

Guidance for Points System

Usage:

When the Applicant wishes to learn more about the Permanent Residence Points System.

Introduction:

To ensure a fair and transparent approach to the requirements and process of evaluating and granting Residency and Employment Rights Certificate a new Points System was established under the *Immigration (Amendment) Regulations, 2013* on 25th October 2013. This was repealed and replaced with [The Immigration \(Amendment\) Regulations, 2015](#) on 16th January, 2015. Any Applications received after 25th October 2013, will be assessed under this new points system. This Guidance Note provides a full description of the Factors and the components of those Factors.

Minimum points to be achieved by an applicant in order to receive a grant of permanent residence = 110

Factor 1 – Occupation (30 Points Maximum)

Component a – Current Occupation – 15 Points Maximum

The Applicant will receive points for his/her current occupation. The points are allocated to occupations based on current market demand for that occupation. This is measured based on the ratio of Caymanians to non-Caymanians in the current labour market.

In the event where an Applicant's current or most recently expired permit cites multiple occupations, for the purposes of permanent residency, the Applicant will select his/her primary occupation. This consideration is important as it will impact the annual fee, the amount of education/training that can be cited, and the years of applicable experience.

Supporting Document(s) required:

- Letter of employment from current employer, on company letterhead, stating the Applicant's position, length of employment with the company/individual, and the weekly, monthly or annual salary. The letter should also state the aggregate salary/income for the past 5 years.
- If the application includes the Applicant's accompanying spouse, and this spouse is employed, a similar employment letter from the spouse's employer must also be submitted.

Component b – Priority Occupation – 15 Points Maximum

- Cabinet, in its discretion may publish a list of occupations specified as priority occupations. Where such a list is published, the Board or the Chief Immigration Officer, as the case may be, in considering an application for permanent residence, shall take such priority occupations into account.

Factor 2 – Education, Training, and Experience (25 Points Maximum)

Points will be allocated based on the Applicant’s academic qualifications, technical qualifications, or educational / vocational certificates. These qualifications / certificates must be issued by any internationally or nationally recognized institution or official body related in the Applicant’s current field or expertise or trade. Points are awarded in accordance with a set scale depending upon the type of qualification / certificate earned.

As noted in Factor 1, the Years of Experience and Relevant Qualifications must be related to the primary Occupation selected by the Applicant.

Component a – Years of Experience (10 Points Maximum)

Points will be awarded for years of experience, after a minimum of two years, up to a maximum of 10 years.

Points are based on one point for each year worked in the current occupation field. For example, prior experience as an Accountant would be considered relevant if the applicant’s current occupation is that of a Senior Accountant. However, if the same applicant’s previous experience was as a Dive Master that experience as a Dive Master would not be counted.

Component b – Relevant Qualifications (15 Points Maximum)

Points will be awarded in respect any relevant qualifications earned by the Applicant. The Points are awarded in accordance with a set scale ranging from 0 – 15.

Supporting Document(s) required:

- Certified copies of any degrees, professional qualifications, technical, or vocational certificates awarded to the Applicant in his/her current field or trade.

Note:

1. Vocational certificates will be evaluated into two categories: those whose course of study was more than 1 year and those whose course of study was 1 year or less. If this distinction is not readily evident, the Applicant may be required to obtain confirmation from his/her school or institution.

Factor 3 – Local Investments (30 Points Maximum)

In assessing an applicant’s local investments, points shall be awarded taking into account the amount of the applicant’s monetary investment relative to his actual means. However, the minimum investment threshold is \$50,000 (below will not be allocated any points) and the applicant will be allocated maximum points, if the total investment exceeds \$500,000.

The Applicant must demonstrate that he/she has sufficient resources through income or investments to support 1) him/herself and 2) accompanying dependants (if any). Evidence of any investment in property or a local licensed company in the Islands will accompany the application.

The investment value will be assessed according to an investment formula which will calculate the investment amount (in property and/or in companies) compared to the total monthly salary and income.

Component a – Property Investment(s)

Supporting Document(s) required:

- Evidence of Property Investment: certified copy of Transfer(s) of Land and Register of Land date stamped not older than 3 months prior to the date of RERC submission. This Register will evidence the name of the Applicant as that property's registered full or partial owner.
- Facility or Commitment letter from the Applicant's bank/lending institution detailing the terms and conditions of the loan (e.g., purchase price of property, stamp duty paid, loan amount, payment schedule) for any mortgage declared on the RERC application.
- In the event property is mortgage free, provide proof of same and source of funds.
- In the event the property is held in the name of a company, provide evidence of the Applicant's shareholding in such company. Ownership of the property will be apportioned based on the percentage of ownership of the company.
- Evidence of personal funds injected by the Applicant to make major improvements on property which was transferred as a gift. Bank or other similar statements may be used to evidence the source of funds. This evidence will demonstrate the investment funds were not borrowed.

If the gifted property is raw land, and if there have been no major improvements made to this property by the Applicant, then 0 (zero) points will be allocated.

Notes:

1. Contracts of Purchase, Purchase Agreements, Promissory Notes, or other similar documents between a buyer and seller are not satisfactory and will not be taken into account as evidence of property ownership. In the event the sole supporting document is one of these, 0 (zero) points will be allocated.
2. Property transferred as a gift or for "Love and Affection" is not considered an investment the Applicant has made. If this is the sole investment submitted, then 0 (zero) points will be allocated.
3. Where an investment is owned jointly between spouses, points will be awarded based on the full investment amount rather than on the percentage of ownership of each spouse. The combined income of both spouses will also be used in the calculation.
4. Where an investment is owned by the applicant and another party who is not his spouse points will be awarded for the percentage of the investment held in the Applicant's name only.
5. Where the spouses apply individually for the grant of permanent residence and they receive points based on the full investment amount (rather than the percentage held in their name) and permanent residence is granted, each spouse will be required to maintain the full value of the investment.

Component b – Local Company Investment

Supporting Document(s) required:

- Proof of Shareholding(s): Copy of Register of Member (Shareholders) and certified copy of corresponding share certificate(s) (if any).
- Proof of Investment: e.g., certified copy of signed shareholders agreement(s) stating the Applicant's financial investment contribution (financial or otherwise) to the business. Provide evidence of the payment of such investment amount.
- Unaudited financial statement, statement of assets etc.
- Certified Copy of Certificate of Incorporation and/or Trade & Business License and information on the nature of the business.

- Evidence of market value of investments (stocks, bonds etc.) in a locally licensed and operated solvent company.

Factor 4 – Financial Stability (30 Points Maximum)

Points will be allocated based on the Applicant's gross annual income in accordance with a set scale. An Applicant must prove that he/she has sufficient resources through salary and income to support him/herself and accompanying dependants (if any). Points will be deducted for dependants according to criteria noted below.

Supporting Document(s) required:

- Original local Bank statements as evidence of cash and savings held locally.
- Original Bank Reference from the Applicant's local bank or savings/lending institution showing the current balances on his/her account(s). Provide confirmation of the average balance for a minimum of 5 years.
- Letter of employment from the Applicant's current employer, on company letterhead, stating the Applicant's position, length of employment with the company or personal employer, and salary information. For the purposes of the Points System, calculate the weekly or monthly salary to an annual salary and last 12 month's salary. The letter should also state the aggregate salary/income for the past 5 years. If employment with this employer has been for less than 5 years, the letter will state the total aggregate salary for the duration of employment. In this event, the Applicant will secure additional employment letters to evidence a 5 year total.
- If the RERC application includes an accompanying spouse who is employed, 12 month, annual and 5 year salary information must be similarly evidenced via employment letter(s) and submitted.

For each dependant in the following categories, the corresponding figure will be deducted from the evidenced annual salary:

- Non-Caymanian, non-school age dependants who are accompanying the applicant on island - \$12,000
- Non-Caymanian, school age dependants who are accompanying the applicant on Island - \$15,000
- Non-Caymanian, school age dependants who are not accompanying the applicant on Island - \$2,500

Factor 5 – Community Minded/Integration into the Caymanian Community (20 Points Maximum)

Points will be awarded for each year of involvement in activities set out in the following components.

Component a – Direct Support or Mentoring of a Caymanian(s) (2 Points awarded for each year that the applicant has provided at least a minimum of 35 hours of service in this group – 16 points maximum)

Supporting Document(s) required for sponsorship or mentoring of a Caymanian(s):

- a) Letter signed by the sponsored Caymanian confirming financial sponsorship and assistance from the Applicant together with a certified copy of the Caymanian's passport ID page or other valid form of identification
- b) Proof the sponsored individual is a Caymanian
- c) Proof of enrolment, of the sponsored individual, in a tertiary institution during the relevant period stating details and nature of course of study
- d) The Applicant's proof of payment of the course of study

Sponsorship or mentoring activities may include:

- Training and mentoring of Caymanians outside of normal work hours or related employer sponsored activities

- Personal sponsorship towards a Caymanian's tertiary training, with a minimum of CI\$3,500 per annum,
- Actively assist in the rehabilitation and mentoring of offenders

Component b – Community Service (1.5 Points will be awarded for each year where the Applicant has provided a minimum of at least 35 hours of service) – 12 points maximum)

Supporting Document(s) required for Community Service:

- a) Letter signed by an executive member or head of the relevant organization or institution, on letterhead, confirming the following:
 - i. The nature of the Applicant's participation or contribution (financial, physical, personal or other)
 - ii. Time period (days, weeks, months or years) during which participation occurred
 - iii. Actual participation time (number of hours) on each occasion and the year
 - iv. Monetary amount or donation

Community Service may include:

- Participation and assistance in a youth programme
- Training and mentoring of Caymanians within normal work related / sponsored activities
- Participation and assistance in a sports programme
- Participation and assistance in an arts programme
- Participation and assistance in a local service club activities
- Participation and assistance in a local church programme activities
- Personal donation to community minded activities of a minimum of CI\$2,000 per annum
- Volunteering for non-profit, charitable or voluntary organisations.

Note:

1. The maximum points for Factor 5 are 20 points. If the sum of component a + component b is greater than 20, 20 points will be allocated.

Factor 6 – History and Culture Test (20 Points Maximum)

The Applicant's knowledge of Cayman's History and Culture will be tested. This test features questions on local history, tradition, heritage, culture, customs, and current events.

Upon submission of an RERC application, the Applicant will be contacted and given an appointment date to take the test. This date may be rescheduled by the applicant once only and the Test must have been undertaken within thirty days from the original date unless there are exceptional circumstances. Where an applicant fails to sit the Test within thirty days of the original date the application will proceed for determination and a score of zero points will be awarded under this Factor. Test results will be mailed to the Applicant. The score will be on file at the time of consideration of the application.

The Question Bank contains multiple choice questions. From these, the Applicant will be presented with 40 randomly selected questions.

For each question answered correctly, the Applicant will be awarded ½ point for a maximum of 20 points.

Supporting Document(s) required: None

Note:

1. The History and Culture test can only be taken 1 time during the course of any 9 year term limit period.

The questions on the History and Culture test have been taken from the following sources:

- *Founded Upon the Seas: A History of the Cayman Islands and Their People* (Michael Craton)
- *The Cayman Islands in Transition* (J.A. Bodden; Roy Bodden)
- *Caymanian Expressions: A Collection of Sayings and Expressions Used in the Cayman Islands* (Kevin M. Goring)
- *Foundation – the Arts and Culture of the Cayman Islands* Volumes 1-4 (available at the Cayman National Cultural Foundation)
- Media
- Community and Cultural Events

Factor 7 – Possessing Close Caymanian Connections (40 Points Maximum)

Points will be awarded where an Applicant has a Caymanian family connection as follows:

Component a – Parent, Son or Daughter of a Caymanian (40 Points Maximum)

Supporting Document(s) required:

- Certified copy of relation's birth certificate showing relation to Applicant.
- Proof that such relation is a Caymanian (e.g., copy of Acknowledgement/Continuation letter of child or certified copy of child's Caymanian parent's birth certificate and, if necessary, copy of his/her parent's birth certificate, or, copy of Caymanian parent's Cayman status certificate).
- DNA (original) will be required between Applicant and child, if Applicant is male and was not married to the Caymanian mother at the time of the child's birth, to establish paternity, whether or not the Applicant's name is on the certificate.
- Certified copy of marriage certificate to Caymanian parent if child was born in wedlock
- Proof of financial and emotional support of Caymanian child (e.g., receipts of support payment from Court, receipts from school tuition, bank account statement for child, Affidavit/letter of support from Caymanian parent together with his/her contact details).
- Explain in cover letter any custody, support or visitation arrangements with child and/or any relevant information the Applicant feels the Board or Chief Immigration Officer should be made aware of.
- DNA (original) will be required if Applicant's Caymanian parent is the father and he/she was born out of wedlock, whether or not father's name is on the Applicant's birth certificate.
- DNA tests will be accepted from the Cayman Islands, U.S.A. and the U.K. Permission must be obtained from the Board prior to testing from any other jurisdiction.
- Certified copy of the Applicant's parent's marriage certificate if the Applicant's Caymanian parent is a male evidencing the Applicant was born in wedlock.

Component b – Brother, Sister or Grandparent of a Caymanian (20 Points Maximum)

Supporting Document(s) required:

- Certified copy of relation's birth certificate showing relation to Applicant including birth certificates of all relevant parents and child – showing direct link.
- Proof that such relation is a Caymanian (e.g., copy of Acknowledgement/Continuation letter, copy of Caymanian parent's Cayman status certificate)

- Certified copy of the Applicant's parent's marriage certificate. The brother, or sister, of the Applicant must also submit a certified copy of his/her parent's marriage certificate. Both of these marriage certificates will be used to evidence birth in wedlock.
- DNA (original) will be required in the case of siblings if the Applicant and his/her brother, or sister, were not born in wedlock.

Note:

1. If the Applicant satisfies Component a only, he/she will be allocated 40 points.
2. If the Applicant satisfies Component b only, he/she will be allocated 20 points.
3. If the Applicant satisfies Component both a & b, he/she will be allocated 40 points.

Factor 8 – Demographic and Cultural Diversity (10 Points Maximum)

The Applicant will be awarded points based on a scale ranging from 0, 5 or 10 points to maintain the demographic and cultural balance in the Islands.

In the event the Applicant holds multiple Nationalities, he/she must select their primary Nationality and present it as part of their proof of identity.

Supporting Document(s) required:

- Certified copy of Applicant's birth certificate and copy of passport ID page

Factor 9 – Age Distribution (10 Point Maximum)

The Applicant will be awarded points based on a scale ranging from 0 – 10 points to maintain age diversity and balance in the local community.

Supporting Document(s) required:

- Certified copy of Applicant's birth certificate and copy of passport ID page

Note:

- 1) The Applicant's age at the time the application is being considered will be used

Deductible Components

Consideration will be given for the Applicant's character and health. Components of this category include:

- Criminal Convictions
- Health Issues
- Administrative Fines levied in relation to statutory offences
- Lack of a Reasonably Funded Pension Fund
- Mistreatment of Fellow Workers

Notes:

1. Points may be deducted if the Applicant has been convicted of an offence against the Laws of the Islands or under the laws of another country, the nature of which offence would, in the opinion of the Board or CIO, make the Applicant's continued presence in the Islands contrary to the public interest. The number of points deducted will be proportionate to the nature and severity of the offence.

2. Points will also be deducted if the Applicant is certified by a Health Officer to be suffering from a communicable disease that makes his/her continued residence in the Islands dangerous to the community or is mentally disordered or defective under the Mental Health Law.
3. Points will also be deducted if the Applicant has committed a statutory offence for which an administrative fine has been levied. The act of not adhering to the Laws of the Islands is reflective of the Applicant's character and the deduction points must be reasonable and proportionate in the circumstances.
4. Points will be deducted if it is proven the Applicant has mistreated fellow workers in the workplace, Caymanians or non-Caymanians.
5. The Board or CIO shall provide a full explanation in writing justifying any deduction made and show the number of points deducted was reasonable in the circumstances.

➤ Updated 17th April, 2015