Hong Kong New CIES Emerges as a Wealth Structuring Tool for Global High-Net-Worth Families

Discover how Hong Kong's New CIES provides global HNWIs with direct financial market access, flexible asset allocation, and tax-efficient wealth structuring.

Hong Kong's financial district, an established hub for international wealth management and the focus for high-net-worth capital allocation under the New Capital Investment Entrant Scheme.

SG, SINGAPORE, August 11, 2026 /EINPresswire.com/ -- The objectives of multinational high-net-worth individuals (HNWIs) seeking residency by investment are shifting. Historically, overseas residency was primarily pursued for lifestyle purposes or educational opportunities for children. Today, it operates more as a core financial decision concerning asset segregation, tax compliance, and intergenerational wealth transfer.

Within this context, Hong Kong New Capital Investment Entrant Scheme (New CIES)—a residency-by-investment program launched in March 2024—has drawn attention within the wealth management sector. Based on practical experience assisting thousands of international high-net-worth families with cross-border operations, Globevisa Group notes that, unlike traditional residency programs that tie capital to specific real estate or single bonds, the Hong Kong New CIES provides applicants with a pathway for diversified asset allocation within a regulated framework.

Integration of Residency and Financial Investment

The Hong Kong New CIES requires applicants to allocate HK$30 million in permissible investment assets. This requirement effectively integrates the applicant’s capital directly into Hong Kong’s financial markets. From a wealth planning perspective, the program exhibits several key financial attributes.

The first is the diversification of investment categories. Of the HK$30 million threshold, HK$27 million can be allocated across financial assets including Hong Kong-listed equities, debt securities, funds, certificates of deposit, and real estate (subject to certain limits). This enables applicants to adjust the ratio of defensive and growth-oriented assets according to market cycles. The second attribute is capital liquidity. As an international financial center, Hong Kong operates under a transparent legal framework with no foreign exchange controls, facilitating cross-border capital management. Additionally, the program allows the inclusion of a spouse and dependent children under the age of 18, meeting the foundational needs for intergenerational family planning.

Comparing Asia-Pacific Wealth Management Pathways: Hong Kong and Singapore

When evaluating wealth management hubs in the Asia-Pacific region, high-net-worth families frequently compare Hong Kong and Singapore. An analysis of their respective policies reveals distinct differences in asset entry requirements and structuring.
According to Globevisa Group's analysis:

- Capital Threshold: The requirement for the Hong Kong New CIES is HK$30 million (approximately US$3.85 million). In contrast, Singapore’s family office schemes (such as 13O/13U) set minimum thresholds starting at SG$20 million (approximately US$15 million).
- Operational Requirements: The Hong Kong New CIES does not mandate applicants to establish a local commercial entity or meet specific local employment metrics. Singapore’s programs require the establishment of a substantive family office and strict adherence to local business spending and professional employment standards.
- Asset Allocation: Hong Kong allows for the autonomous allocation of HK$27 million in financial assets, with the remaining HK$300,000 directed toward a portfolio supporting local innovation industries. Singapore requires a mandated percentage of the total funds to be invested directly into the local Singaporean market.

For families prioritizing initial time efficiency and streamlined processes, the Hong Kong New CIES offers a flexible structure that allows capital to enter the financial markets directly.

Synergy Between Tax Environment and Asset Protection

Beyond direct investment returns, the stability of a jurisdiction's tax environment and legal framework are primary considerations in wealth planning. Hong Kong operates a simple and low tax system, which aligns with the investment attributes of the New CIES.

Hong Kong applies a territorial principle of taxation and does not levy capital gains tax, gift tax, or estate duty. This allows capital appreciation and dividends generated under the New CIES framework to be largely retained. Furthermore, Hong Kong provides specific profits tax exemptions for qualifying family-owned investment holding vehicles (FIHVs) managed by single-family offices. When New CIES asset allocation is integrated with a family office structure, it can assist families in optimizing their tax compliance architecture.

Regarding asset protection, Hong Kong provides commercial certainty in trust and corporate law, grounded in its established common law system. Assets under the New CIES framework can be legally incorporated into family trusts, utilizing trust deeds to achieve cross-generational risk segregation and conditional benefit distribution. This mechanism has become standard practice in multinational asset structuring.

Professional Requirements for Compliance Review and Lifecycle Management

The effectiveness of utilizing the New CIES as a strategic asset allocation tool relies heavily on preliminary compliance reviews and subsequent lifecycle management. Given the complexity of cross-border asset portfolios, professional compliance institutions play a necessary role.

Globevisa Group's project team emphasizes that navigating the New CIES application requires institutional-grade legal and risk control protocols upfront. Prior to submission, applicants' historical securities account activities, corporate dividend distributions, and offshore trust structures across multiple jurisdictions must undergo compliance tracing against strict Know Your Customer (KYC) and Anti-Money Laundering (AML) standards. This thorough legal review helps identify and address potential compliance issues prior to the formal application.

Furthermore, cross-border declarations require expertise in international common law and global tax systems to produce look-through documentation for multinational shareholding structures and to verify the lawful sources of funds according to official requirements.

The New CIES program mandates the maintenance of the investment for a continuous seven-year period. Globevisa Group notes that this necessitates long-term monitoring, which includes assisting clients with opening dedicated accounts at qualifying financial institutions and monitoring asset reallocation timelines. This prevents compliance breaches caused by operational errors, such as exceeding allowable time limits for holding idle cash. Continuous monitoring throughout the lifecycle is required to maintain the stability of both the capital and the residency status.

Conclusion

Through its structural design, the Hong Kong New Capital Investment Entrant Scheme integrates residency qualification with global asset allocation, tax optimization, and trust structuring. For global high-net-worth families focused on long-term planning, and when supported by professional compliance oversight, the New CIES functions as a practical structural financial planning tool.

About Globevisa Group
Established in 2002 in Singapore, Globevisa Group is a premier wealth management and cross-border identity advisor for HNWIs. With 50+ global branches and 800+ in-house experts, the firm ensures institutional-grade risk control. Globevisa has successfully delivered citizenship, residency, and relocation solutions to 120,000+ clients across 120+ countries, ensuring barrier-free global mobility.

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