



TROY PROPERTY INVESTMENT LTD

INTRODUCTION & FACT SHEET

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INDIGO®





TROY COVE BOUTIQUE HOTEL · FRIGATE BAY
ST KITTS AND NEVIS



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St. Kitts and Nevis - Land of Opportunities

The Federation of St. Kitts and Nevis (St. Kitts) is a twin-island nation located in the British West Indies. It is situated about 1,300 miles southeast of Miami, Florida and is approximately 50-70 miles south of St. Barts, St. Maarten and Anguilla and 60 miles west of Antigua. This English-speaking country obtained independence from the United Kingdom in 1983 but remains a member of the British Commonwealth.

The Federation of St. Kitts and Nevis has a population of 50,000 and boasts a 95% literacy rate. The island of St. Kitts is 68 square miles and most of the towns and villages are scattered around the periphery of the island are generally on the coast with a lush green forest located more towards the center of the island.

The Island has a democratically elected government and the Honorable Dr. Terrance Drew is the Prime Minister.

St. Kitts allows for individuals to acquire citizenship through a government sponsored investment program. Those meeting the requirements of the program are rewarded with full citizenship, including a passport and the right to permanently reside and work in St. Kitts. This is the oldest economic citizenship program of its kind globally and has been in place since 1984. One route to citizenship is for applicants to make a minimum investment of US\$ 325,000 (plus associated government fees) in a government approved real estate development program.



St. Kitts Citizenship – Investor Benefits

- Citizenship for life, including eligible dependents, passed down to generations (applicants are required to visit for a minimum of 5 days in the first 12 months, followed by any adult family for 30 days within the first 5 years)
- Passports are issued in approximately 180 days of filing an application
- Tax free income, capital gains, gift, wealth and inheritance tax
- Full residency status and the right to work in St. Kitts and the wider OECS
- Dual citizenship is permitted
- Currency is the Eastern Caribbean Dollar and it is pegged to the US dollar at the rate of 1 US = EC\$2.70
- St. Kitts is the home of the Eastern Caribbean Central Bank which is main currency institution for the Eastern Caribbean region and issues the Eastern Caribbean Dollar
- Family security is ensured as the spouse, children and elderly parents living with main applicant may also obtain citizenship
- Easy accessibility from London, New York, Miami, Charlotte, Antigua, Atlanta and various parts of the world



St. Kitts Hotel Indigo Offering



An investment in our real estate project entitles the buyer to:

- An investment share in a 5-star branded hotel
- Complimentary free return ticket London – St Kitts including 5 days accommodation and free city tour.
- Annual income yield from the outset
- Benefits associated with Citizenship of St. Kitts & Nevis
- Security with an international developer and globally recognized brand
- Enrollment in IHG's loyalty program which offers access to preferred clubs and preferential rates at hotels around the world
- Annual Free accommodation for one week in high season and two weeks in low season
- Investor may sell their preference share as an approved investment for citizenship at the end of the mandatory hold period of seven years based on Government regulations
- Investor will be required to spend a minimum of 30 days during the first 5 years of acquiring citizenship. 5 days within the first year for all family members, followed by 30 days by any adult family member. This may be concurrent or broken up



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St. Kitts Real Estate Investment & Application Process - A Snapshot

Below is the cost for a family of 4.

Overall investment including Application and Government Fees will be as follows:

FEES	Fees Hotel Indigo Family of 4 (2 children under 16)
Share Price	US\$ 325,000.00
Due Diligence	US\$ 17,500.00
Application Form Fee	US\$ 1,000.00
Passport Fee (includes service fee)	US\$ 2,200.00
Government Registration Fee	US\$ 60,000.00
Total Cost For a Family of 4	US\$ 405,700.00

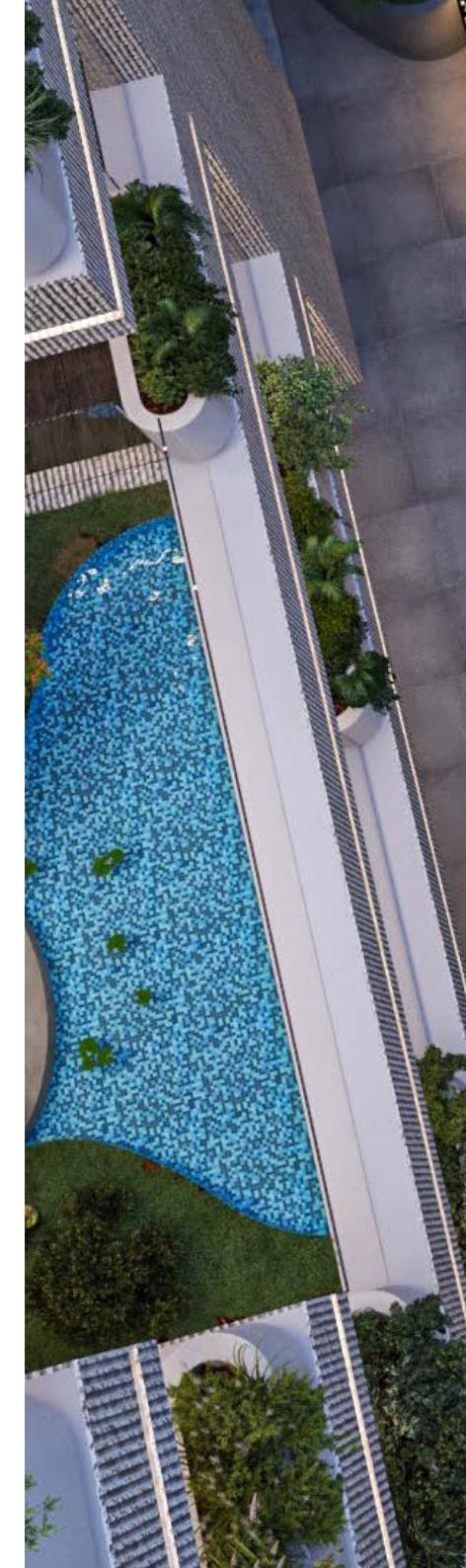
* From time to time various marketing offers will be available to Investors such as Travel Pack and/or Limited Time offer at the stipulated price.

* The cost of Professional fees will vary depending on investor's location and number of dependents.

* Dependents below the age of 15 years, 9 months are not required to pay due diligence fees

* Additional costs apply for attestation of documents, bank due diligence fees and passport processing.

To maintain citizenship, investors are required to hold their qualifying investment of US\$ 325,000 for a minimum of 7 years. Thereafter, the investment may be sold and the subsequent investors may also apply for and benefit from citizenship, utilizing the same investment instrument (subject to the laws of St. Kitts and Nevis). The original investor will be entitled to retain citizenship of St Kitts & Nevis.





Benefits of Troy Hotel Indigo shares

BENEFITS	Donation family of 4 (2 children under 16)	Hotel Indigo Family of 4 (2 children under 16)
SKN Nationality	✓	✓
Selling shares after 7 Years	✗	✓
Investment income	✗	✓
Free Travel Pack Up To \$25,000	✗	✓
Permanent address	✗	✓
Complimentary share of hotel fees	✗	✓
IHG Loyalty Card discount worldwide	✗	✓
7 Days free accommodation only	✗	✓
Equity shares in Hotel Indigo	✗	✓
Offshore Private Banking account	✗	✓
Algebra Internet Banking	✗	✓

***Post Citizenship: Loans may be offered from M2 Bank and Algebra of Dubai up to \$75,000 subject to Status

IHG One Reward Platinum Status

IHG One Rewards Platinum status benefits

With the requirements to earn status out of the way, what are the benefits of IHG One Rewards Platinum status? Below are the benefits and perks, roughly in the order in which I value them (I'm putting Milestone Rewards at the end, because the value is so dependent on how much you stay and how you earn your status).

60% IHG bonus points

ING Platinum status offers a 60% points bonus on all eligible stays. Since you ordinarily earn 10 x IHG points per dollar spent at most IHG brands, you'd earn an extra 6 x points per dollar spent, which will make your points add up quickly. This is in addition to any points earned through IHG One Rewards.

Room upgrades (subject to availability)

IHG Platinum members are entitled to room upgrades, subject to availability at check-in:

- Upgrades are offered up to standard suites, though this is at the hotel's discretion; that's to say that a hotel doesn't have to make a suite available for an upgrade, even if it's empty
- Unfortunately many IHG properties aren't great about proactive upgrades: however, hotels are coached to confirm upgrades up to 48 hours before arrival, though that doesn't mean it always happens

Personally I wouldn't count on a suite upgrade as a Platinum member, though hopefully you receive some sort of an upgrade if there's availability. No matter what, it can't hurt to ask at check-in.

The logo for IHG Hotels & Resorts, featuring the letters 'IHG' in a bold, white, serif font with a registered trademark symbol, and 'HOTELS & RESORTS' in a smaller, white, sans-serif font below it.

IHG® Hotels & Resorts is one of the world's leading hotel companies, with around 385,000 colleagues working across more than 100 countries to deliver True Hospitality for Good.



6,760
HOTELS GLOBALLY

998,647
ROOMS GLOBALLY

IHG One Reward Platinum Status

Welcome amenity at check-in

IHG Platinum members are entitled to a welcome amenity at check-in. This could include bonus points or a drink or snack, though the exact details will vary by brand, region, etc. Don't get too excited, this will probably be worth \$10 at most.

Reward night discounts

IHG Platinum members get access to award night discount promotions several times per year.

There's no specific timeline with which this happens, though a few times per year we see brief periods where you can get a 15-20% discount on awards. Since IHG has dynamic award pricing, there's definitely value to redeeming during these promotions.

Early check-in & late check-out (subject to availability)

IHG Platinum members receive early check-in (no exact cutoff specified) and late check-out (as late as 2PM). The catch is that this is subject to availability, so it isn't guaranteed as it is with some other hotel groups. Don't count on this being granted, though it's something you can definitely ask for.

Guaranteed room availability

IHG Platinum members get guaranteed room night availability when booking at least 72 hours in advance. This could come in handy if you're trying to book at a sold out hotel, but expect that you pay a very high rate for this privilege.

Our diverse portfolio of differentiated brands are well known and loved by millions of consumers around the world.
We have the right hotel brand for both our guests and owners, whatever their needs.

IHG HOTELS &
RESORTS



REGENT INTERCONTINENTAL

VIGNETTE
COLLECTION

KIMPTON

HOTEL
INDIGO

VOCO

Ruby

華邑酒店
HUALUXE

CROWNE
PLAZA

IBEROSTAR
BEACHFRONT RESORTS

EVEN

Holiday Inn
Express

Holiday Inn

Garner

avid

ATWELL
SUITES

STAYBRIDGE
SUITES

Holiday Inn
Club
Vacations

CANDLEWOOD
SUITES

IHG 1 ONE
REWARDS

Application Process

St. Kitts Real Estate Investment & Application Process

STEP 1

Reservation Form

The investor signs the purchase and sales agreement for Troy Properties Investments and submits a deposit of \$48,750 against the investment of \$325,000 to secure their interest in the real estate option for the CBI Program.

Troy Properties Developers can assist the investor with selecting a service provider to process their application.

STEP 2

Application Forms & Document Submission

The investor collates the required documents (pls see next page) and completes the required CBI application forms with the assistance of their service provider. Professional fees and due diligence fees (\$10,000 for the main applicant and an additional \$7,500 for each dependent 16 years and older or a dependent who will turn 16 within 4 months of submission of the applicant) must be paid along with the application directly to the service provider who will pay the relevant funds to the Government of St. Kitts and Nevis.

STEP 3

Application Processing & Payment

Application processing takes approximately 180 days. Upon approval of the application, the investor must pay the remaining balance of \$276,250 within 7 days. Additionally, government fees are required: \$25,000 for the main applicant, \$15,000 for their spouse, \$10,000 for each additional dependent under 18, and \$15,000 for each qualified dependent aged 18-30 enrolled in higher education or parents above 55 years. Post Approval and on completion of the project, investors can expect a ROI of \$25,000 after 7 year must hold period. Troy Investments will then issue an Ownership Preference Share Certificate to the investor.

STEP 4

Closing and Transfer

Proof of ownership will be submitted to the government and the CBI unit will issue the Certificate(s) of Citizenship and subsequently applicants will receive Passport(s). This usually takes 2-4 weeks.

St. Kitts Citizenship & Passport Application Required Documents

For each applicant

- Form C1 – Personal data and declaration
- Form C2 – Photograph and Signature Certificate
- Form C3 – Medical Certificate with HIV test result for each applicant aged eight (8) and older
- Legalised copy of passport(s)
- Legalised copy of current residence visa if applicable
- Eight (8) original passport size photographs
- Original police certificate from country of citizenship and place(s) of residence once resident for 1 year or more for the past 10 years for ages sixteen (16) and above
- Two (2) original excerpts of full birth record or legalised copy of birth certificate, parents name must be clearly reflected
- Signed and completed passport application

For main applicant

- Original bank statement for past twelve (12) months
- Original utility bill confirming residential address
- Original bank reference letter
- Original professional reference
- Supporting financial statements showing income/investments
- Legalised copy of educational certificates (university) were applicable
- Company job letter if employed, Company incorporation documents and share certificates if self-employed
- Two (2) legalised copy of marriage or divorce certificate where applicable
- Limited power of attorney (POA) permitting Service Provider to submit application and collect passport(s)

For dependent children between eighteen (18) and thirty (30)

- Proof of enrolment in school
- Sworn affidavit of financial support by the main applicant

For dependent parents over sixty-five (55)

- Sworn affidavit of financial support by the main applicant

All documents must be in English or have to be translated by a certified translator and duly notarized and attested.

Additional information may be required depending on the Investor's individual application.

Financial Partners



M2 is a regulated digital asset platform headquartered in Abu Dhabi, licensed by the ADGM Financial Services Regulatory Authority (FSRA) and the Securities Commission of the Bahamas.

It offers institutional-grade crypto services including secured crypto-backed loans, yield products, OTC trading, and digital asset custody. Backed by Phoenix Group UAE, M2 combines financial-market expertise with blockchain infrastructure, providing audited proof-of-reserves, robust security, and full KYC/AML compliance. The platform serves institutional and high-net-worth clients seeking compliant access to liquidity, financing, and yield opportunities in digital assets. Through partnerships such as with NiceHash, M2 also supports global mining operators with bespoke lending and liquidity solutions. With operations spanning 150+ countries and regional offices in the UAE and the Bahamas, M2 stands out as a dual-regulated platform bridging traditional finance and the crypto economy.



algbra

Algbra is a UK-based digital banking group combining world-class technology with a strong ethical foundation.

Built in the UK within an FCA-regulated environment, Algbra's proprietary and globally scalable Fintech-as-a-Service platform provides a one-stop solution to build, launch, scale, and operate digital financial services for leading financial and corporate institutions. Algbra also operates the Algbra App in the UK - the first Shariah-compliant, B-Corp certified digital banking platform designed for value-conscious consumers. Headquartered in London, with offices in Istanbul and Kuala Lumpur, Algbra empowers partners to deliver modern, secure, and impactful financial solutions across global markets.

Contact Information



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