philanthropy (philanthropy capped at 20% of the total). Balanced adds listed equities, bonds and property developments. Funds must be invested within six months of approval in principle, with a possible extension. A partner and dependent children aged 24 or younger can be included, Immigration New Zealand states no maximum age for the principal applicant, and it reports an average processing time of 36 working days once documentation is complete.

There is now a far cheaper route

The **Business Investor Work Visa** opened on **24 November 2025**, replacing the closed Entrepreneur Work Visa:

- **NZ$1 million** to a three-year work-to-residence pathway
- **NZ$2 million** to fast-track to residence after **12 months**

It needs at least **25% ownership** of an established business with a purchase price of at least NZ$1 million, and **three years' business experience** in self-employment or senior management. The visa runs up to four years — a 12-month establishment stage and a three-year operating stage — and both pathways lead to the Business Investor Resident Visa; on the NZ$2 million pathway the business must still be run for three years in total across both visas. The application fee is **NZ$12,380**. Updated on **6 July 2026** to allow franchises, purchase through a New Zealand resident entity, and gifted capital.

If NZ$5 million is out of reach, this is the route to look at. The Entrepreneur Work Visa it replaced is closed to new applications.

New Zealand citizenship and your Indian passport

New Zealand **does** permit dual citizenship. **India does not.** So the constraint here is entirely on the Indian side.

New Zealand citizenship becomes possible after **1,350 days over five years**, with at least 240 days in each of those years. Taking it would end your Indian citizenship automatically under Section 9(1) of the Citizenship Act 1955, regardless of New Zealand's own generosity on the point.

Residence and permanent residence carry no such consequence. Most Indian families stop at permanent residence for exactly that reason, and there is nothing wrong with doing so.

How the Active Investor Plus application works

1. **Confirm you can meet the health and character requirements and document a legitimate source of funding**
2. **Apply to Immigration New Zealand with your investment plan**
3. **Approval in principle opens a six-month window, with a possible extension, to transfer funds**
4. **Invest NZD $5M (Growth) or NZD $10M (Balanced) into acceptable investments**
5. **After verification of the investment, the resident visa is granted, allowing investors and their families to live, work, and study in New Zealand.**

Questions clients ask

What is the New Zealand Residence by Investment program?

The New Zealand residence by investment program allows foreign investors to obtain residency by making a qualifying investment through the Active Investor Plus Visa. The Business Investor Work Visa offers a work-to-residence route from NZD 1 million.

What is the minimum investment required?

The minimum investment starts from NZD 5 million under the Growth Category or NZD 10 million under the Balanced Category. The Business Investor Work Visa starts from NZD 1 million.

Can family members be included?

Yes. Applicants under the New Zealand investor visa can include their spouse and dependent children up to 24 years old.

How long must the investment be maintained?

Investments must be maintained for three years under the Growth Category or five years under the Balanced Category.

Can investors apply for citizenship later?

Yes. New Zealand citizenship requires 1,350 days in New Zealand over the five years before applying, with at least 240 days in each year. New Zealand allows dual citizenship, but India does not, so taking it would end your Indian citizenship.

Official sources: Immigration New Zealand; Immigration New Zealand — Active Investor Plus visa; Immigration New Zealand — Skilled Migrant Category; Immigration New Zealand — Green List.



XIPHIAS Immigration

NEXT STEP

Plan your New Zealand move with our team

Tell us about your profile, family and timeline. We will confirm which New Zealand route fits you, set out the full cost in writing and manage the application with you from start to finish.

CALL OR WHATSAPP	+91 90213 35577
EMAIL	immigration@xiphias.in
WEBSITE	www.xiphiasimmigration.com
OFFICE	4th Block, Koramangala, Bangalore 560034, India

CREDENTIALS

- Advising clients on global mobility since 2009.
- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.

This brochure is produced from the programme information published at www.xiphiasimmigration.com/residency/new-zealand as at 1 October 2026. Rules, fees and processing times are set by the relevant government and can change, and approval is always the authority's decision. Please confirm the current position with us before you apply. XIPHIAS provides immigration consulting and documentation support. It is not a law firm, and nothing in this brochure is legal advice.