



SPAIN

GOLDEN VISA SCHEME

(Fast-Track Spanish Residency)

YOUR GATEWAY TO EUROPE...

Residency
visa approval
**decisions are
provided within
just 20 working
Days**

**Enjoy
unrestricted
travel**
throughout the
26 Schengen
countries in
Europe

Generate
investment returns
from the bouyant
and resilient
**Spanish
property
market**

Have the **option
to renew &
live in Europe
permanently**
without
minimum stay
requirements

Take
advantage of
**educational
opportunities** in
Europe for your
entire family

Only **€500k**
**minimum investment
requirement** & no
need to change your
fiscal residency for tax
purposes

SPANISH LEGISLATION MAKES IT POSSIBLE FOR NON-EU CITIZENS TO OBTAIN A FAST-TRACKED RESIDENCY VISA YOU CAN QUALIFY FOR SPANISH RESIDENCY WITH AN INVESTMENT IN ONE OR MORE PROPERTIES WITH A COMBINED MINIMUM VALUE OF OF AT LEAST €500K.



Mosaic Group has established offices in Southern Spain which allows us to offer a full bespoke service to foreign investors & purchasers seeking Spanish residency in association with a leading law firm...

At Mosaic we understand that it is only possible to make considered investment decisions when you are armed with detailed & reliable information from a trusted source.

With more than 20 years of experience within the Spanish & property investment market, the team at Mosaic has unrivalled market knowledge and a long history of dealing with international clients.

Mosaic Group is a dynamic & multifaceted real estate group combining various business units capable of bridging a number of disciplines and sectors and with a primary focus on residential and hospitality assets in Spain and the wider Iberian Peninsula.

Mosaic Realty represents the groups agency division and maintains a focus on modern & contemporary style off-plan and newly build property located within its operational footprint in Southern Spain. With over 200 development projects concurrently active comprising of villas, townhouses and apartments there are always many options for every taste and every budget.

In addition to new-build Mosaic Realty is also a member of all the major MLS networks and as a result has the ability to offer over 20,000 resale properties.

If you prefer a truly bespoke home then Mosaic Group also has a development division and can provide a full design and development service.

“A dynamic & multifaceted real estate group”

Choose from over 200 new-build, contemporary style development projects and more than 20,000 resale properties in Southern Spain.





Spain is the 2nd most popular tourist destination in the World and Andalucia is the jewel in its crown offering a truly **unique mix of lifestyle & investment benefits...**

While a number of countries offer residency schemes Mosaic believes that the Spanish Golden Visa Scheme has the ability to offer both a sound investment and exceptional lifestyle opportunity to non-EU residents & families with a combination of advantages that is simply unrivalled.

Spain is the second most popular tourist destination in the World (after France). Having beautiful beaches & the most desirable climate in Europe ensures Southern Spain contributes strongly to this national accolade. Naturally, property investors have the potential to leverage the reliable high tourism levels & generate significant rental incomes (long or short term).

Additionally, the same fundamentals that drive tourism also generate significant demand for property ownership for both primary and second (holiday home) purposes. This unwavering demand has enabled investors to generate considerable capital growth over time, and the Spanish property market in coastal areas to recover much more rapidly than other areas from major global events such as the 2008 financial crisis.

Notwithstanding the above the major attraction for tourists and relocating ex-pats is of course largely due to the family orientated local culture, modern infrastructure, cost of living, safe environment, excellent healthcare, way of life and general lifestyle.

“Book a **Discovery Tour & let the experienced Mosaic team demonstrate how obtaining residency in Spain through simple property ownership can offer both resilient investment & lifestyle benefits in equal measure “**

Costa del Golf - Andalucia alone boasts around 120 quality golf courses.



Spain is officially the healthiest place on earth - According to the **Bloomberg Healthiest Country Index...**

According to the Bloomberg Healthiest Country Index Spain remains the healthiest country in the World. The index grades nations based on variables including diet, quality of health care and life expectancy while imposing penalties on risks such as tobacco use and obesity. It also takes into consideration environmental factors including access to clean water and sanitation.

Spain has the highest life expectancy at birth among European Union nations, and trails only Japan and Switzerland globally, United Nations data show that by 2040 Spain is forecast to have the highest lifespan, at almost 86 years, followed by Japan, Singapore and Switzerland, according to the University of Washington's Institute for Health Metrics and Evaluation.

Researchers say eating habits may provide clues to health levels enjoyed by Spain and Italy, as a "Mediterranean diet, supplemented with extra-virgin olive oil or nuts, had a lower rate of major cardiovascular events than those assigned to a reduced-fat diet," according to a study led by the University of Navarra Medical School.



- 1. Spain**
- 2. Italy**
- 3. Iceland**
- 4. Japan**
- 5. Switzerland**
- 6. Sweden**
- 7. Australia**
- 8. Singapore**
- 9. Norway**
- 10. Israel**

Other notable rankings:

- Canada (16)
- United Kingdom (19)
- Germany (23)
- Greece (26)
- Estonia (32)
- USA (35)
- Poland (40)
- Slovakia (45)
- Turkey (51)
- China (52)

Easy Access to Costa del Sol from Everywhere via Malaga International Airport (AGP)...



19.85m | **34** | **273** | **54**
Annual Passengers* | Countries | Flight Routes | Airlines

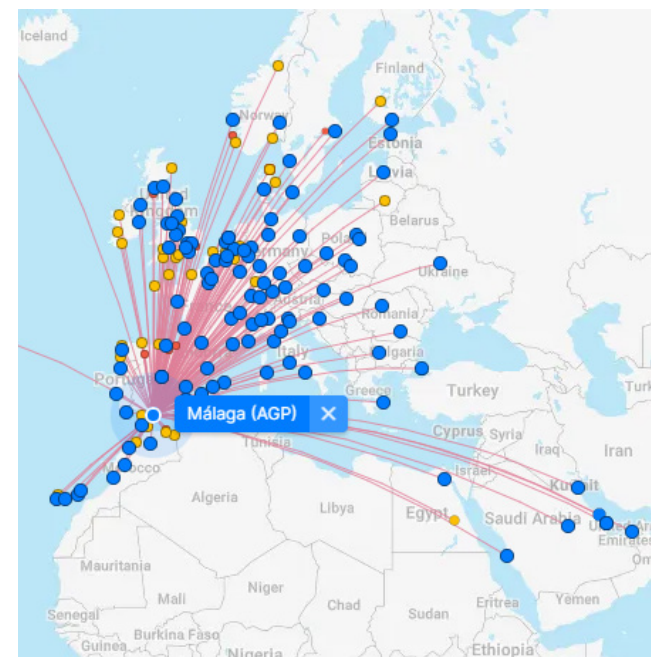
One of the most attractive parts about owning property on the Costa del Sol is how easy it is to access. After recent expansion, Malaga International Airport (AGP) is now the 4th busiest in Spain (behind only Madrid, Barcelona & Palma) with almost 20m passengers per year, 273 flight routes to 34 countries via 54 airlines.

The direct connections throughout Europe are extensive with regular connections via multiple local airports from a growing number of European cities and services from all the major and low-cost airlines.

There are also many direct flights from further afield. Some routes can be seasonal but there are multiple connecting flights from Madrid each day (hr flight time) and so connections are simple and efficient.



Flight	Destino/Via	Balcón	Hora	Observaciones
Destino/Via	Check-in	Time	Remarks	
FR2033	Dublin		20:00	
FR5487	Porto		20:15	
FR4032	Liverpool		20:35	
EZY2022	London, Luton		20:55	
FR8249	Bristol		21:00	
E1499	Dublin		21:10	
VOE2221	Nantes		21:35	
EZY6010	Bristol		21:55	
EZY8930	London, Gatwick		21:55	



Spain is Regularly Ranked in the **Top 10 Places in the World to Retire...**

International Living's The Global Retirement Index and a number of other publications consistently assess Spain as being within the top 10 places in the world to retire based on a number of qualifying criteria including healthcare, cost of living and quality of life.

Spain and specifically the Costa del Sol seduces retirees with 300-plus days of sunshine and 3,000 miles of coastline. The low cost of living, excellent healthcare, first-world infrastructure, and superb personal safety seal the deal. Spain has long been a favorite retirement destination for the British, Germans, Dutch, and other Northern Europeans. Now many more nationalities from Europe and beyond are also discovering its allure.

Spanish life comes with an affordable price tag. Spain's cost of living is surprisingly low. A couple can comfortably live in the Mediterranean coastal towns for about €2,500 a month, without a car. Public transportation in Spain is some of the most efficient and least expensive in the world.

Spain's healthcare is among the best in the world. In fact, it is the best in the world according to the World Economic Forum's 2020 Global Competitiveness Report, and it placed second in International Living's 2022 Global Retirement Index. Spain has both public and private healthcare systems. As an expat on a golden visa, you are required to carry private Spanish health insurance for five years and can choose from several providers. After five years, if you become a permanent resident you can enter the public system.



Spain's First-World infrastructure puts the icing on the tempting retirement cake. You can drink the tap water. The electricity is on 24 hours a day. Trash is picked up every night. Super-fast Wi-Fi is available nearly everywhere. Public transportation is convenient, quick, and cheap. Clean, comfortable, high-speed trains whisk you across the country in a couple of hours. And you don't need a car, except for in the most remote locations.

On top of all that, Spain is safe. Aside from a few pickpockets, crime is nearly non-existent. You can feel at ease walking anywhere in the middle of the night. The police are efficient and polite. The government is a stable, modern democracy.

However, the best benefit of all is the Spanish people who are friendly & helpful, English is widely spoken in tourist areas like the Costa del Sol, especially among young people. Spanish culture encourages you to relax and enjoy life and is one of the most open-minded and LGBTQ-friendly societies in the world.

Understanding The Fast-Track Spanish Residency Visa Scheme

A scheme introduced by the Spanish Government in 2013 allowing non-EU investors in Spanish real estate the ability to obtain residency, & visa free travel within the Schengen area subject to a simple and time efficient qualification process.



*The following 26 countries adhere to the Schengen Agreement and their territory is in the Schengen Area: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovenia, Slovakia, Spain, Sweden, Switzerland.

Unlike similar schemes in Europe, with **Spanish Fast-Track Residency**, there is no requirement for you to spend any prolonged time in Spain or change your fiscal residency for tax purposes...

Fast track approval

Visa applications are responded to within a maximum of 20 days after the investment purchase and there is no minimum stay requirement.

Unlock investment potential

Benefit from reliable tourism based income and capital growth created through resilient demand for coastal property.

Freedom to travel in Europe

Once the visa has been issued investors can travel across borders without restriction throughout the 26 Schengen countries*.

Just €500k investment required

The associated benefits of investing with the Fast-Track Spanish Residency Visa scheme represent significant value over and above any investment made.

Set up your own business

With Spanish residency you can set up business in the field of your choice.

Protect your tax position

There is absolutely no need for you to change your fiscal residency with this scheme which contrasts with similar schemes in other countries. This allows you to limit your tax liability within your native country.

Opportunities in Education

With a Spanish Residency visa you will have the choice of some of the world's finest educational establishments throughout Europe for younger members of your family.

Diversify assets

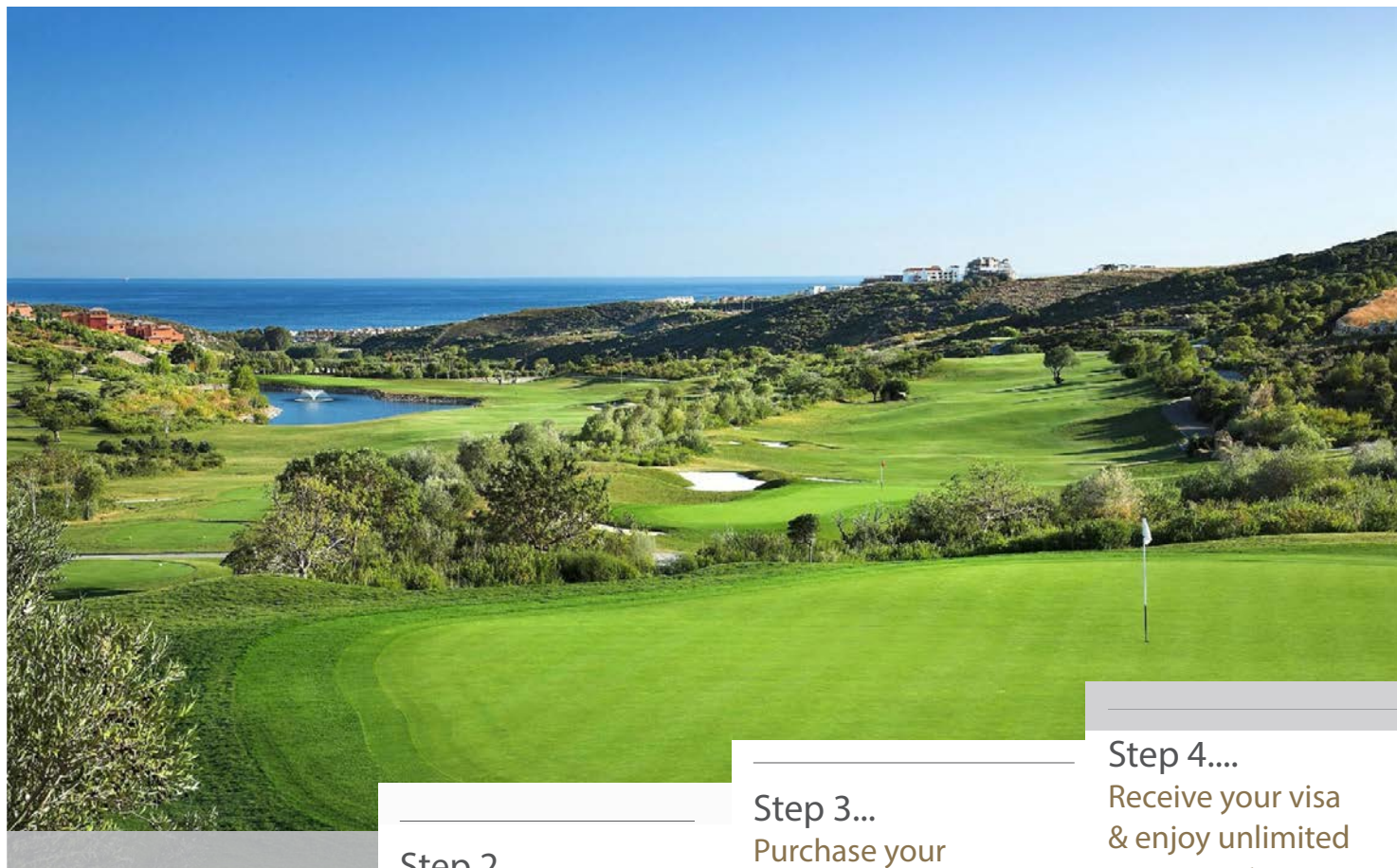
Open European bank accounts, take advantage of the growth potential in Europe

Permanent Residency

Should you and your family wish to stay in Spain it is easily possible to renew your visa and eventually apply for permanent residence.



4.... Simple Steps to secure your Spanish Residency...



Step 1. Book your place on our Discovery Tour

Speak to a member of the Mosaic team and explore the opportunities available to you with our Fast-Track Spanish Residency Visa scheme. Once you have decided the scheme may be of interest then simply book a Discovery Tour and identify property requirements.

Step 2.. Travel to Spain and identify the perfect investment property

You will be personally shown the area and escorted to a number of properties that are carefully selected to meet both your own specific requirements and the criteria for Spanish residency. You will also meet a representative from our partner law firm to answer any questions face to face.

Step 3... Purchase your qualifying Property & Submit your supporting paperwork for the visa application

Our expert team will be on hand to take you through the property purchase and visa application processes alongside our partner law-firm. Together we will ensure that the necessary criteria are met for initial approval within the minimum time frame.

Step 4.... Receive your visa & enjoy unlimited movement throughout the 26 Schengen countries

Once you receive your visa you are free to spend unlimited time in Spain and explore the rest of Europe without restriction should you wish to do so. With 26 countries in the borderless Schengen area to explore, your Spanish Residency really is your gateway to Europe.

Meet Our Preferred Legal Partners...

ME

MARTINEZ - ECHEVARRIA ABOGADOS

Martínez-Echevarría was founded in 1983 and today is one of the most prominent law firms in Southern Spain with over 250 professionals providing legal advice and litigation services in multiple countries.

Martínez-Echevarría fully understands the diverse international demographic involved with property acquisitions and residency requirements in Southern Spain and the resulting requirement for professional & reliable legal advice tailored to each clients specific needs.

In response the firm offers a highly experienced & multi-lingual team to ensure they are always able to provide the highest level of professional advice, in the clients preferred language where possible.

Mosaic has a longstanding working relationship with Martínez Echevarria. We need to be assured that our clients receive the very best advice and service at all times, a requirement that the firm shares and has consistently been able to meet.

Spanish Residency Scheme FAQ's

Is it possible to purchase more than one investment property to qualify for a fast-track visa?

Yes. As long as the total sum of the capital investment exceeds €500,000.

Is it possible to purchase the investment property in joint names with my spouse?

If 50% of the capital sum invested is less than €500k for each party, you would not meet the criteria for a fast-track visa. However, if the head of the family is able to prove their ability to financially support their family, residency visas for all family members can be obtained without the need for further investment.

Can I invest in an off-plan opportunity?

The property ownership must be backed with title deeds and must also be certified as being listed on the Land Registry. Irrespective of the amount of capital used to secure the property, you would not be eligible for a residency visa until you complete on the purchase and the deeds are available.

Do immediate family also qualify?

The spouse and any children below the age of 18 are automatically eligible as part of the main applicants application. Adult children (over the age of 18) and parents of the main applicant will also qualify but must demonstrate dependency (health reasons or otherwise).

Is there a deadline for visa applications?

No. There is no deadline for visa applications with real estate investments.

Can I purchase a plot of land and have my own house built?

You will only qualify if the cost of the plot of land exceeds €500k and there are deeds to prove this. If the total investment in the land and the construction exceed €500k, you will only qualify when the project is completed and the title deeds available.

"The Spanish residency scheme offers a unique combination of real estate investment growth potential and the ability for non-EU members to easily live, work and travel freely in Europe with only a limited investment value..."

Felipe Martinez



ME

MARTINEZ -
ECHEVARRIA
ABOGADOS

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Yes. As long as the total sum of the capital investment exceeds €500,000.

How long is Spanish residency valid?

The Spanish Residency Visa scheme is divided into two parts: a visa for the first year followed by a 2-year residency. The visa can be changed to permanent residency after 5 years as long as the applicant's circumstances have not changed and requirements are still met.

Can I purchase an investment property with a mortgage and still qualify?

In order to qualify you must have a capital sum of €500k invested. You can obtain a mortgage for any amount in excess of this figure and you will be eligible for the fast-track visa.

Is the application process complicated?

The process is not overly complicated and should you decide to proceed you will be supported by Mosaic and Martínez-Echevarria.



Application Criteria & Required Documentation for **Fast-Track Residency Applications ...**

What are the application criteria?

In order to make an application you must meet and be able to demonstrate the following criteria:

- a) be a resident of a country outside the EU.
- b) be over 18 years of age.
- c) have no criminal record.
- d) not have been refused a Schengen Visa in the past
- e) have private medical insurance in Spain.
- f) demonstrate that you have sufficient financial means to live in Spain and support your family.
- g) acquire real estate in Spain for a value greater than 500,000 euros.

What documents are required?

In order to demonstrate that you meet the required application criteria you will be asked to provide various documents including but not limited to the following:

- a) Criminal records certificate. This document can typically be obtained from the police in your country of residence and must subsequently be apostilled and translated officially.
- b) Health insurance with full coverage issued by a Spanish insurance company. We recommend you take advice prior as not all are valid.
- c) Proof of sufficient financial resources can be provided with a bank certificate showing a balance equal or higher than €27.000 (approx) for the main investor, and an additional €7.000 euros (approx) for each additional member of the family.
- d) Proof of relationship (marriage certificate) / (birth certificate) for any applicable family members. These documents must be apostilled and translated officially.

Investment justification documents

To satisfy the required investment criteria has been met it is necessary to provide the deed of purchase obtained at the notary showing the applicant as the owner of the property and also documentation showing any mortgages or other charges.



Discovery Tours...

A **Mosaic Discovery Tour** is ideal if you are seriously considering a property investment in Spain...

Simply contact Mosaic to book a no obligation Discovery Tour. We are confident this is the most effective way for you to best understand the local market and the fast-track residency scheme. Our team has extensive local market knowledge and can perfectly match your requirements to find the perfect property.



1. Our team will initially introduce you to key areas with specifically designed orientation trips .

2. You will be introduced to our legal partners who will explain in detail the fast-track residency process and answer any questions.

3. You will be shown carefully selected properties that meet your specific requirements and qualify for fast-track residency.

4. Should you decide to proceed with an property purchase and residency application our team will be on hand to help.



Bespoke Property Search...

At Mosaic we know every client is different. Our team takes great pride in listening carefully to your needs and then using their market knowledge to find the perfect property.

Whether your objective is to generate an investment income from renting your property to holidaymakers in one of Europe's most popular tourist destinations, use your property occasionally as a holiday home while generating capital growth or to establish a new permanent base in Southern Spain for you and your family to start a new life, our team can help.

Fast-track Spanish residency provides you with many options, including the right to live in Spain. Whatever your requirements, just advise us when you secure your place on a Discovery Tour and we will source properties that meet your specific criteria. Rest assured, our local market knowledge is second to none, if it exists we will find it, if not we can build it.



Discover Marbella...

Marbella has an enviable reputation throughout Europe as being truly representative of luxurious Mediterranean living.

Set amidst the beautiful Andalucian landscape in a climate that sees sunshine nearly all year around, Marbella has something to offer everyone.

What started as a tiny whitewashed fishing village has developed over the years into a sprawling, vibrant community and playground to the rich and famous.

The streets are lined with high-end designer shops earning Marbella the title of 'Europe's Luxury Shopping Mecca' and by night, the city comes alive with top quality restaurants to suit every taste in cuisine and lively bars & nightclubs ensure that the fun continues well into the early hours should you wish. If you prefer a more relaxed way of life then perhaps a day at one of the many beach clubs or a round of golf on one of the 70 nearby Costa del Sol

courses is more or you?

However, it's not only the rich and famous who flock to the glitzy resort town. There is undeniably significant wealth in Marbella and it is a destination that has become known as a discrete and opulent haven for super-rich Saudi princes, Hollywood stars, European royalty and billionaire tycoons. The prevalence of recognisable faces is nothing new to the people of Marbella and so it is possible for even the most visible individuals to pass by unnoticed if they wish.

Marbella is considered to be one of the most important cities in Southern Spain for international tourism, the mainstay of the Spanish economy. Within easy reach of Malaga International Airport and the Rock of Gibraltar it is not surprising that

the world's wealthiest individuals all own property in the cosmopolitan City of Marbella.

Marbella as part of the Costa del Sol boasts beautiful golden beaches and a climate that is generally regarded as the best in Europe and is described as a "near perfect environment" by the World Health Organisation.

Marbella also offers numerous international schools which are regarded as amongst the best in Europe.

The property market in Marbella is as diverse as its population ranging from affordable apartments to huge mega-mansions with price tags running into the tens of millions.

Stylish Modern Apartments...



Townhouses & Semi-Detached Villas...



Contemporary Detached Villas...





A Cosmopolitan Coastal Destination with Something for Every Taste & Budget - Costa Del Sol...

The Costa del Sol (literally “Coast of the Sun” or “Sun Coast”) is a region in the south of Spain in the autonomous community of Andalusia, comprising the coastal towns and communities along the coastline of the Province of Málaga and the eastern part of Campo de Gibraltar in Cádiz.

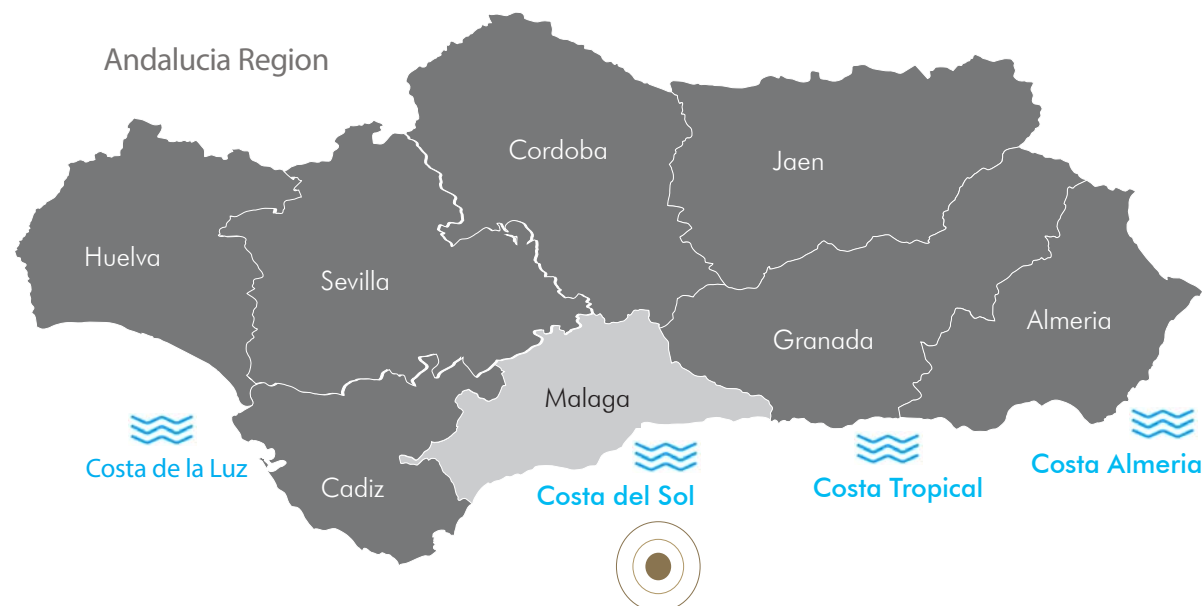
Formerly made up only of a series of small fishing settlements, today the region is a world-renowned tourist destination. The Costa del Sol is situated between two lesser known coastal regions, the Costa de la Luz and the Costa Tropical.

The region has no official limits, but it is generally accepted that the Costa del Sol stretches from the municipality of La Línea de la Concepción in the west to Nerja in the east, spanning around 150 kilometers of coastline.

The name refers to the sunny climate, present in the region most days of the year. The Costa del Sol is one of the most important tourist areas in Spain; around 35% of Andalusia's tourism is concentrated in the region.

The Costa del Sol itself consists of a number of towns and villages each with its own distinct personality and identity. The most well known is arguably Marbella but other areas like Mijas Pueblo, Fuengirola, Benalmadena and in recent years Estepona are also popular and can often offer more cost effective property options.

The Costa del Sol boasts a large international population which ensures there is also a highly diverse supporting infrastructure with endless options to suit every nationality and culture.



Key Costa del Sol Areas & Average €/m2



Average €/m2 by CDS Town (2021)

Málaga Province (coast & interior)	1,589
Benalmádena	1,927
Casares	1,988
Estepona	1,699
Fuengirola	1,959
Málaga, Capital	1,698
Manilva	1,406
Marbella	2,141
Mijas	1,727

International Demand (2021)



How the Post Covid-19 Remote Working Revolution is Changing Purchaser Trends...

In the Costa del Sol area, traditionally a second home market for international buyers, the line between primary and secondary residences is becoming blurred since the Covid-19 pandemic.

For many younger entrepreneurs from Northern and Western Europe, what would have been a holiday home is now viewed as their primary residence, choosing to relocate their families to the Costa del Sol, while working remotely and as a result justifying an increased property budget for the property.

At the higher end of the market, wealthy business owners are opting to run their companies from the Costa del Sol, commuting to the country where their operations are based as and when required. This is not new but has increased significantly post Covid-19 since remote working became more mainstream.

A Changing Buyer Demographic...

Additionally, here is a new generation of younger buyers who, previously were not seen buying multi-million euro properties.

Nowadays, we regularly see 30-45-year-old purchasers with financial means to purchase high-end properties, mostly coming from entrepreneurial, IT business, cryptocurrencies and online industries.



Microsoft





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M-E

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