

MALTA

Permanent Residence Programme (MPRP)

29	Life	Renting Route	Buying Route
Schengen Countries Visa-Free	Permanent Residence	€175,200+ Minimum Total Cost	€506,450+ Includes property, government fees & donation

Overview

Malta is a sunny Mediterranean island nation and a member of both the European Union and the Schengen Area. English is one of its two official languages, making it easy for families to settle, do business and study there. Malta combines a stable economy and a high quality of life with a rich history, mild winters and around 300 sunny days a year.

The Malta Permanent Residence Programme gives investors and their families the right to live in Malta permanently. Residents can live, work, study and run a business in Malta without extra permits, and can travel throughout the Schengen Area for up to 90 days in any 180-day period. The programme is governed by Subsidiary Legislation 217.26 of 2021, as amended by Legal Notice No. 310 of 2024 and Legal Notice No. 146 of 2025.

Procedure

We prepare your file and carry out preliminary due diligence before submission. Your application is then lodged with Residency Malta Agency through a licensed agent, and the Agency conducts its own detailed background checks, which take around 3 to 6 months. Once approval in principle is granted, you complete the investment conditions, visit Malta to give biometrics, and receive your permanent residence certificate and residence cards. The Agency checks that the conditions are still met each year for the first five years.

Key Benefits

- Permanent residence valid for life, with residence cards renewed every 5 years.
- Visa-free travel across the Schengen Area for up to 90 days in any 180-day period.
- The right to live, work, study and set up a business in Malta without extra permits.
- Spouse, children, parents and grandparents can be included in a single application.
- Access to English-language schools and universities, with qualifications recognised in the EU, UK and USA.
- Access to quality public and private healthcare in Malta.

Investment Breakdown

- **Property:** rent of at least €14,000 per year for 5 years, or purchase of a property worth at least €375,000, held for 5 years.
- **Government contribution:** €37,000, non-refundable.
- **Administrative fee:** €60,000, plus €7,500 per dependant aged 18 or over (excluding the spouse).
- **Charitable donation:** at least €2,000 to a registered Maltese NGO.

Total costs shown include rent or property purchase, government contribution, administrative fee, charitable donation, residence cards, health insurance and document fees for a single applicant. Final costs vary with property price and the number of family members included.

Main Applicant Requirements

1. A minimum age of 18 years.
2. A clean personal background, with no criminal record, pending charges or sanctions.
3. No previous visa refusals from countries that have visa-free arrangements with Malta.
4. Proof of the lawful source of funds.
5. Total capital of at least €500,000 (with at least €150,000 in liquid assets), or at least €650,000 (with at least €75,000 in liquid assets).
6. Additional fees apply.

About us

Fiduciary Services Limited provides contemporary bespoke and holistic Private Client Services to High Net-Worth Individuals (HNIs). We are set up to attend to all matters pertaining to the life of an affluent person – their personal, family, and business affairs.

