XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | MALTA

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.

INVESTMENT FROM

EUR 14,000

XIPHIAS Immigration DMCC
www.xiphiasimmigration.ae

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+971 52 727 5101 | dubai@xiphiasimmigration.com

At a glance

COUNTRY **Malta**	ROUTE **Residency by Investment - Property Lease**
MINIMUM INVESTMENT **EUR 14,000**	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A caution: **Residency Malta's January 2025 brochure and agents' handbook still show superseded figures.** The consolidated Subsidiary Legislation 217.26 governs, and the figures above are taken from it.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

- Lower upfront costs compared to property purchase
- Flexible housing options without long-term ownership
- Schengen visa-free travel for 90 days within 180 days
- Family-inclusive program covering spouse, children, parents, and grandparents
- No mandatory minimum stay requirement
- Access to Malta’s healthcare, education, and stable Mediterranean lifestyle

Requirements

- Applicant must be 18 years or older
- Lease a qualifying property in Malta or Gozo at €14,000 a year or more, retained for at least 5 years
- Pay the €60,000 administrative fee (plus €7,500 per dependant), the €37,000 government contribution and the €2,000 NGO donation
- 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 compliance with due diligence

When this route may not fit

- Criminal record or pending legal issues
- Insufficient proof of funds or assets
- Failure to provide required documents

Costs and government fees

Programme costs

Item	Amount	Notes
Minimum annual lease (Malta or Gozo)	EUR 14,000	Each year of the lease. The lease must be retained for at least 5 years.
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.
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.
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.

Qualifying investments

Option	Minimum	Hold	Notes
Residential Lease Property	EUR 14,000	5 years	Minimum €14,000 a year anywhere in Malta or Gozo; lease retained for at least 5 years.

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 lease**
Lease a property in Malta or Gozo at €14,000 a year or more, 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

- Valid passport copies for applicant and all dependents
- Birth certificates
- Marriage certificate (if including spouse)

Financial

- Bank statements showing proof of assets
- Investment account statements

Compliance

- Police clearance certificate
- Health insurance proof
- Signed declarations and application forms

Questions clients ask

Can I include my parents or grandparents in my application?
Yes, parents aged 55+ and dependent grandparents can be included; an administrative fee of €7,500 applies for each dependant.

Is there a minimum stay requirement in Malta?
No, there is no mandatory minimum stay for maintaining permanent residence.

How long must the lease run?
At least 5 years, at €14,000 a year or more.

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 – Property Lease Route** 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

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