

Comparison of European Golden Visa Programs				
2024/12/5	Hungary	Portugal	Greece	Malta
Program Type	10-Year Guest Investor Residence Permit	Golden Residence (2-year card, renewed every 2 years)	Long-term residence (5-year card, renewed every 5 years)	Permanent Investor residence (5-year card, renewed every 5 years)
Permit Year	10Yr+10Yr	2Yr renewable	5Yr renewable	5Yr renewable
Investment Methods	(1) €250,000 in a qualified Real Estate Fund	(1) real estate purchase (discontinued)	(1) 250,000 Euros property (conversion property)	(1) Donation + rent: (a) fee 50,000 Euros (+10,000 per dependent) ; (b) Donation 60,000 Euros; (c) rent 14,000 Euros / year, for 5Yr
	(2) €500,000 in a Real Estate property (not yet effective)	(2) donation of 250,000 Euros	(2) 400,000 Euros property in area A	(2) Donation + Property Purchase: (a) fee 50,000 Euros (+10,000 per dependent); (b) Donation 30,000 Euros; (c) purchase property worth €375,000.
	(3) €1,000,000 donotation to a qualified foundation	(3) 500,000 in a qualified fund.	(3) 800,000 Euros property in Area B	
			(4) 400,000 Euros Investment Amount in a qualified Alternative Investment Fund (AIF).	
Investment Lock up	5Yr	5Yr	5Yr	5Yr (property cannot rent out)
Residency requirement	No requirement	14 days of residence every 2 years	No requirement	No requirement
Processing time	3-6 months	About 24 months	10-12 months	10 months
Country comparison	Experience a temperate continental climate with comfortable and pleasant weather. Benefit from a low cost of living and exceptional value for money, with monthly expenses for a family of three averaging just 1,000 euros. Take advantage of the lowest personal and corporate income tax rates in Europe. Enjoy access to quality education benefits.	Temperate maritime climate, suitable for living. Top 10 in the global immigrant integration index. One of the most livable countries in the world. Top 1 in the world for retirement and elderly care. The most cost-effective residential destination in the world. Strong economic development, GDP growth of 6.7% in 2022, a 35-year high. In 2022, the year of the epidemic, house prices rose steadily by 12.6%, and the market was full of confidence. Enjoy education and medical benefits.	Mediterranean climate, suitable for living. Rich island resources, one of the preferred tourist destinations in Southern Europe. Low prices, low cost of living. Enjoy education and medical benefits.	Commonwealth country. English is the official language. There are world-leading international schools with British education. Mediterranean climate, suitable for living.
Family members Application	1. Spouses and children under 18 years old are eligible to apply for the same Guest Investor Residence Permit. 2. Parents can apply for family reunification once specific conditions, such as dependency, are fulfilled, allowing for three generations to reside together.	Three generations of a family, i.e. the main applicant + spouse + both parents + minor children	Three generations of a family, i.e. the main applicant + spouse + both parents + children under 21 years old (their status will be lost after they turn 24)	Four generations of a family, i.e. the main applicant + spouse + parents of both parties (financially dependent) + grandparents + children
Subsequent conditions for maintaining status	1. No residency requirement. 2. Renew your 10-year Guest Investor Residence Permit before it expires by retaining the €250,000 real estate fund. Renewal fee: €60 per person. 3. Annual account management fee charged by the securities company.	1. Renewal is required every 2 years, and the residence period is 14 days every two years (2+2+2 mode); 2. Renewal fee: 3865.79 euros/person; filing fee: 773.74 euros/person	1. Pay property/real estate taxes/water and electricity bills on time 2. Renew the card every 5 years 3. The card cannot be renewed when children reach 24 years old	1. Renew the card every 5 years 2. Pay rent every year; 3. Purchase medical insurance every year
Annual cost of maintaining status (for a family of three)	about 800 euros/family	6958.7 euros/family	2060 Euros/family	13,500 euros/family
Policy advantages	Government-Backed Assurance: A program supported by legislation, offering safety and reliability you can trust. Unmatched Efficiency: Experience the fastest approval process and lowest entry threshold among EU investment programs. Family Benefits: Secure a 10-year residence permit for the entire family, with no residency requirements. Easily renewable for another 10 years if keep the investment. Flexible Investment: Redeem your investment after just 5 years or choose to hold it longer for greater returns. Freedom and Opportunity: Live, study, work, and do business while enjoying visa-free travel across 29 Schengen countries. Path to Permanence: Apply for permanent residency after just 3 years of living in Hungary with a Hungarian cultural knowledge exam. Citizenship: Become eligible for Hungarian citizenship after 8 years of permanent residency, with a Hungarian cultural knowledge exam. The Hungarian passport is ranked 7th globally, opening doors to unparalleled global mobility.	Free movement with access to 29 Schengen countries Eligible to apply for Portuguese permanent residency after 5 years, or Portuguese citizenship (requires meeting a 14-day residency requirement every 2 years + A2 level Portuguese language exam) Birthright citizenship policy: if either parent holds a residence card for one year, a child born in Portugal can directly obtain citizenship Portuguese passport ranks 5th globally in power, allowing visa-free travel to 187 countries, including the U.S., Canada, Australia, New Zealand, and other major countries An EU passport grants access to education and healthcare benefits in 27 EU countries and the option to reside anywhere within the EU Top-tier next-generation education plan: eligible for overseas Chinese/ international student status (corresponding to Portuguese permanent residency or Portuguese passport) Property owned can be sold after obtaining citizenship, allowing for fund recovery As an E-2 Treaty country, the entire family can reside long-term in the U.S.	Free exit, access to 29 Schengen countries Quick acquisition of permanent residency status Education plan: best suited for overseas Chinese student status Lowest threshold among EU member states	Free movement to 29 Schengen countries, fast and easy to obtain the permanent residency
Policy disadvantages	The main applicant must enter Hungary on a guest investor visa to complete the investment and 10-year residence permit application.	There is a brief residency requirement; initial approval is only for 2 years	Property and residency status are permanently linked. Business operations are allowed, but employment is not permitted	The donation option involves a "pure" expense of over 1 million RMB, with ongoing rental costs afterward; the property purchase method is too costly, and the investment value and residential appeal of the property are not strong; High prices and high living expenses. Not a major country, with a small land area and low population. Complex document requirements, strict background checks, with a certain rejection rate. Geographically relatively isolated, making travel to other European countries inconvenient, often requiring connecting flights. Maintenance costs high (even after 5 years, still require commercial medical insurance and property/rental)