



THE EASIEST WAY TO A SECOND PASSPORT

By NICK GIAMBRUNO

A second passport protects you from being locked in. Without it, your government can effectively place you under house arrest by taking back the passport it gave you. To obtain a second passport, you first must obtain a second citizenship.

Among other things, having a second passport allows you to invest, bank, travel, reside, and do business in places that you couldn't before.

More options means more freedom and opportunity.

Obtaining a second citizenship and passport is a prudent goal for anyone, from a Westerner seeking to insulate himself from the increasingly desperate measures of bankrupt governments to a Middle Easterner looking to escape a conflict zone without having to live like a refugee.

The benefits of a second passport include:

“Bolt-hole” access. A second passport is a mobility insurance policy for you and your family. Regardless of how bad the situation may get in your native country, with a second passport you'll always have the right to live elsewhere and perhaps in several other countries (an EU passport gives you 28 countries from which to choose).

Disassociation with your native country. Certain passports may attract negative attention in some parts of the world, notably passports from the US, Britain, France, and Israel.

If your home government has developed a bad habit of sticking its nose in the affairs of other nations, you could be a target should you happen to be in the wrong place at the wrong time.

There are, of course, passports that carry minimal foreign policy blowback risk. For example, when was the last time you saw Swiss passport holders targeted?

Wider visa-free travel. A passport is as good as the level of visa-free travel it affords—the ability to go where you choose without applying in advance for a visa. Also, a second passport may help you avoid entry fees and other travel restrictions. For example, Brazil, Chile, and Argentina all collect a visa fee (of about US\$160) from travelers who present a U.S. passport. U.S. passport holders are singled out for the fee because the American government imposes a similar charge on citizens from the annoyed countries when they enter the US.

Finnish and Swedish passports offer visa-free travel to the greatest number of countries. Afghanistan, not surprisingly, issues one of the least useful passports.

Do Passport Holders from Country X Need a Visa to Enter Country Y? [VisaHQ](#) shows the travel restrictions and visa requirements for various combinations of passports and destinations.

More Financial Options. A second passport unlocks the door to international financial services. This is especially true for Americans. Due to the long reach of U.S. regulators, most (but not yet all) foreign financial institutions now turn away anyone who presents a U.S. passport. To be a welcome customer, you need to present a passport from a different country.

Expatriation. You cannot effectively renounce your U.S. citizenship unless you hold citizenship in another country.

Permissibility

US law allows dual citizenship, but not all countries do the same. Some countries discourage it, some rigorously ban it, and still others have banning laws they do little to enforce.

Laws in the following countries prohibit or severely restrict dual citizenship:

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|------------|------------|-----------------|
| Algeria | Iraq | Palau |
| Andorra | Japan | Papua |
| Azerbaijan | Kazakhstan | Principe Island |
| Bahrain | Kuwait | Qatar |
| Belarus | Kyrgyzstan | Rwanda |
| Bhutan | Laos | Saudi Arabia |
| Bolivia | Libya | Sierra Leone |
| Botswana | Malawi | Singapore |
| Brunei | Malaysia | South Korea |
| Burundi | Mali | Sudan |
| Cameroon | Monaco | Swaziland |
| China | Mongolia | Sweden |
| Congo | Myanmar | Tonga |
| Cuba | Nepal | Uganda |

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|-------------------|-------------|----------------------|
| Djibouti | New Guinea | Ukraine |
| Equatorial Guinea | Nicaragua | United Arab Emirates |
| Gabon | Niger | Uzbekistan |
| Guinea | North Korea | Venezuela |
| Honduras | Norway | Vietnam |
| India | Paraguay | Yemen |
| Indonesia | Pakistan | Zimbabwe |

Under Title 8 of the U.S. Code, a U.S. citizen who takes a second citizenship won't lose his U.S. citizenship. Two Supreme Court decisions (*Afroyim vs. Rusk*, 1967 and *Vance vs. Terrazas*, 1980) have upheld the permissibility of dual citizenship. A second citizenship wouldn't compromise your status as a U.S. citizen, nor would it alter your U.S. obligations in any way.

Routes to a Second Passport

There are exactly three legitimate routes to obtaining a second citizenship and passport. If you hear about a fourth route, assume that you're hearing about a scam. Black- and gray-market passports (most commonly from Bulgaria, Mexico, Paraguay, and Cambodia) are much more trouble than they're worth and should be avoided.

Some passport scams, such as the selling of alleged "diplomatic passports," are obvious. Others that involve gray-market passports are less obvious but equally dangerous.

Black-market passports—stolen, cloned, or counterfeit documents—are completely illegitimate and are the stuff of organized crime and spy agencies.

While it's not impossible that you will run across black-market passports in your search for a legit second passport, it also is not very likely.

Gray-market passports, on the other hand, are far more common and can appear legitimate, which makes it even more important for you to be able to identify them.

A gray-market passport is an officially issued document that was obtained (usually with the help of a bribed local official) by skirting the legal requirements for naturalization. If a service provider talks about a “special friend” in a foreign government who can help you get a passport faster and easier than by following the rules, things are looking gray.

No matter the country, you should be able to point to specific naturalization laws with *explicitly defined* requirements that clearly spell out everything. This information is usually located on the government's website or the website of a consulate or embassy.

If you cannot independently verify the information someone gives you with the government in question, or if what you're being told doesn't match what you know about the legal requirements, consider the discrepancy a **major red flag**. In all likelihood, someone is attempting to sell you a bogus passport—one that is expensive but dangerous and perhaps worthless.

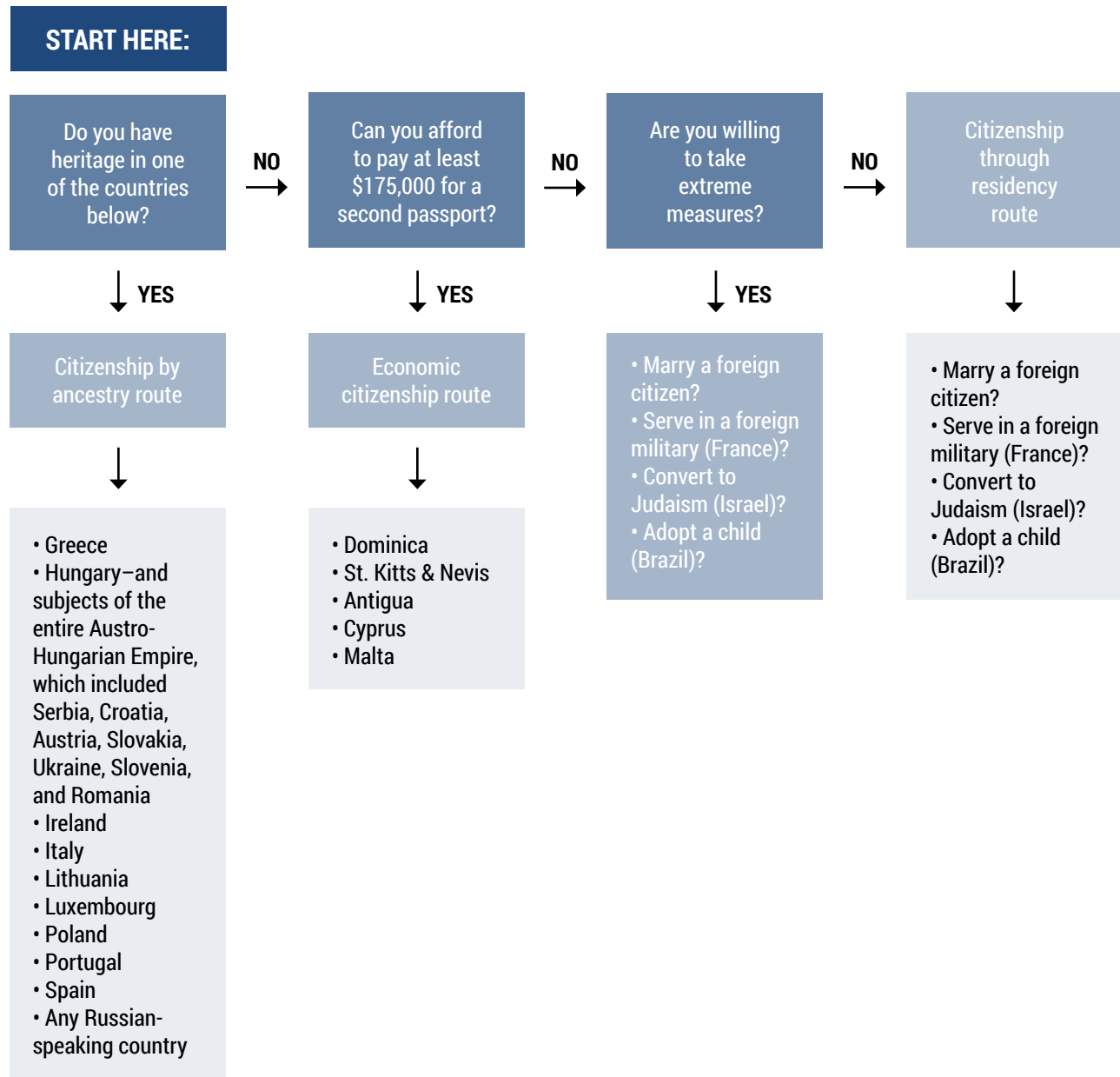
This is especially true of providers that hype little-known economic citizenship programs. There are exactly two untroubled economic citizenship programs that have stood the test of time (see below), and they're governed by laws that are public knowledge. It's the ones that don't come with clear laws outlining the program and its costs that you have to watch out for.

Unfortunately, there is no route to obtaining a genuine second passport that is fast, easy, and cheap.

Unless you have sufficient money for an economic citizenship program, have ancestry in certain countries, or are willing to make extreme lifestyle decisions (marriage, adoption, military service), expect the process to take at least three to four years. Five years is common. Ten years is not rare. Generally, faster is costlier.

It will help if you view the entire world as your hunting ground. Don't dismiss the idea of becoming a citizen of a small or backward country. Unlike most of the mega-government countries, such places generally lack both the capacity and the desire to monitor their citizens or treat them as though they were the government's property.

Treat with skepticism anyone who claims to have a “special friend” in a foreign government who can provide a shortcut to a second passport.



1. Citizenship by Ancestry

If you qualify, the fastest and least costly method for obtaining a second passport is through a citizenship-by-ancestry program. Within the European Union, some of the countries that offer citizenship to descendants of natives are:

Italy, Ireland, Poland, Greece, Lithuania, Luxembourg, Portugal, Spain, Hungary (which opens the door to descendants of subjects of the entire Austro-Hungarian Empire, which included Serbia, Croatia, Austria, Slovakia, Ukraine, Slovenia, and Romania).

Russia has relaxed its requirements for obtaining citizenship for those who are fluent in Russian and live or have lived in the Soviet Union or the former Russian Empire or have parents or grandparents who lived in those areas. Get in touch with the nearest Russian embassy or consulate for details.

Each country has its own eligibility requirements and procedures. If you have an ancestor who hailed from one of those countries (usually not more remote than a great-grandparent), you should find citizenship information on the country's website, or you can visit a consulate.

If you determine that you're eligible, you will then need to give the consulate official legal and translated documents (birth certificates, marriage certificates, death certificates, naturalization records, etc.) proving lineage to the relevant ancestor.

After you've submitted the complete application for citizenship, it generally will take three to six months for the consulate and government to process and approve the application. When you've become a citizen, you will then be eligible to apply for a passport.

2. Economic Citizenship Programs

Economic citizenship is the most expensive but also the quickest route to a second passport. You make a substantial payment or investment, and in return the government grants you full and permanent citizenship. It all can be done in a matter of weeks, and there is no need ever to reside in the country.

Currently, the governments of Dominica and St. Kitts & Nevis (two English-speaking countries in the Caribbean) offer the only established and reliable economic citizenship programs available today. A passport from either government enables visa-free entry to most of Latin America, the Caribbean, and Europe.

The payments required under each program are detailed below. You should expect to incur additional costs, such as due diligence, background checks, processing, and other fees that all in all may exceed US\$10,000 per person.

Other countries also offer economic citizenship programs. These programs, however, have not been around nearly as long as the ones from Dominica and St. Kitts.

The lack of a reliable and stable history is an important distinction to consider between programs. Ultimately, any government has the authority to revoke the passport and/or citizenship of any of its citizens at any time for any reason, real or concocted. A shift in the political winds could mean that an economic citizenship program that was in favor today may be out of favor tomorrow, with negative consequences for those who participated in the program.

An economic citizenship program must have an established record of credibility, and that comes in part from a history of domestic political acceptance. Only the St. Kitts and Dominica programs have stood the test of time (decades) and been successfully used by thousands of people.

Dominica

The economic citizenship program of Dominica (not to be confused with the Dominican Republic) entails a nonrefundable donation to the government.

Dominica imposes an income tax on its citizens, but only if they reside in the country. Nonresident citizens are not subject to income tax.

The donation schedule is:

- US\$175,000 for an individual
- US\$225,000 for a married couple
- US\$225,000 for a couple with two children under the age of 18, plus US\$50,000 for each additional child.

Dominica also offers an option to invest in approved real estate projects as an additional path to citizenship (in addition to the donation option).

For more information, consult with the nearest consulate or embassy of Dominica.

St. Kitts & Nevis

The St. Kitts & Nevis program involves either making a donation to the government or purchasing a villa or condo from an approved developer.

If you choose the donation option, the schedule is:

- US\$250,000 for a single applicant
- US\$300,000 for an applicant, spouse, and up to two children under age 18

- US\$350,000 for an applicant, spouse, and up to four children under age 18

If you chose the real estate option, the amount you invest in approved real estate must be at least:

- US\$400,000 for the applicant
- US\$25,000 for the applicant's spouse and for each dependent under the age of 18
- US\$50,000 for each dependent over the age of 18

For dependents over 18 years, an additional fee of \$50,000 is payable to the government. In addition, the government requires a fee of 4-5% of the real estate purchase price.

You must hold the property for at least five years. If you sell before that, you can lose your citizenship (and passport). Selling after five years would not compromise your status.

The real estate option entails a higher out-of-pocket cost than simply making a donation to the government. On the other hand, you would be buying something of real value (a condo on the Caribbean, for example).

St. Kitts & Nevis imposes no income tax on its citizens, i.e., there would be no tax consequences to taking up residency in the country.

Cyprus

The Cyprus economic citizenship program also gets you an EU passport, but it's a much more expensive option at a minimum of €2.5 million.

The previous minimum investment amount for obtaining Cypriot citizenship was €10 million, but following the crisis, the government cut the price and added several options. To qualify, you must have a clean criminal record and own a private residence in Cyprus worth at least €500,000.

The four paths to citizenship by investment in Cyprus are:

1. Make an investment and a donation consisting of:
 - a. €2 million investment into eligible companies; and
 - b. €500,000 donation to a government fund.
2. Invest €5 million in eligible companies or real estate.
3. Make a €5 million fixed-term deposit in a Cypriot bank (minimum of three years).
4. Be a person who lost €3 million from the bail-in.

3. Other Paths to Naturalization: Qualifying Circumstances

Another path to naturalization is to obtain and then maintain permanent resident status for an extended period (with or without actual presence in the jurisdiction). The required term may be as brief as three years (Paraguay) or as long as 20 years (Andorra). Most countries will grant citizenship after five years or so of permanent residency.

Qualifying circumstances include marriage, which in most cases requires you to be married for at least two years. France grants citizenship upon completion of military service. A Jew is eligible for Israeli citizenship, though in most cases military service will be required of any applicant over the age of 18.

The requirements for obtaining citizenship through residency vary from country to country. Some factors you should weigh in considering a country's program:

- Required length of residency
- Minimum time required in-country during residency period
- Costs and/or mandatory investments
- Requirement to demonstrate language proficiency
- Permissibility of dual citizenship.

Below are details on some of the more appealing countries to consider for resident status and eventual citizenship. As a resident of a foreign country, you will likely be inducted into its tax system. Though the list is not comprehensive and the requirements are constantly changing, the material should give you a good idea of what to expect.

Countries to Consider for Naturalization by Residency

Argentina

The Argentine constitution says that after only two years of uninterrupted permanent residency, you can become an Argentine national.

The process to apply for residency involves showing that you have enough resources to maintain yourself, or that you have been offered a job in Argentina. There are other ways as well. It can take up to two years to get permanent residency status, and then two years after that you can be eligible for Argentine citizenship.

Ecuador

Ecuador offers one of the shortest routes to naturalization. After just three years of resident status, you're eligible to be naturalized.

In total, it will take around four years when you consider the time to process the residency and naturalization requests.

You must apply for resident status while in the country and remain there for four to six weeks while your request is processed.

The easiest way to obtain resident status is to purchase a US\$25,000 CD from a local bank or make a minimum US\$25,000 investment in real estate. Both options require that you maintain your investment in order to keep your residency status.

During the first year of residency, you cannot be out of the country for more than 90 days. After completing the first-year residency requirement, you cannot be out of the country for more than 18 months in years two and three. After completing the three years of residency and approximately another year of processing, you become eligible for an Ecuadorian passport.

With passport in hand, you can liquidate the original US\$25,000 investment and leave the country as you please.

Ecuador generally recognizes dual citizenship; you shouldn't need to give up your native passport.

Brazil

The first step toward Brazilian citizenship is to obtain resident status.

Perhaps the easiest way to obtain resident status is through the economic residency program that requires a minimum investment of 150,000 Brazilian reals in a business.

Once permanent resident status is established, the time to citizenship is four years, or less if one of the special factors below applies. Full-time residence in the country during the four years is not required. Entering the country at least once every two years generally is sufficient to maintain resident status and stay on the path to citizenship. Naturalization requires demonstrating proficiency in Portuguese.

Factors that can shorten the time to citizenship to as little as one year are:

- Marriage to a Brazilian citizen
- Financial responsibility for a Brazilian child (most likely because you are the parent of a child born in Brazil)
- Citizenship in another country where Portuguese is an official language.

Brazil allows dual citizenship, so there is no need to give up your native passport.

A Brazilian passport gives visa-free travel to many countries, which soon will include the US. The Brazilian government will not extradite a citizen to a foreign country for any reason.

Panama

A relatively new law (Executive Decree 343) makes obtaining permanent residency in Panama relatively easy for citizens of 47 specific countries which “maintain friendly, professional, economic, and investment relationships with the Republic of Panama.” This program is often referred to as the “Specific Countries” or “Friendly Countries” program.

It requires one simple application and a deposit of at least \$5,000 in a local bank account, plus an additional sum of \$2,000 for each dependent. Applicants will also have to show proof of some meaningful economic activity in Panama, such as ownership of Panamanian real estate or corporation, or an employment contract from a business in Panama.

Once you’ve obtained permanent residence, you become eligible to eventually obtain full citizenship after five years.

Eligible countries include: Andorra, Argentina, Australia, Austria, Belgium, Brazil, Canada, Chile, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hong Kong, Hungary, Ireland, Israel, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Marino, Montenegro, Netherlands, New Zealand, Norway, Poland, Portugal, Serbia, Singapore, Slovakia, Spain, South Africa, South Korea, Sweden, Switzerland, Taiwan, USA, Uruguay, and the UK.

Although Panama does not officially recognize dual citizenship, you don’t have to give up your previous passport/citizenship when you become naturalized.

Paraguay

Paraguay offers one of the easiest and cheapest ways to obtain permanent resident status and a relatively short path to naturalization.

The process for obtaining residence includes presenting a birth certificate, police record, and other documents translated into Spanish and certified to a Paraguayan consulate or embassy. After submitting the documents, the application for residency must be submitted in person in Paraguay. The applicant must also open a local bank account with at least US\$5,500.

Once resident status is granted-it can take up to six months-you must be in the country to pick up your national ID card (cédula). The issuance of a cédula can take an additional 2 to 3 months.

You can apply for citizenship three years after the cédula has been granted. Although there's no strict requirement to live in Paraguay, it's advisable to spend some time there to demonstrate a tie to the country.

Though Paraguay prohibits dual citizenship for naturalized persons, enforcement is not consistent.

Uruguay

Obtaining resident status takes longer in Uruguay than in other Latin American countries, typically 10-12 months, and you must apply from within the country.

Presence in the country while you wait for your resident status is not required, but spending at least six months within the country is recommended.

Once you receive resident status, you can apply for naturalization after three years if you're married or five years if single. You must spend at least half of each of those years in Uruguay.

Uruguay permits dual citizenship.