

# *Malta*

## *Permanent Residency*



EST. 1888  
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## *Becoming a Resident of Malta Guide*

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The Republic of Malta is an archipelago consisting of 3 islands (Malta, Comino and Gozo), known for their sunny weather and attractive beaches. Valletta is the capital of Malta. The country has two official languages, Maltese and English, with the majority of its population speaking both languages.

The country is one of the only three Commonwealth member countries in Europe. Malta has also been a member of the European Union since 2004 and the Schengen Area since 2007.

Boasting a stable political climate and a low risk of financial instability, Malta offers a European standard of living within a beautiful Mediterranean setting.







## *10 quick facts about Malta*

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1. **EU and Schengen Area** - Malta joined the EU in 2004 and became a Schengen member state in 2007.
2. **542.000 people** - The Maltese population is diverse; about 20% of it are expats from other countries.
3. **English** - The country has two official languages - Maltese and English both widely spoken and used
4. **€36.800** - Malta ranks 10th in the EU in terms of GDP per capita, being above the EU average of €35.500
5. **6% year-on-year** - Maltese housing prices have been growing steadily for the last few years.
6. **€780+** A single person's estimated monthly expenses, excluding rent. A family of four needs at least €2.800.
7. **€1.200 per month** - The average rent for a two-bedroom apartment is highest in Sliema and lowest in Munxar, at €495 per month.
8. **300 sunny days a year** - Summer is hot and dry, averaging +32°C, while winter is mild at +15°C.
9. **UNESCO World Heritage Sites** - The historical value is appraised for the City of Valletta, the Megalithic Temples of Malta, and Hal Saflieni Hypogeum.
10. **13 beaches** - Blue flag sites are recognised to have clean waters and a safe environment.





## *5 MAIN BENEFITS OF MALTA PERMANENT RESIDENCY*

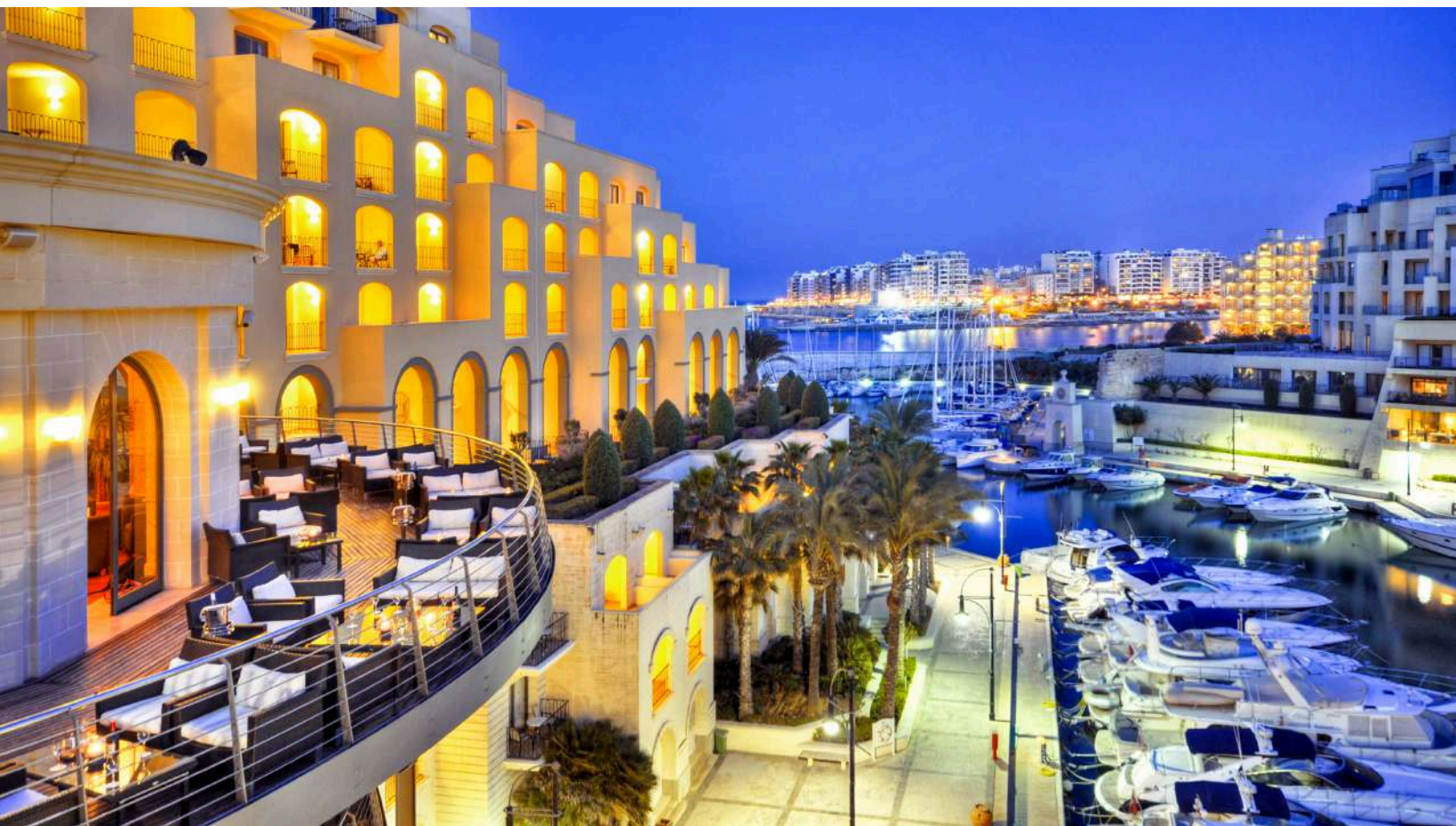
**Becoming a Maltese resident grants the right to:** Live work and do business in the EU, study and use medical services across Europe, travel the Schengen Area visa-free and more.

1. **New life in the EU** - Malta, an EU member state, allows permanent residents unrestricted entry and indefinite stay. They can work, start businesses, or study without extra permits.
2. **Visa-free travel across Europe** - Maltese residents can visit any other Schengen member state visa-free and stay there for up to 90 days out of 180.
3. **International business** - Maltese residents can register companies both in Malta and other EU countries, which helps boost business credibility and expand market reach.
4. **Access to quality healthcare** - Maltese residents with national health insurance get free care in public facilities and can access quality private clinics in Malta and throughout the EU without additional permits.
5. **Education opportunities** - Maltese residents can study at local schools and universities that mostly teach in English. Diplomas from these institutions are recognised in the EU, UK, and USA, and the University of Malta is in the top 1.000 by the QS World University Rankings.



# *KEY POINTS ABOUT MALTA PERMANENT RESIDENCY*

1. **Life-long residency** - Malta grants investors permanent residency that is valid for life. Only a residence card must be renewed every **5 years**.
2. **Investment conditions** - Investors meet four mandatory conditions: Rent or purchase a residential property in Malta; Make a non-refundable contribution; Pay an administrative fee; Make a charitable donation to a Maltese non-government organisation.
3. **Financial solvency** - The main applicant demonstrates a capital of at least:
  - **€500.000**, where at least **€150.000** are liquid financial assets, such as money on bank accounts, deposits, securities;
  - or **€650.000**, where at least **€75.000** are liquid financial assets.
4. **Residency for the whole family** - The investor can include a spouse or partner, children, parents, and grandparents in the permanent residency application.





# WHO IS ELIGIBLE FOR RESIDENCY?

- **Investor**

- Over 18
- No criminal record, prosecutions, or charges
- Not under sanctions
- No visa denials to countries with a visa-free regime with Malta
- With provable legal income and assets

- **Spouse**

- In an officially registered marriage or partnership
- Or de-facto partnership that can be documentary-proved
- Same-sex couple included

- **Children aged 18 to 29**

- Not married
- Wholly or substantially financially dependent on the main applicant

- **Parents and grandparents**

- No age limit
- Wholly or substantially financially dependent on the main applicant

**Non-EU citizens of the following countries or residents with ties to these countries are restricted from applying for Malta permanent residency:**

**Afghanistan, Belarus, Congo, Iran, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Venezuela, and Yemen.**







# *EXPENSES ON MALTA PERMANENT RESIDENCY*



## *1. Accommodation in Malta - €70,000+*

- If the investor chooses to rent an apartment or a house in Malta, the rental price must be at least **€14.000** per year. The minimum rental period is 5 years.

The property value should be at least **€375.000** when purchasing. The ownership period is at least **5 years**, after which the property can be sold. However, having accommodation in Malta is mandatory for keeping residency; therefore, after **5 years**, an investor can rent or buy another property without price limits.

## *2. Contribution fee - €30,000+*

- The contribution amount for the investor depends on whether they rent or buy real estate:
- **€60.000** if renting;
- **€30.000** if purchasing.

An additional **€5.000** is paid per family member, irrespective of the property option.





### *3. Administrative fee - €50,000+*

The investor pays **€50.000** for themselves and **€5.000** per family member included in the residency application.

### *4. Charitable donation - €2,000+*

A donation must be made to a Maltese NGO of the investor's choice.





# ***COSTS IF RENTING A PROPERTY IN MALTA***



Final costs may differ depending on the actual rental prices, number of family members, and other associated costs.

	<b>Investor</b>	<b>Couple</b>	<b>Family of 3+</b>
<b>Rent for 5 years</b>	€70,000+	€70,000+	€70,000+
<b>Contribution fee</b>	€60,000	€65,000	€60,000 for the investor €5,000 per family member
<b>Administrative fee</b>	€50,000	€55,000	€50,000 for the investor €5,000 per family member
<b>Charitable donation</b>	€2,000+	€2,000+	€2,000+
<b>Residence card fee for 5 years</b>	€137.50	€275	€137.50 per applicant
<b>Document translation, apostille, notary fees</b>	€5,000+	€5,000+	€5,000+
<b>Health insurance</b>	€500+	€1,000+	€500+ per applicant
<b>Total</b>	<b>€187,637+</b>	<b>€198,275+</b>	<b>€208,912+</b>



# ***COSTS IF PURCHASING HOUSING IN MALTA***



Final costs may differ depending on the actual property price, number of family members, and other associated costs.

	<b>Investor</b>	<b>Couple</b>	<b>Family of 3+</b>
<b>Property purchase</b>	€375,000+	€375,000+	€375,000+
<b>Contribution fee</b>	€30,000	€35,000	€30,000 for the investor €5,000 per family member
<b>Administrative fee</b>	€50,000	€55,000	€50,000 for the investor €5,000 per family member
<b>Charitable donation</b>	€2,000+	€2,000+	€2,000+
<b>Residence card fee for 5 years</b>	€137.50	€275	€137.50 per applicant
<b>Document translation, apostille, notary fees</b>	€5,000+	€5,000+	€5,000+
<b>Health insurance</b>	€500+	€1,000+	€500+ per applicant
<b>Total</b>	<b>€462,637+</b>	<b>€473,275+</b>	<b>€483,912+</b>





# *7 STEPS TO MALTA PERMANENT RESIDENCY*

## **1 Day - Preliminary Due Diligence**

Due Diligence is essential for obtaining Malta permanent residency by investment. Immigrant Invests in-house Compliance Department checks documents against international databases to identify rejection risks in advance. If there are any risks, we offer solutions like providing additional documents

## **3+ Weeks - Preparing documents**

Immigrant Invest lawyers guide the applicant through collecting and certifying documents and arranging translations, which are typically done in Malta to meet the required standards. If the investor prefers to translate documents in their country of residence, the translations must be apostilled or legalised

The required standard documents include:

- passport copies;
- birth certificates;
- police conduct certificates for applicants aged 14 and over
- bank statements
- proof of assets in the required amount





**1 Week -  
Applying for  
permanent  
residency**

Once all the documents are gathered, the application is submitted to the Residency Malta Agency. At this stage, the investor's presence in Malta is not required, as all necessary forms are signed remotely and couriered to Malta. The Residency Malta Agency issues an invoice for the first part of the administrative fee of **€15.000** within **2-5 business days**. The invoice must be paid within one month of issuance.

**3-6 Months -  
Due Diligence**

The Residency Malta Agency processes the application for 90 to 180 days, assuming all required documents were submitted initially. In practice, this period may be longer if internal delays at the Agency or additional documents are requested.

**Within 8  
months after  
approval -  
Fulfilling  
investment  
conditions**

Upon receiving the Letter of Approval in Principle, the applicant must fulfil the investment requirements:

- pay the remaining **€35.000+** of the administrative fee;
- rent or buy a residential property in Malta;
- pay a contribution fee
- donate to a Maltese NGO.

Once all investment conditions are met, the Residency Malta Agency issues the residence certificate within **7 days**. The Residency Malta Agency also issues a Letter of Final Approval to the main applicant, inviting them and their dependants to travel to Malta to submit biometrics.







### 1 Day - Submitting biometrics

Biometrics must be taken in Malta. The applicant and all dependents are required to visit the Residency Malta Agency's office; only infants up to the **age of 2** are exempt from biometrics.

### Receiving residence cards

Once the biometrics are submitted, the application is sent to the residence department for printing, which typically takes around **2 weeks** per application.

Immigrant Invest lawyers collect the residence cards and Permanent Residence certificates on behalf of the applicants.

The Residency Malta Agency checks compliance with the conditions every year for the first **5 years** after granting permanent residency. The licensed agent submits a special Compliance Form for the applicant each year on the date of receiving the Permanent Residence certificate.







## *ALL-ROUND SUPPORT FROM A TRUSTED AGENT*

Becoming a Maltese resident may unlock other needs and tasks. Discover how **Vardikos & Vardikos** can assist you even after you obtain permanent residency.

**Residence permits:** Renewal upon expiration; Replacement if lost or the address changed; Filing an annual compliance form; Residency for new family members and other qualifying relatives.

**Banking and taxes:** Opening a bank account in Malta; Registration of a tax number in Malta

**Other Services:** Selecting real estate for rent or purchase; Getting a Maltese Police Clearance Certificate; Notary services and apostilles; Other services by request.







## *Contact Us*

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