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BUYER'S GUIDE

Retiring in Phuket

Visas, annual reporting, owning or renting, and where to live

The retirement visa routes for over-50s with their official requirements, the 90-day report and yearly extension, buying or renting as a retiree, and the Phuket areas that suit a retired life.

A foreigner aged 50 or over can retire in Phuket, starting with a visa that lets you stay and then a yearly round of reporting to immigration. Most retirees use the Non-Immigrant O or O-A route, open at 50 and over with ฿800,000 (about USD 24,000) in a Thai bank or ฿65,000 a month in income. The O-X and the LTR Wealthy Pensioner visa run up to ten years, with higher money tests. For a home, a foreigner can own a condo freehold, while a villa is held on a registered lease of up to 30 years.

I advise on property, not immigration or tax. Below are the official requirements as published this autumn, and who to ask about each.

Which visa do retirees use in Phuket?

Four routes are built for people aged 50 and over. The figures are from Thai embassy pages and the Board of Investment's LTR site, checked in November 2026.

Route	Money test	Health insurance	Length	Reporting
Non-Immigrant O (retirement)	฿800,000 in the bank, or ฿65,000 a month income, or a mix totalling ฿800,000 a year	Not on the embassy's document list	90 days on entry, then extended in Thailand	90-day report, yearly extension
Non-Immigrant O-A (long stay)	As for the O	At least USD 100,000 or ฿3,000,000 of cover for the whole stay	Stays of up to one year	90-day report
Non-Immigrant O-X	฿3,000,000 in a Thai bank, or ฿1,800,000 plus ฿1,200,000 a year in income; 14 nationalities only	Thai policy: outpatient ฿40,000, inpatient ฿400,000 or more	Up to ten years	90-day report
LTR Wealthy Pensioner	USD 80,000 a year passive income, or USD 40,000 plus USD 250,000 invested in Thailand	USD 50,000 of cover, Thai social security, or USD 100,000 held for 12 months	Ten years, as five plus five	Yearly report

The Non-Immigrant O. The Royal Thai Embassy in Oslo lists age 50 and the money test above, and grants 90 days on arrival. You then extend at an immigration office in Thailand. Employment of any kind is prohibited.

The O-A. The same embassy, in a page updated in September 2026, asks for the same money test plus a police certificate and a medical certificate. The insurance must cover at least USD 100,000 or ฿3,000,000 for the whole period of stay. You apply from your country of residence.

The O-X. It is open only to nationals of Australia, Canada, Denmark, Finland, France, Germany, Italy, Japan, the Netherlands, Norway, Sweden, Switzerland, the United Kingdom and the United States. The deposit must stay in the account for a year. In the following year at least ฿1,500,000 must remain, and the money can only be spent in Thailand. Confirm the insurance wording with the embassy you apply to.

The LTR Wealthy Pensioner. Passive income means pensions, rent, dividends, interest and realised gains, not salary. The USD 250,000 can be Thai government bonds, a direct investment or Thai property in your own name. The BOI lists a tax exemption on overseas income among the LTR's privileges. The fee is ฿50,000 a person if you collect the visa in Thailand.

Which property counts toward the LTR, the ฿3 million condo route and Thailand Privilege are covered in my Thailand visa guide for property buyers. For your own case, ask the Thai embassy or consulate where you live, or the BOI for the LTR. A licensed visa adviser is the next step after that.

What do retirees have to report each year?

A notification every 90 days and, on the O route, an extension each year.

The 90-day report. Any foreigner on a temporary stay of more than 90 days must notify the Immigration Bureau every 90 days. You can go in person, send someone with authority, post it by registered mail at least 15 days before it is due, or file online. The government's own guidance puts the fine for a late report at ฿2,000, rising to ฿5,000 if you are arrested without having reported. LTR holders report once a year instead.

The annual extension. For an extension on retirement grounds, the government's guidance asks for age 50 or over and income of ฿65,000 a month, or ฿800,000 in a Thai bank account. The deposit must sit there for at least 2 months before you apply and 3 months after approval. After that it may not fall below ฿400,000. The extension runs a year at a time and the test is met again at each renewal. The fee on the government's list for a temporary stay application is ฿1,900.

Leaving and coming back. If you travel during an extension, a re-entry permit keeps the rest of your permitted stay. It costs ฿1,000 for one trip or ฿3,800 for multiple trips. Ask the immigration office in Phuket for its current document list.

Tax is a separate question. Anyone in Thailand for 180 days or more in a tax year is tax-resident. Under Revenue Department instructions Por. 161/2566 and Por. 162/2566, foreign income a resident earns from 1 January 2024 and brings into Thailand is assessable for tax. Income earned before 2024 is excluded. A relief has been drafted, but as of early November 2026 it was not law. Take this to a licensed tax adviser before you move money.

What about healthcare in Phuket?

Healthcare mostly shapes where you live. Phuket Town has the province's main hospital, and three hospitals sit within about 3.5 km of the Old Town. Patong has a government hospital in town. From Cape Panwa, the main hospitals are about 20 minutes away.

The O-A, O-X and LTR each carry an insurance condition, set out in the table above. Before you sign a policy, ask the hospital you would use whether it deals with that insurer directly. Medical questions belong with the hospital and your doctor.

How much does it cost to retire in Phuket?

It depends most on the house, because rent and purchase prices still buy more here than at home. Around Bang Tao and the beaches, dining, gyms and imported food are at or near European and Australian prices. My figures for rent, utilities, help and everyday spending are in What Does It Cost to Live in Phuket?

On the O route the ฿800,000 deposit stays in a Thai bank, so plan for money you will not spend on the house.

Should a retiree buy or rent in Phuket?

Rent first, then buy once you know the area. A twelve-month lease takes you through a green season and lets you test the hospital drive. When you buy, the choice is between a freehold condo and a leasehold villa, and they pass to your family in different ways.

A condo. A foreigner can own a unit freehold within the building's 49 percent foreign quota, under section 19 bis of the Condominium Act. The purchase money must come into Thailand as foreign currency. On your death the unit passes to your heirs, under a will or as statutory heirs. An heir who does not qualify to hold it must notify the Land Department within 60 days, then has up to a year to sell, and keeps the proceeds. The detail is in Can My Children Inherit My Thai Condo?

A villa. A foreigner cannot own land, so a villa is held on a registered lease of up to 30 years. Renewals written into the same agreement are not enforceable as a right, following Supreme Court Judgment 4655/2566; my 30-year lease guide explains why. On death, the traditional position in Supreme Court judgments is that a lease ends with the lessee. A 2016 judgment went the other way on its facts, so the law is not settled.

A properly drafted succession clause, co-lessees such as spouses, or a registered right of superficies over the building each improve your heirs' position. I set them out in Your Phuket Lease Might Not Outlive You. Have a Thai lawyer read the lease, and make a Thai will for your Thai assets.

Nominee companies set up to hold land for a foreigner are illegal.

If you already own here. Retiring into a villa you have held as a holiday home changes what matters in the lease. Find the clause on death or heirs. If there is none, ask a lawyer what adding one would take.

Which areas of Phuket suit retirees?

The areas my guides name for retirees are Phuket Town, Cape Panwa and Kamala. Rawai, Layan and Nai Thon suit people after a slower or quieter life. The full list is in Where to Live in Phuket.

- **Phuket Town.** It suits the buyer who lives here full time, including retirees who want a hospital nearby. The stock is mostly condos, townhouses and shophouses. The beaches are 15 to 30 minutes' drive.

- **Cape Panwa.** A small, quiet market of hillside villas above calm water, with the main hospitals and Central Phuket within about 20 minutes. My guide expects retirees who want the hospitals close to be part of its demand. The airport is about 50 minutes outside peak hours.
- **Kamala.** A lived-in town with resorts, slower-paced and with gentler daily costs than further north. Long-stayers and retirees have settled here for years. The airport is roughly thirty-five minutes outside peak traffic.
- **Rawai.** Residential, with an established long-stay community; The Thaiger describes life there as slower and more self-contained. It suits people who spend most of the year in Phuket. The airport run is 47 km.
- **Layan and Nai Thon.** The quiet north, about twenty minutes from the airport. The trade is that you drive for everything, and in the green season the quiet can tip into sleepy.

Retiring in Phuket: questions people ask

How much money do I need to retire in Thailand?

On the Non-Immigrant O or O-A route, you need ฿800,000 (about USD 24,000) in a Thai bank, or income of ฿65,000 a month, or a mix totalling ฿800,000 a year. The O-X asks for ฿3,000,000, or ฿1,800,000 plus ฿1,200,000 a year in income.

Do I need health insurance for a Thai retirement visa?

For the O-A, yes: at least USD 100,000 or ฿3,000,000 of cover for the whole stay. The O-X needs a Thai policy with ฿40,000 outpatient and ฿400,000 inpatient cover, and the LTR needs USD 50,000 of cover or an alternative.

What is the 90-day report in Thailand?

A foreigner on a temporary stay of more than 90 days must notify immigration every 90 days, in person, by registered mail or online. The fine for reporting late is ฿2,000. LTR holders report once a year instead.

Can a retiree buy property in Phuket?

Yes. A foreigner can own a condo freehold within the building's 49 percent foreign quota, with the money brought in as foreign currency. A villa is held on a registered lease of up to 30 years, because a foreigner cannot own land.

Where do retirees live in Phuket?

Phuket Town, Cape Panwa and Kamala are the areas my guides name for retirees, mostly for the hospitals close by or a slower pace. Rawai, Layan and Nai Thon suit people after a quieter life.

Is Phuket a good place to retire?

It suits retirees who want hospitals close: Phuket Town has the province's main hospital, with three hospitals within about 3.5 km of the Old Town, and long-stayers and retirees have settled in Kamala for years. Rent and purchase prices still buy more here than at home, while dining, gyms and imported food around Bang Tao and the beaches are at or near European and Australian prices.

Can I retire in Phuket?

Yes, if you are 50 or over and meet a retirement visa's money test. Most retirees use the Non-Immigrant O or O-A route, with ฿800,000 (about USD 24,000) in a Thai bank, ฿65,000 a month in income, or a mix totalling ฿800,000 a year. You then report every 90 days and, on the O route, extend each year.

What does it cost to retire in Phuket?

It depends most on the house, because rent and purchase prices still buy more here than at home. Around Bang Tao and the beaches, dining, gyms and imported food are at or near European and Australian prices. On the O route the ฿800,000 deposit stays in a Thai bank, so plan for money you will not spend on the house.

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I would settle the visa route before looking at a single property, because it decides how much money sits in a Thai bank and what has to be in your own name. Then rent for a year near the hospital you would use.

When you buy, think about who inherits it as much as where it is. A freehold condo passes on more simply. A villa can work well too, provided the lease is written with your heirs in mind.

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Sources: Royal Thai Embassy, Oslo, "Non-Immigrant O (Retirement)", "Non-Immigrant O-A (Long-stay)" (updated 15 September 2026) and "Non-Immigrant Visa O-X (Long Stay 10 years)", accessed November 2026; Ministry of Foreign Affairs, "Required Documents for Long Stay Visas (OA, OX)", 18 March 2024; Thailand Board of Investment, LTR Visa site (ltr.boi.go.th), Types and Criteria and Privileges, accessed November 2026; Thailand.go.th, "Foreigner's notification of staying in Thailand longer than 90 days", "Application to stay in Thailand in the case of retirement" (updated 11 July 2023) and "General service fees for foreigners" (updated 8 March 2023); Thailand Board of Investment, One Start One Stop Investment Center, "FAQ – About Re-entry Permit", accessed November 2026; Revenue Department Departmental Instructions Por. 161/2566 (15 September 2023) and Por. 162/2566 (20 November 2023), as summarised by Forvis Mazars; Thai Law Online, remittance tax tracker, 4 November 2026; Condominium Act B.E. 2522, sections 19 bis and 19 septies; Civil and Commercial Code, section 540; Supreme Court Judgments 4655/2566 and 11058/2559; Butler Estates area guides for Phuket Town, Cape Panwa, Kamala, Rawai, Layan, Nai Thon and Patong, November 2026. USD figures approximate at ฿33 to the dollar. Visa rules change; confirm the current position with the embassy or immigration office before relying on any figure here. , a boutique real estate agency in Phuket. Updated November 2026. Rex Butler, Managing Director, Butler Estates. This is general information, not legal, tax, immigration or investment advice. Take independent legal advice before committing to any purchase or lease in Thailand.