

XIPHIAS Immigration

PROGRAMME BROCHURE

RESIDENCY BY INVESTMENT | MALTA

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.

INVESTMENT FROM

EUR 375,000

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At a glance

COUNTRY **Malta**	ROUTE **Residency by Investment - Property Purchase**
MINIMUM INVESTMENT **EUR 375,000**	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A caution: **Residency Malta's January 2025 brochure and agents' handbook still show superseded figures.** The consolidated Subsidiary Legislation 217.26 governs, and the figures above are taken from it.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

- Visa-free travel across Schengen countries for 90 days in any 180-day period.
- One property threshold for all of Malta and Gozo: €375,000.
- Family-inclusive program: spouse, dependent children, parents, grandparents.
- No minimum stay requirement in Malta.
- Access to high-quality healthcare and education.
- Stable and secure Mediterranean lifestyle.

Requirements

- Applicant must be 18 years or older.
- Minimum property purchase: €375,000 anywhere in Malta or Gozo, retained for at least 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 covering all family members.
- Clean criminal record and full compliance with due diligence.

When this route may not fit

- Criminal record or prior legal violations.
- Failure to meet minimum investment or financial requirements.
- Non-compliance with health insurance or due diligence rules.

Costs and government fees

Programme costs

Item	Amount	Notes
Qualifying property purchase (Malta or Gozo)	EUR 375,000	On acquisition. Minimum consideration; the property 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 Property in Malta	EUR 375,000	5 years	Qualifying property anywhere in Malta or Gozo; 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 **Acquire the qualifying property**
Buy a property of at least €375,000 in Malta or Gozo, to be 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

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

Financial

- Bank statements
- Investment account statements
- Proof of assets >= €500,000

Compliance

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

Questions clients ask

Can I include my parents or grandparents?
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, residency does not require a minimum stay.

How long must I keep the property?
At least 5 years from acquisition.

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 Purchase Route** fits, set out the full cost in writing and manage the application with you from start to finish.

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