XIPHIAS Immigration

PROGRAMME BROCHURE



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.

INVESTMENT FROM

EUR 37,000

XIPHIAS Immigration DMCC
www.xiphiasimmigration.ae

Updated 1 October 2026

+971 52 727 5101 | dubai@xiphiasimmigration.com

At a glance

COUNTRY **Malta**	ROUTE **Residency by Investment - Government Contribution**
MINIMUM INVESTMENT **EUR 37,000**	FAMILY MEMBERS **Spouse, children up to age 26, parents aged 55+**
LAST UPDATED **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A caution: **Residency Malta's January 2025 brochure and agents' handbook still show superseded figures.** The consolidated Subsidiary Legislation 217.26 governs, and the figures above are taken from it.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.

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.

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

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.

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

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.

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.

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.



XIPHIAS Immigration

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.

CALL OR WHATSAPP	+971 52 727 5101
EMAIL	dubai@xiphiasimmigration.com
WEBSITE	www.xiphiasimmigration.ae
OFFICE	Jumeirah Lakes Towers, Dubai, United Arab Emirates

CREDENTIALS

- 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.

This brochure is produced from the programme information published at www.xiphiasimmigration.ae/residency/malta/malta-government-contribution as at 1 October 2026. Rules, fees and processing times are set by the relevant government and can change, and approval is always the authority's decision. Please confirm the current position with us before you apply. XIPHIAS provides immigration consulting and documentation support. It is not a law firm, and nothing in this brochure is legal advice.