Moving to Malta: the residency checklist

The routes that exist, the official thresholds, and the order to do things in. Official sources checked 8 September 2026.

Residency pathways

Malta Permanent Residence Programme (MPRP) — Non-EU/EEA/Swiss nationals who want permanent residence for the whole family without a minimum-stay rule.

- ☐ Non-refundable administrative fee of €60,000 plus a Government contribution of €37,000; €7,500 for each adult dependant other than the spouse
- ☐ Rent a qualifying property for at least €14,000 a year or buy one for at least €375,000; hold it for 5 years, then keep a residential address in Malta
- ☐ Show capital assets of at least €500,000 (of which €150,000 financial assets) or €650,000 (of which €75,000 financial assets)
- ☐ Donate €2,000 to a registered Maltese NGO; health insurance covering Malta and Europe; residence-card fee of €500 per person per 5 years
- ☐ Must apply through a Licensed Agent; multi-tier due diligence on every applicant, donor and business associate

Timeline: Permanent residence; card renewed every 5 years
https://residencymalta.gov.mt/legal-framework-mprp-2/

Global Residence Programme (GRP) — Non-EU/EEA/Swiss individuals with foreign income who want a special 15% tax status rather than a permanent card.

- ☐ Buy a qualifying property for at least €275,000 (Malta) or €220,000 (Gozo / south of Malta), or rent for at least €9,600 / €8,750 a year
- ☐ Foreign income received in Malta taxed at a flat 15%; minimum tax of €15,000 per year of assessment
- ☐ Non-refundable administrative fee of €6,000 (€5,500 for property in the south of Malta)
- ☐ Stable and regular resources, EU-wide sickness insurance, and no stay of more than 183 days in any other jurisdiction
- ☐ Application through an Authorised Registered Mandatory

Timeline: Special tax status granted by the Commissioner; annual compliance return
https://legislation.mt/eli/sl/123.148/eng

The Residence Programme (TRP) — EU, EEA and Swiss nationals (not Maltese) who want the same 15% remittance regime as the GRP.

- ☐ Same property thresholds as the GRP: purchase €275,000 / €220,000, or rent €9,600 / €8,750 a year
- ☐ Foreign income received in Malta taxed at 15%; minimum tax €15,000 a year, payable in full in the year of grant and the year of cessation
- ☐ Administrative fee €6,000 (€5,500 south of Malta)
- ☐ Not more than 183 days in any other jurisdiction in a calendar year; EU-wide sickness insurance

Timeline: Special tax status; EU nationals register their residence with Identità separately
https://legislation.mt/eli/sl/123.160/eng

Nomad Residence Permit — Non-EU remote workers, foreign-company owners and freelancers with clients outside Malta.

- ☐ Minimum gross yearly income of €42,000
- ☐ Work for a foreign-registered employer, own a foreign-registered business, or freelance for clients established abroad; not for staff serving a Maltese subsidiary
- ☐ Application fee €300 per person plus €100 residence-card fee; health insurance of at least €100,000 cover for the EU and UK; police conduct certificate; rental or purchase agreement
- ☐ Income from 'authorised work' taxed at 10% under S.L. 123.210, with a 12-month exemption from permit issue unless you declare your residence is not casual

Timeline: Valid 1 year; renewable 3 times to a maximum of 4 years; decision expected in 30 working days

https://nomad.residencymalta.gov.mt/new-faqs/

Malta Retirement Programme (MRP) — Non-Maltese retirees whose pension is their main income and who will spend real time in Malta.

- ☐ Pension must make up at least 75% of chargeable income and be received in Malta
- ☐ Purchase €275,000 / €220,000 or rent €9,600 / €8,750 a year, same bands as the GRP
- ☐ Foreign income received in Malta taxed at 15%; minimum tax €7,500 plus €500 per dependant; administrative fee €2,500
- ☐ Reside in Malta at least 90 days a year averaged over 5 years; not more than 183 days in any other jurisdiction; not in employment

Timeline: Special tax status; annual compliance

https://legislation.mt/eli/sl/123.134/eng

Your tax position once resident

- ☐ Foreign income — salaries, dividends, interest, rents, pensions — is taxed only 'on the amount received in Malta' if you are not ordinarily resident or not domiciled in Malta (art. 4(1)). Keep it offshore and it is not taxed.
- ☐ Foreign capital gains — from shares, funds, crypto or property abroad — carry no Maltese tax for a non-dom even when the proceeds are remitted: 'no tax shall be payable on capital gains arising outside Malta'.
- ☐ Minimum tax of €5,000 a year applies to a non-domiciled ordinary resident with foreign income of at least €35,000 that is not fully remitted (art. 56(27)), unless you are already under a scheme with its own minimum tax (GRP/TRP €15,000; MRP €7,500).
- ☐ Maltese-source income and remitted foreign income are taxed at the single-computation rates: 0% up to €12,000, 15% to €16,000, 25% to €60,000, 35% above — unless a flat regime applies (GRP/TRP/MRP 15%, Nomad authorised work 10%, Highly Qualified Persons 15% on eligible employment of at least €75,000).
- ☐ No wealth tax and no inheritance tax. Transfers of Maltese immovable property carry duty of €5 for every €100 of value under the Duty on Documents and Transfers Act, whether by sale or on death; foreign assets are outside that Act.
- ☐ Tax Residence Certificate is issued by the Commissioner for Tax and Customs to registered residents on request; social security contributions apply only if you are employed or self-occupied in Malta.

https://legislation.mt/eli/cap/123/eng

From decision to residency card

01 **Choose the route**

Nationality decides the menu: non-EU nationals look at the MPRP, GRP, Nomad Permit or MRP; EU/EEA/Swiss nationals register residence with Identità and layer TRP or MRP status on top. We match capital, income and days abroad to the right one.

02 **Collect and apostille documents**

Police conduct certificate for everyone aged 18 and over, birth and marriage certificates, bank statements, proof of income or assets — apostilled and, where not in English, translated. Residency Malta programmes add a source-of-funds file.

03 **Secure the qualifying property and insurance**

Sign the lease or promise of sale that meets your programme's band (e.g. €14,000 rent for MPRP, €9,600 for GRP) and buy health insurance covering Malta and the EU. Non-EU buyers outside Special Designated Areas usually need an AIP permit.

04 **Lodge with a licensed agent**

MPRP files go through a Licensed Agent; GRP, TRP and MRP through an Authorised Registered Mandatory; the Nomad Permit is filed online with Residency Malta. Fees are paid on submission and due diligence starts.

05 **Approval, biometrics and card**

Attend Residency Malta or Identità in Msida for biometrics and collect the residence card (Nomad cards take 3–4 weeks; MPRP cards run 5 years).

06 **Register for tax and close the loop at home**

Register with the Commissioner for Tax and Customs, decide what you will remit, and request a Tax Residence Certificate once you qualify. Then finish your old-country exit file — see the Exit sites.

Next step

Get your documents compiled into a structured residency report for $27 at **movetomalta.app**, then add a written team review & opinion memo ($497) before you commit capital or move. Questions: hello@exitglobal.app