



ONE WORLD
— IMMIGRATION —

MALTA

Residency by Investment



Highlights of the Malta residence permit program by investment

Malta started issuing residence permits by investment in 2013. Applications are submitted through the Malta Global Residence Program, a state investment program.

A Maltese residence permit by investment allows the holder to live in Malta, travel visa-free to the Schengen area and reduce their tax obligations by becoming a tax resident in Malta and pay taxes at reduced rates.

Moreover, a residence permit holder does not have to live in Malta. At the same time, they cannot spend more than 183 days a year in any other country. The residence permit card is annually renewable.

Applications for a Maltese residence permit by investment can only be submitted through an accredited representative of the Malta Global Residence Program as stipulated in regulation LN 167 of 2013.

€30,000

Minimum cost of Maltese residence permit

3–4 months

Application processing period for a Maltese residence permit



8 facts about Malta

Valetta

The capital of Malta. The area of the city is slightly larger than the Vatican

Three islands

Of Malta, one of them contains only hotels

514,000

Population. Thrice as many tourists visit Malta every year

1974

Malta became an independent republic

May – October

The most comfortable time to visit. Average air temperature is 24°C

English and Maltese

Official languages

\$33,487

GDP per capita in 2021. This is almost 2.5 times higher than, for example, Russia's

A2

Malta's credit rating in 2022. Malta is a major financial center in Europe

Conditions of the Malta residence permit program

Investors must fulfill three conditions to obtain a residence permit by investment and two conditions to maintain it.

Three conditions to get a residence permit:

1. Buy or rent real estate.
2. Pay the administrative fee.
3. Valid medical insurance policy.

Two conditions to maintain a residence permit:

1. The investor becomes a tax resident in Malta. For this, it is important not to spend more than 183 days a year in any other country.
2. The investor pays a tax of 15% on income received abroad and transferred to Malta. The minimum tax charge is €15,000 per annum.

Special tax treatment for participants of the Malta Global Residence Program:

- 0% on foreign income not remitted to Malta;
- 15% on income earned abroad and remitted to Malta;
- 35% on income earned in Malta.

15%

Tax on income received from abroad

€15,000

Minimum annual tax charge for investors

Who can participate in the program

Investor

Over 18

No criminal record

Legal and stable income

Valid medical insurance policy

Knowledge of English or Maltese
at a conversational level

Spouse

In an officially registered marriage
or unregistered relationship

Children under 18

Children aged 18 to 24

Financially dependent on the main
applicant

Close relatives

Brothers, sisters, parents,
grandparents of the investor and/
or their spouse

Financially dependent on the main
applicant

Benefits of a Malta residence permit

1 **Freedom to travel in 30+ countries visa-free**

A Maltese residence permit allows you to visit the Schengen zone and the European Union without a visa for up to 90 days in any 180-day period.

2 **Living, working and doing business in Malta**

The investor has the right to live in Malta during the period of validity of their residence permit. Investors who get a special permit can also work or form a company in Malta.

3 **Choose where to live:**

in your country of citizenship or in Malta. The investor is not required to live in Malta; however, in order to maintain a Maltese residence permit, it is important not to spend more than 183 days a year in any other country.

4 **Access to the European education and healthcare systems**

The investor and their family members included in the application can receive medical treatment and enroll in schools, colleges and universities in Malta without a visa. There is no time limit, as long as their residence permit cards remain valid.

Investor's costs

1. Rent property in Malta – €33,050+

The investor pays an administration fee and rents a property in Malta for a year. The costs depend on the region of Malta in which the investor rents the property:

- in the south of Malta and on the island of Gozo, the minimum annual rental cost is €8,750 and the administration fee is €5,500;
- in the other regions, the minimum annual rental cost is €9,600 and the administration fee is €6,000.

In addition to the administrative fee and property rental, the investor pays a minimum annual tax charge of €15,000 for the whole family.

The total cost depends on the rental cost and the number of additional applicants included in the application. The associated costs for bank commissions, postage of documents and similar services depends on the location of the investor and the tariffs applicable at their bank and are not taken into account in these calculations.

	Investor	Family with one child	Investor, spouse, child and investor's father
Administrative fee	€5,500+	€5,500+	€5,500+
Property rental	€8,750+	€8,750+	€8,750+
Minimum tax	€15,000	€15,000	€15,000
Medical insurance	€700+	€2,100+	€2,800+
Apostille of documents, translation and notary services	€3,000+	€3,000+	€3,000+
Residence permit card fee	€100	€300	€400
Total	€33,050+	€34,650+	€35,450+

2. Buy property in Malta – €244,300+

The investor pays an administration fee and buys the property.

The costs depend on the region of Malta in which the investor buys the property:

- in the south of Malta and on the island of Gozo, the minimum purchase price is €220,000 and the administrative fee is €5,500
- in the other regions, the minimum cost of the property is €275,000 and the administrative fee is €6,000.

In addition to the administrative fee and property rental, the investor pays a minimum annual tax charge of €15,000 for the whole family.

The total cost depends on the rental cost and the number of additional applicants included in the application. The associated costs for bank commissions, postage of documents and similar services depends on the location of the investor and the tariffs applicable at their bank and are not taken into account in these calculations.

	Investor	Family with one child	Investor, spouse, child and investor's father
Administrative fee	€5,500+	€5,500+	€5,500+
Purchase price of real estate	€220,000+	€220,000+	€220,000+
Minimum tax	€15,000	€15,000	€15,000
Medical insurance	€700+	€2,100+	€2,800+
Apostille of documents, translation and notary services	€3,000+	€3,000+	€3,000+
Residence permit card fee	€100	€300	€400
Total	€244,300+	€245,900+	€246,700+

Properties in SDAs

A Special Designated Area (SDA) is a special development area for premium-class residential complexes. SDAs are located on the coast or near it and combine the convenience of urban life with the pleasure of living in a resort.

Comparison of terms for buying a home in Malta for foreign investors

Parameters	SDA	Not SDA
Issuance of a permit for the acquisition of immovable property (AIP)	Not required	Required
Time taken to complete the purchase	2–3 months	4–6 months
Number of properties that can be bought	Unlimited	1 property
Renting	Allowed	Not allowed

The real estate market in Malta is growing on average 5–7% per annum, while the cost of housing in SDA-complexes is increasing by 8–10% per annum. If you buy a property under construction, their price increases by 15–18% by the time construction is completed.

Residence permit application process

1

Preliminary check

1 day

Our Anti Money-Laundering Compliance Officer examines the investor's documents and assesses the potential risks that could arise and lead to the application being rejected.

The verification is confidential and the investor is required only to produce their passport at this stage. If we find issues that we believe may result in the application being rejected, we offer alternative programs for a residence permit, permanent residence or citizenship by investment.

Due to our preliminary Due Diligence check, the risk of our clients' application being rejected is reduced to 1%.

[More about Due Diligence](#)

2

Collecting documents and submitting an application to the tax office

4–5 weeks

Immigrant Invest lawyers guide the applicant through collecting and certifying documents and arranging translations, which are typically done in Malta to ensure compliance with regulatory standards.

If the investor prefers to translate documents in their country of residence, the translated documents must be apostilled or legalised.

The application is submitted to the tax office of Malta or Inland Revenue Department (IRD).

3

Due Diligence

2–4 months

The Inland Revenue Department examines the documents of the investor and their family members included in the application.

During the check, the Department may request additional information. Immigrant Invest's lawyers reply to such requests after consultation with the applicant.

4

Remote interview and obtaining a special tax status

2+ weeks

The investor attends an online interview conducted by the Director of the Inland Revenue Department.

In case of the application approval, the Director issues a Letter of Intent confirming the investor's participation in the programme. The investor pays the minimum tax and prepares accommodation documentation.

Special tax status is granted once the applicant meets all investment requirements, including providing proof of accommodation. Tax clearance is typically issued within 2 to 4 weeks.

5

Applying for residency and submitting biometrics

2+ weeks

The residence application is prepared remotely and submitted via the government's online system.

Provided no additional documentation is required, the Agency generally issues an invitation to submit biometrics within 2 to 4 weeks of application submission. If additional requests are made, this timeline may be extended.

Once the invitation is received, the investor may schedule their biometrics appointment in Malta at their earliest convenience.

6

Receiving residence cards

4–6 weeks

The Identity Malta Agency typically issues residence cards within 4 to 6 weeks.

Upon successful verification of the documents, the Agency issues a notice confirming the residence permit cards are ready. This notification is sent by mail to the investor's address in Malta.

The investor and their family must travel to Malta in person to collect their residence permit cards.