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RESIDENCY BY INVESTMENT | 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.

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INVESTMENT FROM

EUR 37,000

## At a glance

|                                         |                                                                          |
|-----------------------------------------|--------------------------------------------------------------------------|
| <b>COUNTRY</b><br>Malta                 | <b>ROUTE</b><br>Residency by Investment - Government Contribution        |
| <b>MINIMUM INVESTMENT</b><br>EUR 37,000 | <b>FAMILY MEMBERS</b><br>Spouse, children up to age 26, parents aged 55+ |
| <b>LAST UPDATED</b><br>1 October 2026   |                                                                          |

## 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                                                                                                        |
| 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.

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## 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.

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## Key benefits

- Permanent residence in Malta for the main applicant and dependants
- Schengen travel access for short stays
- Family-inclusive program covering spouse, children, parents, and grandparents
- No mandatory minimum stay in Malta
- Stable Mediterranean lifestyle with high-quality healthcare and education

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## Requirements

- Applicant must be 18 years or older
- A qualifying property in Malta or Gozo: purchase of at least €375,000 or lease of at least €14,000 a year, retained for 5 years
- Administrative fee of €60,000 (plus €7,500 per dependant), government contribution of €37,000 and NGO donation of €2,000
- Capital of €500,000 (at least €150,000 financial assets), or €650,000 (at least €75,000 financial assets)
- Comprehensive health insurance for applicant and dependents
- Clean criminal record and full due diligence compliance

### When this route may not fit

- Criminal history, prior fraud, or convictions
- Failure to meet minimum financial requirements or liquid asset threshold
- Incomplete or falsified application documents

## Costs and government fees

### Programme costs

| Item                                | Amount     | Notes                                                                                                                   |
|-------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------|
| Government contribution             | EUR 37,000 | Payable during application. Non-refundable contribution.                                                                |
| NGO donation                        | EUR 2,000  | Payable during application. To a registered philanthropic, cultural, scientific, artistic, sport or animal-welfare NGO. |
| Administrative fee — main applicant | EUR 60,000 | €15,000 within 1 month of submission; €45,000 within 2 months of approval in principle. Non-refundable.                 |
| Administrative fee — each dependant | EUR 7,500  | During the application. Non-refundable.                                                                                 |
| Residence card                      | EUR 500    | On issuance. Per person; valid 5 years.                                                                                 |

## Funds to show

| Requirement         | Amount      | Notes                                                                                                                           |
|---------------------|-------------|---------------------------------------------------------------------------------------------------------------------------------|
| Capital requirement | EUR 500,000 | Assets of €500,000 including at least €150,000 in financial assets, or €650,000 including at least €75,000 in financial assets. |

## How the process works

- 1 Submit application**  
File identity, financial and compliance documents; €15,000 of the €60,000 administrative fee is due within 1 month of submission.
- 2 Due diligence**  
Background screening of the main applicant and every dependant.
- 3 Approval in principle**  
Receive the Letter of Approval in Principle; the €45,000 balance of the administrative fee is due within 2 months.
- 4 Secure the qualifying property**  
Buy a property of at least €375,000 or lease one at €14,000 a year or more, in Malta or Gozo, retained for at least 5 years.
- 5 Pay contribution and donation**  
Pay the €37,000 government contribution and the €2,000 NGO donation.
- 6 Residence certificate and cards**  
Receive the residence certificate; residence cards cost €500 per person and are valid for 5 years.

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## Document checklist

### Identity Documents

- Valid passport copy of applicant
- Birth certificate

### Financial Documents

- Bank statements covering 6 months
- Proof of capital: €500,000 (€150,000 financial) or €650,000 (€75,000 financial)

### Compliance Documents

- Police clearance certificate
- Comprehensive health insurance proof
- Signed application forms

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## Questions clients ask

### Can I include my spouse and children?

Yes. Spouse and dependent children up to 26 years old can be included in the application.

### Can parents or grandparents be included?

Yes. Parents aged 55+ and dependent grandparents can be included; an administrative fee of €7,500 applies for each dependant.

### Do I still need a property?

Yes. Every MPRP applicant must buy a qualifying property for at least €375,000 or lease one for at least €14,000 a year, anywhere in Malta or Gozo, and keep it for 5 years.

### Is there a minimum stay requirement in Malta?

No, there is no mandatory minimum stay requirement to maintain permanent residence.

### Are the payments refundable?

No. The administrative fee, government contribution and NGO donation are non-refundable.

### Does MPRP lead to Maltese 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.

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## Important notes

- The administrative fee is €60,000 for the main applicant, as set by Legal Notice 310/2024 and Legal Notice 146/2025, plus €7,500 for each dependant.
- There is a single property threshold for Malta and Gozo: €375,000 to buy or €14,000 a year to lease. The former Gozo and South Malta discount no longer applies.

- Residency Malta's January 2025 brochure and agents' handbook still show superseded figures. Work from the consolidated Subsidiary Legislation 217.26, which sets the figures on this page.
- This is a residence programme. Malta's citizenship-by-investment scheme was discontinued entirely in 2025 — see the note below — and we do not offer a Maltese citizenship product.

## Compliance

- Current MPRP terms under Subsidiary Legislation 217.26: administrative fee €60,000 (main applicant) and €7,500 per dependant; government contribution €37,000; qualifying property €375,000 purchase or €14,000 per year lease, retained for 5 years; donation €2,000.
- Financial capital requirement: €500,000 in assets of which €150,000 financial, or €650,000 of which €75,000 financial.
- The separate Gozo and South Malta thresholds no longer exist.
- Residence cards cost €500 per person and are valid for 5 years.
- Malta is a Schengen member.

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**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.



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#### NEXT STEP

# Plan your Malta application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Malta Permanent Residence Programme – Government Contribution and Fees** fits, set out the full cost in writing and manage the application with you from start to finish.

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