

Comparisons

- Malta Citizenship by Naturalisation for Exceptional Services by Direct Investment
- Malta Retirement Programme
- Global Residence Programme
- Malta Permanent Residence Programme
- Digital Nomad Visa
- Start Up in Malta

	Citizenship by Naturalisation for Exceptional Services by Direct Investment	Malta Retirement Programme	Global Residence Programme (GRP)	Malta Permanent Residence Programme (MPRP)
Eligibility	Non-EU & EU Nationals	Non-EU & EU Nationals	Non-EU nationals	Non-EU nationals
Benefits	<ul style="list-style-type: none"> • European citizenship • Visa-free travel across Schengen • Include spouse, children, parents/grandparents 	<ul style="list-style-type: none"> • 15% flat tax rate • Visa-free travel across the Schengen • Family members may be included (and household staff) • Fast processing time 4+ months 	<ul style="list-style-type: none"> • 15% flat tax rate on remitted income • Visa-free travel across the Schengen • Family members may be included (and household staff) • Fast processing time 4 + months 	<ul style="list-style-type: none"> • Permanent residence in Malta • Permanent visa-free travel across Schengen • May include up to four generations • Gateway to doing business in Europe • Lower cost programme
Family members MA = Main Applicant	<ul style="list-style-type: none"> • Spouse of MA • Children (including adopted children) of MA or spouse, under 18 years • Adult children 18 to 28 years, unmarried and dependent on MA (including adult children with a disability) • Parent or grandparent of MA or spouse, over the age of 55 years old and dependent on MA 	<ul style="list-style-type: none"> • Spouse of MA • Minor children (including adopted children) of MA or spouse, and children that are not minors and dependent on MA (including adult children with a disability) 	<ul style="list-style-type: none"> • Spouse of MA • Minor children (including adopted children) of MA or spouse • Children under 25 years (including adopted children) in the care of MA or spouse dependent on MA • Adult children of MA or spouse who are qualified as a person with a disability 	<ul style="list-style-type: none"> • The spouse of MA • Children (including adopted children) of MA or spouse, under the age of 18 years • Adult children over 18 years and unmarried (including adult children with a disability) • Parent or grandparent of MA or spouse and fully dependent on MA

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Application fee	Contributions set out below	€2,500	€6,000 - €5,500 depending on where the property is situated in Malta	€40,000
Purchase of property (5 years obligation)				
Property situated in the south of Malta or Gozo	€700,000 (property to be retained for 5 years)	€220,000	€220,000	€300,000
Property situated in rest of Malta	N/A	€275,000	€275,000	€350,000 (property to be retained for 5 years)

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Lease of immovable property: Property situated in the south of Malta or Gozo	€16,000 lease payment per year <i>(property to be retained for 5 years)</i>	€8,750	€8,750	€10,000 per annum
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Lease - Property situated in rest of Malta		€9,600	€9,600	€12,000 per annum (property to be retained for 5 years)
Tax Main Applicant	Ordinary residents in Malta, non-domiciled, are subject to pay a minimum annual tax of €5,000. Individuals receiving foreign income over €35,000 per annum, which is not remitted to Malta, is taxed at the minimum rate of €5,000. Capital gains arising outside of Malta is not taxed, even if remitted to Malta.	<ul style="list-style-type: none"> • Flat tax rate of 15% on income arising outside Malta which is received in Malta • Minimum tax payment of €7,500 for the main applicant and €500 for each dependant • Any other income arising in Malta will be taxed at 35%. • Capital gains arising outside of Malta is not subject to tax in Malta even if remitted to Malta 	<ul style="list-style-type: none"> • Flat tax rate of 15% on income arising outside Malta which is received in Malta • Minimum tax payment of €15,000 per annum (includes any dependents and housekeeper) • Any other income arising in Malta will be taxed at 35%. • Capital gains arising outside of Malta is not subject to tax in Malta even if remitted to Malta 	Ordinary residents in Malta, non-domiciled, are subject to pay a minimum annual tax of €5,000. Individuals receiving foreign income over €35,000 per annum, which is not remitted to Malta, is taxed at the minimum rate of €5,000. Capital gains arising outside of Malta is not taxed, even if remitted to Malta.

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Donation	€10,000 to a local NGO/organisation of choice	N/A	N/A	€2,000 to a local NGO/organisation of choice
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Investment / Contribution	<p>12 months residency - an investment in Malta of €750,000 + €500 administrative fees</p> <p>€50,000 per dependant + €500 administrative fees</p> <p>36 months residency - investment in Malta of €600,000 + €500 government fees</p> <p>€50,000 per dependants + €500 administrative fees</p>	Application for Residency – Fees	Application for Residency – Fees	
		N/A	N/A	<p><u>If property purchased:</u> €28,000</p> <p><u>If property leased:</u> €58,000</p>
Additional Comments	<p>Residency fees MA – residence permit €5,000 +€27.50 Residence Card Each dependant – residence permit €1,000 + €27.50 Residence card</p> <p>Eligibility fees – Due Diligence MA – €15,000 + €1,000 administrative fees</p> <p>Each dependant - €10,000 + €1,000 administrative fees</p>	<p>N/A</p> <p>Malta Permanent Residence Programme (MPRP) Additional Dependents – Post-Approval Stage</p> <ul style="list-style-type: none"> • Parent or grandparent of MA or MA's spouse, who are dependent on MA or Spouse - €7,500 • Spouse of an already approved MA - €7,500 • Minor child of MA or MA's spouse - €0 • Children of MA and/or MA's spouse, born or adopted after the certificate is issued - €0 • 18 + years adult child of MA or MA's spouse, unmarried dependent on MA - €5,000 • 18 + years adult disabled child of MA or of MA's spouse - €0 • Spouse of dependent adult child - €7,500 • Minor child of MA's or spouse's dependent adult child- €5,000 		

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Malta's Digital Nomad Visa

Applicants must prove they can work remotely, using telecoms. Applicants must also be third country nationals (non-EU, non-EEA, and non-Swiss nationals) and have a minimum gross yearly income of €42,000.

Eligible dependants, who can be included in the application are:

- the spouse
- minor children of the MA and/or spouse
- adult children of the MA and/or spouse, which children are not married and who are principally dependent on the MA
- adult children of the MA and/or spouse, which children are unable to cope independently due to a medical condition or disability may apply for a Permit under the same conditions, together with the MA.

In addition, applicants must prove they fall under any one of the following 3 categories:

- **Employed** – with an employer registered in a foreign country and has a contract of employment.
- **Self-Employed** – conduct business activity for a company that is registered in a foreign country and of which applicant is a partner/shareholder.
- **Freelance** – offer freelance or consulting services to clients whose permanent establishments are in a foreign country, and with whom the applicant has contract agreements

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Documentary Requirements:

- Valid travel document;
- Valid property rental/purchase agreement covering the whole duration of the permit upon approval of application; and a
- Valid health insurance policy upon approval of application.

Restrictions

A Nomad Residence Permit holder, including also his/her dependants cannot offer their services or be engaged in any economic activity with employers/companies based/registered in Malta. Third-country nationals offering services to companies registered and based in Malta would need to renounce their Nomad Residence Permit and apply for a residence permit on the basis of employment and/or self-employment in Malta.

In addition, the applicant must be:

- be fit-and-proper and of good conduct and do not pose any potential threat to national security, public policy, public health or public interest;
- be in possession of sufficient financial resources to support themselves and any dependants; and
- must not have had previous applications for permanent residency, residency-by-investment or citizenship rejected in Malta or abroad.

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The Malta Startup Residence Programme is open to:

- startup founders and co-founders; and
- core employees who are vital for the startup to start operating in Malta and who have specialised skills;
- family members of the startup founders, co-founders and core employees, including, spouse, de-facto partner, minor children and adult sons or daughters who are principally dependent on the founder/core employee.

2. Founders co-founders and core employees must be 18 years and older.

3. Founders, co-founders, core employees and family members must be third-country nationals, non-EU, non-EEA and non-Swiss.

Business eligibility

1. A startup undertaking shall be considered eligible if it is, or shall be, engaged in one or more of the following activities in Malta:

- Manufacturing
- Software development
- Industrial services analogous to manufacturing
- Health, biotechnology, pharmaceuticals and life sciences
- Eco startups involved in the blue, green and sustainable industries
- Other innovative economic activities which are enabled through knowledge and technology providing services or products which are currently not readily available in the relevant market or which shall be provided through a process which is novel

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2. The startup must have been registered for no longer than seven (7) years and not exist due to a merger.

3. Eligible business projects must meet at least two of the following criteria:

- propose products and/or services that have the potential to generate income from various geographical markets;
- produce products and/or services which are new, innovative or substantially improved compared to complementary products on the market;
- utilise processes which are new or substantially improved compared to those adopted in current complementary activities.

4. Share capital - the incorporated startup in Malta is required to place a tangible investment and/or paid-up share capital of not less than €25,000.

If there are more than four (4) co-founders apply for the Malta Startup Residence Programme, an additional €10,000 needs to be placed per additional co-founder. In any case, the maximum number of co-founders eligible for the Startup Residence Programme is six (6).

5. Permit Duration & Fees - the residence permit will be issued for an initial period of 3 years, which is renewable for a further 5 years (3 years for core employees) as long as the startup is still ongoing and the founder/co-founders still meet the programme's eligibility criteria.

After 5 years residency, long term residency under European law may be applied for.

A cost competitive application fee of €750 per adult applies. A residency card fee of €82.50 also applies

Funding - Startups can benefit from an array of funding opportunities and non-dilutive assistance offered by Malta Enterprise:

- Financing – through repayable advances or grants
- Assistance for workforce training
- Aid to access EU Funding and other assistive funding
- Support for R&D and innovation
- Assistance with the internationalisation journey via Trade Malta
- Investment and tax credits
- Soft loans, loan guarantees or interest rate subsidies

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