XIPHIAS Immigration

COUNTRY BROCHURE



RESIDENCY BY INVESTMENT | COUNTRY GUIDE

Malta Residency by Investment

Malta Permanent Residence Programme: €60,000 administrative fee, €37,000 government contribution, €2,000 donation, and a qualifying property bought for €375,000 or leased for €14,000 a year, with one threshold for Malta and Gozo.

PROGRAMMES	CAPITAL	CURRENCY	LANGUAGE
3	Valletta	Euro (EUR)	Maltese, English

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Malta at a glance

CAPITAL **Valletta**	POPULATION **525,000**
LANGUAGE **Maltese, English**	CURRENCY **Euro (EUR)**
TIME ZONE **Central European Time (CET/CEST)**	CLIMATE **Mediterranean; hot summers and mild winters**
PROGRAMMES WE ADVISE ON **3**	LAST UPDATED **1 October 2026**

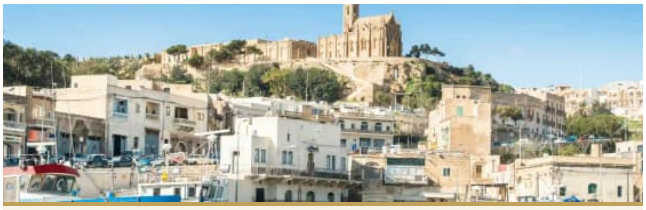
Overview

The Malta Permanent Residence Programme (MPRP) is a government-backed scheme for non-EU, non-EEA, and non-Swiss nationals. Applicants and their families can gain permanent residence by completing a qualifying property purchase or lease, paying the required government contribution, and making a donation to a registered Maltese NGO. The program offers visa-free travel across the Schengen Area for short stays, high-quality healthcare and education, and a stable Mediterranean lifestyle.

Key points

- Visa-free travel across Schengen countries for short stays (90/180 rule).
- Property purchase or lease options with minimum thresholds.
- Family-inclusive program covering spouse, children, and parents.

Programmes in Malta



Malta Permanent Residence Programme – Government Contribution and Fees

The €37,000 government contribution is payable by every MPRP applicant, together with a €60,000 administrative fee, a €2,000 NGO donation and a qualifying property bought for €375,000 or leased for €14,000 a year.

From EUR 37,000



Malta Permanent Residence Programme – Property Lease Route

Malta permanent residence by leasing a qualifying property at €14,000 a year or more, anywhere in Malta or Gozo, with family inclusion.

From EUR 14,000



Malta Permanent Residence Programme – Property Purchase Route

Malta permanent residence through a qualifying property purchase of at least €375,000, anywhere in Malta or Gozo, with Schengen access.

From EUR 375,000

The current MPRP figures

Malta's Permanent Residence Programme was repriced twice, by Legal Notice 310/2024 and Legal Notice 146/2025. As the consolidated law stands today:

Item	Amount
Administrative fee — main applicant	**€60,000** (€15,000 within 1 month of submission; €45,000 within 2 months of the Letter of Approval in Principle)
Administrative fee — each dependant	€7,500
Government contribution	**€37,000**
Qualifying property — purchase	**€375,000**
Qualifying property — lease	**€14,000 per year**
Property retention	5 years

Item	Amount
Donation	€2,000
Capital requirement	€500,000 in assets (€150,000 financial), or €650,000 (€75,000 financial)
Residence card	€500 per person, valid 5 years

The Gozo and South Malta discount has been abolished — there is a single national threshold now.

A caution: **Residency Malta's January 2025 brochure and agents' handbook still show superseded figures.** The consolidated Subsidiary Legislation 217.26 governs, and the figures above are taken from it.

One thing to settle before you start

These are **residency** programmes, not citizenship. That distinction matters more for an Indian passport holder than for most, because **India does not permit dual citizenship**: under Section 9(1) of the Citizenship Act 1955, voluntarily acquiring another citizenship ends your Indian citizenship automatically.

Holding European **residency** does not affect your Indian citizenship at all. Only naturalising would. So the residence permit is the safe part; the decision point comes years later, if and when you choose to naturalise.

About Maltese citizenship by investment

On **29 April 2025** the Grand Chamber of the Court of Justice of the European Union ruled against Malta in Case C-181/23, holding that its investor naturalisation scheme breached Article 20 TFEU and Article 4(3) TEU — the Court described it as the commercialisation of the grant of Member State nationality.

Malta responded with **Act XXI of 2025**, published 24 July 2025. The Government's own statement is that the amendments **discontinue the programme entirely**, and that the law no longer contains any reference to the programme, the transaction or the agents involved.

A route called "citizenship by merit" exists under older legislation, but the Maltese agency responsible states expressly that it does **not permit any marketing or promotion** of it, and that it is *neither a programme nor a scheme, pathway, continuation, or alternative*.

So there is no Maltese citizenship-by-investment product, and we will not market one. If you have been offered Maltese citizenship for an investment by anyone in 2026, that is a reason to walk away. The MPRP described on this page is a **residence** programme and is unaffected by the ruling.

{/ restored from the 2019–2026 site /}

Malta investment Visa

Malta holds full membership in the European Union, providing advantageous access to a market comprising over 500 million citizens. Additionally, Malta is affiliated with key international organizations, including the United Nations, the World Bank, the International Monetary Fund, the World Health Organization, the Commonwealth, and the Council of Europe The Malta Investment Visa opens doors to a host of possibilities, aligning with your aspirations for global investment. Our team at XIPHIAS Immigration is well-versed in the Malta investor visa requirements, guiding you through each step with precision. Malta, with its stable economy, presents enticing investment opportunities, and our

services are tailored to maximize your potential gains.

About Malta Investment Programs

Malta offers two pathways for individuals seeking to move to the country. The Malta Residency Permit Program and the Malta Citizenship by Investment Program. The Residency Permit Program provides individuals with the opportunity to obtain legal residency in Malta, offering a pathway to reside in the country.

On the other hand, the Citizenship by Investment Program is a more comprehensive option, enabling individuals to acquire Maltese citizenship through investments.

Both programs cater to different needs and objectives, providing individuals with flexibility in choosing the most suitable route based on their goals and aspirations.

Business Investment Opportunities in Malta

The Business Investment Opportunities in Malta include sectors like technology, finance, tourism, and more. Whether you're considering startups, partnerships, or expanding existing ventures, Malta provides a variety of options for individuals and businesses. Gain immediate access to the lucrative European market by establishing your business in Malta. The European market is renowned for its potential to drive business growth, and Malta serves as an ideal gateway for businesses looking to tap into this dynamic arena.

Moreover, Malta's industrial zone is experiencing significant growth. With its strategic location, robust infrastructure, flexible labour pool, and stable governance, the country has become a favoured choice for establishing both manufacturing and service-oriented industries.

Malta Investor Visa Requirements, Process and Cost

Financial Criteria: Investment in Real Estate and Government Bonds

Investment Scheme: Organised on behalf of the investor by Patroclos Group for a reduced amount.

Minimum Investment in Residential Property:

Minimum Investment in Stocks, Bonds, or Special Purpose Vehicles:

Benefits of investments in Malta

Experience the advantages of Malta's Citizenship by Investment Program, including low government fees and the simple application process for individuals of all nationalities.

With an express procedure, acquire an EU passport within just one year. Unlike donation-based programs, the financial criteria here involve a stable and growing real estate market, allowing for potential profits or substantial investment redemption.

Enjoy the flexibility in investment with any excess amount over the minimum private residence requirement counting towards the financial criteria. Malta permits dual citizenship, eliminating the need to renounce existing citizenship. Furthermore, there's no minimum stay requirement, granting applicants the freedom to choose where they reside without constraints during or after the citizenship-granting process. Malta's Citizenship by Investment Program provides a comprehensive and flexible pathway to European citizenship.

the Climate and Geography of Malta

Malta has one of the warmest and coziest of climates in the world with temperatures not raising beyond 31 degrees and never falling below 9 degrees. The country has enough rainfall all through the year. It’s conveniently located in a manner that it has access to most of the European countries either though water or air.

Political Stature in Malta

Malta has a rich history and has been ruled by various dynasties over centuries. Currently, Malta enjoys one of the

most stable governments possible.

Conducive for business

Malta follows a legal system which is based on the civil-law pattern followed in the rest of Europe. Maltese is the local language here. However, English is spoken everywhere. Above all the Maltese economy has been having a steady growth since a decade now. Free-enterprising is followed in Malta. With enough raw materials available, the country is attracting more industries in the zone.

European Market

Immediate access to European Markets. For any business, it’s the market that decides the future and European market is one of the best places to ensure growth of business

Tourism and service industries in Malta are one of its kind.

Industrial zone

Malta is on a growing spree. Its location, infrastructure, flexible available labour and human resources, backed by stable governance are all making Malta a current hot favorite for setting up industries – both manufacturing and service oriented ones

Taxing and Government Policies

Low taxes and good policies from the Government has helped Malta a strong contender for attracting investments into the country.

Malta has 2 pathways

- Malta’s Residency Permit Program
- Malta’s Citizenship by Investment Program

Climate and Environment

Excellent Mediterranean climate round the year with sunny bright days all around.

Education

World class education in both state schools and private English speaking schools.

Lifestyle

A true multicultural country with individuals from every part of the world.

Highly secure and safe place for families with low index of crime rate.

Tax

Individuals who are resident and domiciled in Malta pay income tax on their worldwide income. The tax rate varies in accordance with the individual’s tax status.

International Relations

Malta is a full member of the European Union which grants access to the EU market of more than 500 million citizens.

Most notably Malta is, also, a member of the United Nations, the World Bank, the International Monetary Fund, World Health Organization, the Commonwealth and the Council of Europe.

Malta enjoys excellent relations and economic ties with Europe, the Middle East and Gulf Countries as well as major economies such as Russia, China, India and the USA.

Malta enjoys free movement as a member state of the EU.

Visit Malta Consultancy in Dubai, UAE

Meet our experts at XIPHIAS Immigration for your requirements for a Malta Consultancy in Dubai, UAE. We specialize in providing comprehensive services to make your journey to Malta seamless and rewarding. As your trusted Malta visa consultant in Dubai, we offer expertise in various areas, including work permits and investment visas. Our dedicated team ensures clarity on the Malta work permit process, catering to individuals seeking opportunities in business and investment. We are the leading business investment visa consultants for Malta. Trust us to be your reliable partner, with our experts guiding you through the process of the Malta visa and providing tailored solutions, we can ensure your immigration process to be a smooth and hassle free one.

Malta Residency by Investment

For more than a decade and a half, Malta has been an integral part of both the European Union and the Schengen Area, reinforcing its commitment to European collaboration. High Net Worth individuals seeking to diversify their investments beyond their home country find an attractive option in this program, which grants residency through various avenues, including the Residence Programme Malta and the Permanent Residency Visa Program Malta. Investors can secure a Malta residence permit by investment, offering a pathway to call this Mediterranean gem home while contributing to its continued growth and prosperity.

Malta Residency Programs

Discover the charm of Malta through its straightforward residency options, including the Malta Residency Visa Program. Whether you opt for a residence permit by buying property or through investment, Malta offers various options for individuals seeking a new home or business venture. Explore the various residency programs, such as the Residence Programme Malta, Permanent Residency Visa Program Malta, and Business Visa Malta, each offering unique advantages. Malta invites you to invest in its growth and enjoy a life enriched by its culture and opportunities.

Malta Immigration Visa Consultants, Agency from Dubai, UAE

XIPHIAS Immigration is one of the leading Malta Immigration Visa Consultants in Dubai, UAE. We specialize in providing expert guidance for obtaining Malta residence visas, catering to individuals in Dubai and across the UAE. Our dedicated team ensures a seamless process for acquiring residency visas for Malta. Whether you are seeking a residency visa for Malta from Dubai or exploring Malta immigration opportunities, our consulting services from Dubai are designed to simplify the process. Trust us to be your reliable partner in navigating the steps of Malta immigration in your journey from Dubai to Malta.

How to get Malta Citizenship by Residency

This Program was started in the year 2015. High net worth individuals looking to make cross border investment can definitely take this as one of the pathways.

- This program is highly effective and provides immediate access to European Markets.
- Under this program, the applicant’s immediate family can join the applicant
- With this visa, you can work for anybody and anywhere in Malta
- This program doesn’t need you to live in Malta at any given point of time

Malta’s Tax system

- You will be taxed only for your local income
- Any income that you earned outside Malta will not be taxed in Malta
- For any kind of inheritance, taxes will not apply
- You need not pay any wealth tax

- There is no obligations for you to disclose your wealth

How to apply for this program

Minimum investment Options

Documents required

- EU Health Insurance
- Clean past records- business and social
- Clean Passport

XIPHIAS Immigration's expert international immigration consultants provide the right information and guidance for you to invest in the country's real estate and help you complete the migration process.

How the application works

1. **Submit the application with required documents to the Residency Malta Agency.**
2. **Pay the administrative fee (€60,000 for the main applicant: €15,000 within 1 month of submission; €45,000 within 2 months of the Letter of Approval in Principle; €7,500 per dependant).**
3. **Undergo due-diligence checks (criminal record, financial proof, health cover).**
4. **Complete the qualifying property purchase or lease, pay the €37,000 contribution, and make the €2,000 NGO donation.**
5. **Receive the residence certificate and residence cards (€500 per person, valid 5 years).**

General requirements

- Qualifying property in Malta or Gozo: purchase of at least €375,000 OR lease of at least €14,000/year, held for 5 years.
- Government contribution: €37,000.
- Administrative fee: €60,000 for the main applicant (non-refundable; €15,000 within 1 month of submission, €45,000 within 2 months of approval in principle), plus €7,500 per dependant.
- Donation: €2,000 to a registered Maltese NGO.
- Assets of €500,000 including at least €150,000 in financial assets, or €650,000 including at least €75,000 in financial assets.
- Comprehensive health insurance for applicant and family.
- Clean criminal record and full due-diligence compliance.

Questions clients ask

Can family members be included in the application?

Yes. Spouse, dependent children, parents, and grandparents may be included; an administrative fee of €7,500 applies for each dependant.

Is there a minimum stay requirement in Malta?

No minimum stay is required to maintain permanent residence; Schengen short-stay rules apply for travel.

Can I rent out my property?

Rules depend on the property and local regulations; speak with your agent and the Housing Authority for specifics.

How long does the application process take?

Timelines vary by file; after compliance post-approval, the residence certificate may be issued within days once documentation is accepted.

Does permanent residence lead to citizenship?

Not automatically. Naturalisation is a separate, discretionary process requiring 12 months' residence immediately before applying plus an aggregate 4 years in the preceding 6. Malta permits dual citizenship; India does not.

Official sources: Subsidiary Legislation 217.26 — Malta Permanent Residence Programme Regulations (consolidated); Residency Malta Agency; Court of Justice of the EU — Case C-181/23, Commission v Malta, 29 April 2025.



NEXT STEP

Discuss your Malta options with our Dubai team

Tell us about your profile, family and timeline. We will compare the Malta routes that fit you, set out the full cost in writing and manage the application with you from start to finish.

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- Advising clients on global mobility since 2009; XIPHIAS Immigration DMCC in Dubai since 2017.
- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.

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