

02 / EUROPE — LONG-TERM RESIDENCE

Bulgaria

A European base. Built to last.

€307,000

MINIMUM REAL ESTATE

6–8 weeks

END-TO-END PROCESS

EU

MEMBER STATE · SCHENGEN



Historic. Strategic. *Unmistakably European.*

At the crossroads of Europe and Asia, Bulgaria pairs the security of the European Union with one of the continent's most competitive costs of living — and a clear, property-backed route to long-term residence.



2007 Member of the European Union	10% Flat personal and corporate income tax	€ Eurozone member since January 2026	6–8 weeks Typical time to residence card
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AT A GLANCE

Location	Southeast Europe, on the Balkan Peninsula and the Black Sea coast	Government	Parliamentary republic
Capital	Sofia	Population	Approx. 6.4 million
Time zone	UTC +2 (EET)	Currency	Euro (EUR)
Total area	110,994 km ²	Memberships	EU, Schengen Area, NATO
Language	Bulgarian (official)	Main cities	Sofia, Plovdiv, Varna, Burgas



Residence through property.

Value that endures.

INVESTMENT REQUIREMENTS

Property is selected from a specified portfolio.
The investor must:

- i. Invest a minimum of
€307,000
- ii. Transfer the investment funds
from abroad
- iii. Purchase one or more properties
of at least that total value
- iv. Retain ownership throughout the
residence period



ELIGIBLE PROPERTY

Apartments

Villas

WHY BULGARIA

- 01 Long-term residence in a European Union member state
- 02 A tangible asset — your investment remains in property you own
- 03 Your Bulgarian company and bank account set up on your behalf
- 04 Spouse and minor children may join as family members
- 05 VAT may be reclaimed after three months when buying through your Bulgarian company
- 06 Residence card typically issued within 6–8 weeks
- 07 Apartments and villas, selected from an approved portfolio



Four steps. *One European home.*

Investment in real estate, a Type D visa, then a long-term residence permit. We accompany you at every stage.

I	Establish your company & bank account We incorporate your Bulgarian company and open its bank account on your behalf, under a power of attorney.	APPROX. 2 weeks
II	Transfer funds & acquire property Investment funds are transferred from abroad to your company, which purchases the property. VAT may be reclaimed after three months.	MINIMUM €307,000
III	Apply for a Type D visa Submitted at the Bulgarian consulate, supported by the notarial deed and proof of the fund transfer.	TYPICALLY 30 days
IV	Long-term residence permit On arrival in Bulgaria, apply to the Migration Directorate of the Ministry of Interior. The residence card follows the decision.	UP TO 14 days

Thereafter, the investor and family may reside in Bulgaria long-term, for as long as the qualifying investment is retained.



Six to eight weeks.

Start to finish.

An indicative timeline, assuming all documentation is complete and no delays occur.

01	Preparation of documents	Approx. 14 days
02	Company establishment & bank account	Approx. 14 days
03	Selection and purchase of property	Depends on the transaction
04	Submission of Type D visa application	1 day
05	Issuance of Type D visa	Approx. 30 days
06	Entry into Bulgaria	Immediately after issuance
07	Long-term residence application	Within days of arrival
08	Issuance of residence card	Approx. 14 days

Family members

Once the investor holds a long-term residence permit, the spouse and minor children may apply for a Type D visa and long-term residence as family members.

Long-term residence

The residence permit allows the investor and family to live in Bulgaria long-term, for as long as the qualifying investment is retained.

Practical *considerations.*

We advise comprehensive legal and tax due diligence before investing — particularly where property is acquired through a Bulgarian company, or includes land. Special rules apply to land acquisition by non-EU nationals and are reviewed carefully before you proceed.



Confidence *in the details.*

We coordinate every document, legalisation and translation. An overview of what each stage will require:

01 Personal documents

Passport, certificate of good conduct, marriage certificate (if applicable), children's birth certificates, passport photographs and bank statements.

03 Type D visa

Application form, passport and photographs, notarial deed, proof of fund transfer, health insurance, criminal record certificate, proof of accommodation and of sufficient means.

05 Family members

Marriage and birth certificates, passports and photographs, health insurance, criminal record certificates where applicable, and proof of the family relationship and the investor's residence status.

02 Property purchase

Notarial deed, property registration certificate, tax valuation certificate and bank documents evidencing payment of the purchase price.

04 Long-term residence permit

Application form, passport, copy of the Type D visa, notarial deed and proof of ownership, bank documents, local tax receipts, health insurance, registered address, state fee receipt and biometrics.

06 Entry into Bulgaria

With the Type D visa issued, you enter Bulgaria and file the residence application with the Migration Directorate — we prepare the file in advance.

GOOD TO KNOW

Legalisation. Documents must be duly legalised or certified, as applicable.

Bank statements. Statements issued in English are exempt from translation.

Translation. All documents are translated into Bulgarian.

Compliance. Each document meets the applicable authentication requirements.

A personal partnership.

From ambition to arrival.

One team. A clear path forward. Support that continues beyond the application.

- 01

Discover

A confidential conversation about your objectives, your family and your timeline.
- 02

Design

We shortlist properties from the approved portfolio and structure your company and investment.
- 03

Prepare

Documents gathered, legalised and translated into Bulgarian; company and bank account established, funds transferred.
- 04

Progress

Property completion and Type D visa application at the consulate — with regular, discreet updates.
- 05

Arrive

Entry into Bulgaria, residence application and issuance of your long-term residence card.

BESPOKE ADVISORY, AT EVERY STEP

Programme Consultation Start with what matters.	Selection & Assessment Find the right fit.	Application Assistance Move forward with clarity.
Documentation Support Bring every detail together.	Investment Guidance Consider the bigger picture.	Relocation Support Settle into your next chapter.

Your next chapter starts with *a conversation.*

Tell us what you have in mind. We will help you see what is possible —
and arrange a private consultation at your convenience.

ENQUIRIES

info@epmc.ae

OFFICES

Dubai · Sofia