RESIDENCY MALTA
AGENCY

Frequently Asked Questions
Malta Permanent Residence Programme (MPRP)

These Frequently Asked Questions are meant as general guidelines for use by licensed agents. In case of conflicting views between these Frequently Asked Questions and the pertinent legislation, it is S.L. 217.26 that prevails.

1. ELIGIBILITY, ADMINISTRATION FEE, CONTRIBUTIONS AND DONATION

Q1: Who is eligible to apply?

Third country nationals, excluding EU, EEA and Switzerland are eligible. Nationals from the currently sanctioned countries of (or have close ties with) Afghanistan, North Korea, Iran, Democratic Republic of Congo, Somalia, South Sudan, Sudan, Yemen and Venezuela are ineligible.

Additionally, applications from the Russian Federation and the Republic of Belarus are currently not eligible.

The list of ineligible countries may be revised from time to time by the Agency at its discretion.

Q2: Can parents or grandparents of the main applicant apply as dependants?

Yes. A parent or grandparent of the main applicant or of their spouse who proves to the satisfaction of the Agency that at the time of application they are principally dependent on the main applicant, is eligible as a dependant. The main applicant shall provide an affidavit confirming that he supports each parent or grandparent. If a parent or grandparent is applying as a dependant, proof that shows the link between the grandparent and the main applicant/spouse has to be provided (such as a family tree through birth certificates of the applicant/spouse, the birth certificate of the respective parent, and grandparent). An additional fee of €7,500 per parent and grandparent applies.

Q3: Should applying parents or grandparents be above a certain age?

No, there is no age threshold.

Q4: Are household staff eligible as dependants?

No. The Malta Permanent Residence Programme is only open to the main applicant and their family dependants.

RESIDENCY MALTA
AGENCY

Q5: What type of proof is considered acceptable to demonstrate that an adult dependant is principally dependent on the main applicant?

The main applicant is required to provide a sworn affidavit confirming that the adult dependant is principally dependent on them. It is strongly recommended that this declaration be supported by relevant documentary evidence submitted alongside the application. Such evidence may include financial records, proof of shared residence, or any documentation that substantiates the dependant's reliance on the main applicant.

Q6: What does "principally dependent" mean in the context of an adult dependant's eligibility?

To meet the eligibility criteria, the main applicant must clearly demonstrate to the Agency that, at the time of the application, the adult dependant is unable to maintain a basic, independent, and self-sufficient lifestyle without the main applicant's ongoing support.

Adult dependants who possess substantial financial resources—such as personal wealth, significant income, corporate affiliations (e.g., through shareholding, executive or legal positions), real estate, or any form of sustainable economic activity—would not be considered eligible under the MPRP Programme. This applies even if the main applicant continues to provide financial support intended to enhance the dependant's standard of living.

Q7: In the event that a parent or grandparent receives some form of retirement income, will they remain eligible to be included as a dependant?

If this retirement income is such that the parent or grandparent would still be able to prove to the satisfaction of the Agency that at the time of application, they are principally dependent on the main applicant, they would still be eligible to apply. The main applicant must still provide an affidavit confirming that the afore-mentioned parents or grandparents are still principally dependent on him/her.

Q8: What administration fee applies for each application?

An administration fee of €60,000 for each application applies. A non-refundable initial fee of €15,000 should be paid to the Agency within one month of submission of the application. The remaining €45,000 is required to be settled within two months of the issuance of the Letter of Approval in Principle.

If applying for a Temporary Residence Permit, the non-refundable administration fee of €15,000 needs to be paid before the biometric data capturing appointment.

Q9: In the case of an application for the entire family, what contributions need to be paid?

The contribution fee of €37,000 covers the main applicant, spouse and children up to 18 years of age who, upon submission of application, are principally dependent on the main applicant. For each and every adult dependant an additional fee of €7,500 applies.

RESIDENCY MALTA
AGENCY

Q10: Applicants are required to donate to a voluntary organisation. What are the details?

A financial contribution of €2,000 is to be made to a local registered philanthropic, cultural, sport, scientific, animal welfare or artistic NGO registered with the Commissioner for Voluntary Organisations, or as otherwise approved by the Agency.

Q11: Is there a fee for the issuance of a residence card by Identità?

A processing fee applies when a residence card is issued or renewed by Identità. The fee is that of €500 per person covering 5 years. Renewals required at ages 14 and 18, are free of charge. A further fee of €50 is applicable for changes in details, address and lost cards.

For the issuance of temporary residence card, the fee is that of €100 per card.

Q12: What is the validity period of the residence certificate and the residence card?

The residence certificate does not expire provided all the Programme obligations are adhered to. The residence card is valid for 5 years or until cut-off dates, at ages 14 and 18, following which the beneficiary should reapply for the card renewal with our Agency.

For temporary residence cards, the validity is 1 year or until cut-off dates, at ages 14 and 18.

Q13: Is it possible for a beneficiary to add a dependant at a later stage after initial application submission?

Yes, this is possible, however these are to be added to the application after the residence certificate is issued. A further application pack must be submitted containing the following documents:

- MPRP7 can either be certified via a licensed agent who will verify the beneficiary's identity via digital software made available by Residency Malta or else, an applicant has the option to sign Part D of the Form in the presence of a 'Commissioner for Oaths', who in turn must compile Part D accordingly.
- MPRP2A, 2B, 2C, 3
- Evidence of KYC
- Birth Certificate
- Change of Name (if applicable)
- ID Card or equivalent
- Marriage/Divorce Certificates
- Military Records (If Applicable)
- Certified true copy of the full International Passport
- Police Certificate (if applicable)

Application must be accompanied by the non-refundable administration fee of €7,500 for each and every dependant.

Q14: Are there any guidelines on the fees which Agents should be charging in connection with their services for the purposes of the Malta Permanent Residence Programme?

No. It is at the discretion of the respective agents to decide what fees to charge their clients.

2. QUALIFYING PROPERTY

Q15: Does applicant need to own/lease property in Malta at application stage?

No. Applicant has to own/lease property and submit the relevant documentation within 8 months from the date of issue of the Letter of Approval in Principle. However, a property that would have been leased/purchased before the application submission and which satisfies the rules found in S.L. 217.26 regarding the qualifying property, is still acceptable.

Q16: Can a beneficiary lease a purchased property or sub-lease a rented a property?

Pursuant to Regulation 12(a) of L.N. 146/25, the following Guidelines apply:

Applicants who lease a qualifying property under these regulations shall be permitted to sublease the property to third parties, with the consent of the landlord, for temporary periods during which they are not present in Malta.

Applicants who purchase a qualifying property under these regulations shall be permitted to lease the property to third parties from the date of acquisition, for temporary periods during which they are not present in Malta.

Q17: Can the beneficiary sell or stop leasing the declared qualifying property during the first 5 years and replace it with another qualifying property?

During the first five years, beneficiaries may sell or stop leasing their qualifying property and purchase or lease a new one, provided they continue to meet all qualifying property conditions. However, applicants who submitted their application before the changes introduced by LN 146/25 are not permitted to switch from an owned property to a leased property within the first five years. In contrast, beneficiaries who applied after these changes came into effect are allowed to switch between a purchased property and a rented property, and vice versa.
There must be no time gaps between the end date of the previous lease/ownership and the new lease/ownership and ideally, such requests should be made within one (1) calendar month prior to the Annual Compliance deadline.

A certified true copy of the purchase/lease agreement of the new qualifying property must be submitted to the Agency as evidence. In case of a Lease agreement the following documents must be submitted:

a. Housing Authority (HA) Approval
b. Utility Bill (not older than 6 months) – bearing the residential address of the qualifying property
c. External photos of the qualifying property, clearly showing the name, number and main entrance of the court/building and the internal door number of the property (if applicable)
d. Receipt of rent payment
e. Lessor's Power of Attorney (if applicable)
f. Confirmation of De-Registration of previous tenants (if applicable)

In addition, in the case of a purchase agreement the following documents must be submitted:

a. Purchase Agreement – signed between parties
b. An architect's evaluation must be submitted, indicating the new price of the property if the property was purchased before 2015
c. Utility Bill (not older than 6 months and in the name of the MA) – bearing the residential address of the qualifying property
d. External photos of the qualifying property, clearly showing the name, number and main entrance of the court/building and the internal door number of the property (if applicable)
e. Confirmation of De-Registration of previous tenants (if applicable)

At its discretion, Residency Malta Agency reserves the right to conduct property spot checks. The agents/beneficiaries are also required to declare the number of bedrooms and the total square meters of the property. These details can be included, either in the lease/purchase agreement or as part of the Housing Authority registration form.

Q18: Is it possible for the main applicant to first rent and then buy a property?

Yes, it is possible, as long as the qualifying criteria are satisfied in both cases.

Q19: It is possible for the beneficiary to first buy a property then rent one?

Applicants who submitted their application before the changes introduced by LN 146/25 are not permitted to switch from an owned property to a leased property within the first five years. In contrast, beneficiaries who applied after these changes came into effect are allowed to switch between a purchased property and a rented property, and vice versa.

Q20: Would purchasing several rooms in a hotel and owning these for a period of5 years, naturally without anyone else having access to the rooms in the meantime, qualify?

No, these are not accepted as a qualifying property. The main applicant must lease or purchase a residential property.

RESIDENCY MALTA
AGENCY

Q21: A client explained that he has just bought a property in the South of Malta for circa €220,000 and will be spending a minimum of €100,000 on it - therefore the total cost to him will be in excess of the €300,000 required for a property in the South. Will this be considered as a satisfactory property investment?

Yes. Provided that the property is purchased before the date of application and on which works have been carried out at the expense of the client after such purchase, shall be considered to be a qualifying owned property insofar as the value of such property is notless than €300,000 as supported by an independent architect's detailed valuation report including a plan of the property and a description of works undertaken. The Agency may, in its discretion, appoint an architect to determine the value of the qualifying owned property. In such case, officers of the Agency and/or any architect appointed by the Agency for this purpose shall be granted full and free access to the qualifying owned property to the extent that such access is likely to assist in determining the value of the said property. In all cases, it is within the power of the Agency to decide whether the requirements are satisfied.

For applications submitted from 1st January 2025:

Yes. Provided that the property, situated in Malta or Gozo, is purchased before the date of application and on which works have been carried out at the expense of the client after the purchase, shall be considered to be a qualifying owned property insofar as the value of such property is not less than €375,000 as supported by an independent architect's detailed valuation report including a plan of the property and a description of works undertaken. The Agency may, in its discretion, appoint an architect to determine the value of the qualifying owned property. In such case, officers of the Agency and/or any architect appointed by the Agency for this purpose shall be granted full and free access to the qualifying owned property to the extent that such access is likely to assist in determining the value of the said property. In all cases, it is within the power of the Agency to decide whether the requirements are satisfied.

Note: For applications submitted from 1st January 2025 the distinction between the South of Malta, Gozo and the rest of Malta will cease.

Q22: Would an Acquisition of Immovable Property (AIP) permit be required if the qualifying property is not in a Special Designated Area (SDA)?

Yes, the acquisition of immovable property permit is still required.

Q23: Would the minimum property requirements no longer apply, after a qualifying property has been held for the first 5 years?

The beneficiary is not obliged to retain possession of the qualifying property stipulated in the respective legal notice. However, to retain the residence permit they must hold a residential property in Malta or Gozo.

Q24: Can applicant take a loan to buy the qualifying property?

This matter is at the discretion of the Bank.

Q25: During application stage the applicant undertakes to fulfil the obligation to buy or rent the property in Malta. Is an affidavit enough or does one need a promise of sale/rent agreement?

If applicant fulfils declaration in Form MPRP2A to provide proof of title to a qualifying property in Malta in accordance with the provisions of the Malta Permanent Residence Programme Regulations, applicant at this stage would not need to provide a promise of sale or rent agreement. It is important that this declaration is certified via a licensed agent who will verify the beneficiary's identity via digital software made available by Residency Malta.

3. PROOF OF ASSETS

Q26: It is quite normal for a property to be co-owned by the main applicant and their spouse, children and sometimes grandparents. Would this be accepted as evidence of the €500,000 capital?

Only the spouse's part of the property is taken into consideration and only if the spouse is part of the application.

For applications submitted from 1st January 2025:

Capital can either be €500,000 or €650,000. Only the spouse's part of the property is taken into consideration and only if the spouse is part of the application.

Q27: If applicant is in possession of assets amounting to €500,000 (of which €150,000 should be in the form of financial assets), is the amount applicable only to main applicant or is it applicable also to the other listed dependants?

The amount is applicable to main applicant only. The amount does not change according to the number of persons included in the application.

For applications submitted from 1st January 2025:

The possession of assets can either be of €500,000 (out of which €150,000 should be in the form of financial assets or else €650,000 (out of which €75,000 should be in the form of financial assets). The amount is applicable only to main applicant. The amount does not change according to the number of persons included in the application.

RESIDENCY MALTA
AGENCY

Q28: Are cryptocurrencies permissible as financial assets?

No, they are not permissible. These should be liquid assets like stocks, bonds, publicly listed/traded shares, funds, and bank deposits.

Q29: Can an applicant be eligible with a €100,000 yearly employment income, as was required in the MRVP?

No, applicants can no longer be eligible by showing a yearly employment income of €100,000. Applicants need to show assets of €500,000.

For applications submitted from 1st January 2025:

No, applicants can no longer be eligible by showing a yearly employment income of €100,000. Applicants need to show assets of €500,000 or €650,000.

Q30: With respect to the monitoring of assets, for how long will the beneficiary need to be compliant and in what form should these declarations be presented to the Agency?

Monitoring of beneficiary's €500,000 in assets, out of which a minimum of €150,000 need to be in financial assets; or €650,000 in assets, out of which a minimum of €75,000 need to be in financial assets will be made yearly for the first 5 years. The declaration is to be made through the submission of Form MPRP5 (Official Compliance Form), which is to be signed by the beneficiary and by the licensed agent.

Q31: Is the capital requirement distinctive from the value of property acquired/leased in Malta?

Yes, they are different, distinctive requirements. Clients should provide:

1. proof of €500,000 capital, out of which a minimum of €150,000 should be financial assets or else proof of €650,000 capital, out of which a minimum of €75,000 should be financial assets; and
2. property valued at €375,000 or rent of €14,000 per annum.

Q32: What does the Agency expect as a 'statement of source of funds and wealth'?

The statement of source of funds and wealth is reflected in Form MPRP2A. Also, a bank statement of the applicant's main account for the last 3 months from which the administrative fee and the contribution will be remitted, is required.

Q33: Not many people keep cash in a bank account for a long time. They may have investment in property, security, or business. Can an applicant present a security/investment portfolio and/or property appraisal and/or company financial statements?

Yes, these documents are acceptable as long as they are issued from a reputable company or an official entity. These documents will accompany the necessary MPRP forms, including Form MPRP2 in which the statement of source of funds and wealth has been incorporated.

The Agency is interested in the 'individual' financial capabilities, and the applicant must convince the Board that they have sufficient funds to satisfy the MPRP requirements with regards to qualifying property, and sustain themselves and their dependants while at the same time satisfy the programme qualification criteria of €500,000 in capital out of which a minimum of €150,000 shall be in the form of financial assets or else €650,000 in capital, out of which a minimum of €75,000 should be in the form of financial assets.

What is important is that reliable evidence is presented to sustain applicant's declaration.

Q34: With regards to the capital requirement, would an architect's valuation be acceptable as evidence in order to establish the total net assets of a client if their assets were primarily real estate (and not necessarily cash or other liquid assets)?

Yes, an architect's valuation is acceptable and real estate can form part of main applicant's capital requirement.

Q35: Is a spouse considered to be a dependant if they have assets or sources of income?

Although the spouse is considered as a dependant, nothing precludes him/her from being in possession of certain assets and sources of income.

Q36: If main applicant confirms that they hold shares in a company that is publicly listed, are company documents to be submitted with the application pack?

If main applicant's shareholding exceeds 10% of the total shareholding in a publicly listed company, the company documents are required. For more information, please refer to question Q56.

Q37: Can main applicant rely on the benefactor for proof of assets?

Yes, however these should be in the name of the main applicant as specified in the legislation. In order to satisfy this requirement, the benefactor should transfer the funds to the main applicant who should present documentary evidence of this transfer such as deed of gift or sworn declaration, as well as evidence of the bank transfer.

RESIDENCY MALTA
AGENCY

4. KNOW YOUR CLIENT (KYC)

Q38: With respect to KYC evidence, in which format is such evidence to be presented to the Agency by the agent?

The agent is responsible for introducing reputable applicants to the Programme, hence the need to ensure that the agent supports the Agency by forwarding printed reports with regard to enquiries conducted from reliable sources on the potential beneficiary and all dependants over the age of 14. Other information that could be provided by the agent will facilitate the Agency's work in conducting a proper due diligence assessment. Agents must remember that they should keep evidence of their investigations, for which they are solely responsible. The agent should also provide a covering letter signed in original.

Q39: At which stage do agents need to submit evidence of KYC?

KYC evidence must be submitted upon application stage.

5. DOCUMENTS PRESENTED AS PART OF THE APPLICATION

Q40: Would the agent be requested to submit any documents prior to setting up an appointment with Client Relations and Compliance in order to submit the initial application?

No, there is no need to submit any documents prior to setting up an appointment. The agent must simply ensure that all documents stipulated in the guidelines/application forms, are provided on submission of application pack.

For those jurisdictions which require an Agency recommendation to issue a police clearance or for direct submission of the clearance to the Agency, agents should submit a police conduct request to Client Relations and Compliance well in advance so that a good application can be submitted.

Q41: Where do I find a list of documents that have to be presented during application submission stage?

A comprehensive list can be found in the Agent Handbook, available on the Agent's portal.

Q42: Would the Agency require original certificates such as birth and marriage etc., at a later stage rather than at the initial stages of the application?

No, such certificates are required at initial application stage and they may be submitted either as originals or as certified true copies of originals, apostilled or legalised as the case may be. If such documents are in a language other than English these should be

translated to English. Translations done abroad should be apostilled or legalised. Translations done in Malta should be carried out by a registered translator.

Q43: Would main applicant need to submit a copy of divorce certificates, and signature and copy of passport of the divorced partner(s) in case of dependent children?

In case of a divorced individual – whether a main applicant or a qualifying dependant - a divorce certificate must invariably be submitted, even if the said individual has since re-married.

Q44: Which documentation is required to prove custody of minors?

a) In the case where main applicant has sole legal custody, a court ruling is required.
b) In the case where main applicant and spouse share the custody and the spouse is part of the application, they both need to sign Form MPRP2B related to the minor.
c) In the case where main applicant and spouse share the custody but the spouse is not part of the application, spouse needs to sign Form MPRP4a related to the minor and a full certified true copy of the passport is required.
d) In the case where the spouse has sole custody, a court ruling is required.
e) In the case where main applicant shares custody with the biological parent, who is not part of the application, the biological parent's consent is required together with a full certified true copy of the passport.
f) In the case where the spouse shares custody with the biological parent, who is not part of the application, the biological parent's consent is required together with a full certified true copy of the passport.
g) If the biological parent has sole custody and is not part of the application, the minor cannot be included in the application.

   Note that if the non-applying party does not hold a passport, an affidavit must be provided.

Q45: In the case of minors, consent by both parents is required. In this regard, which application forms should the parent (who is not part of the MPRP) sign to give their consent for the minor to be part of the MPRP with the other parent?

Reference is being made to Form MPRP2B – Declaration of Minor Dependant. In case where an applicant has sole custody of the child/dependant, their partner is not required to sign any additional papers. This is without prejudice and subject to the national laws in the child's country of origin. In the case of shared custody, the other parent has to fill in Section C and provide a copy of their full passport.

Q46: How should an agent proceed if main applicant and/or their dependants are not able to obtain a police conduct certificate from a particular country?

As outlined in the legislation, a police certificate is required, issued by the competent authorities (federal or national) in the country of origin and in the country or countries of residence where main applicant has resided for a period of more than 6 months during

the last 10 years.

Only in exceptional cases, where it is proven to the satisfaction of the Agency that such a certificate is not obtainable, we would require an affidavit from a police official and/or a government entity in their country of origin or where he has resided for a period of more than 6 months in the last 10 years, confirming that good faith attempts were made by applicant to obtain the required certificates.

Moreover, another separate sworn affidavit made by applicant and any dependants, declaring a clean criminal record is required.

Q47: In cases where applicant has never resided in Malta, is a police conduct certificate issued by the Malta Police still required?

No, it is not required.

Q48: Is documentary evidence of residential address required only for main applicant or for all adult dependants, including the spouse?

Only documentary evidence for each current residential address held by the main applicant is required.

Q49: With regards to the representation agreement between the client and the licensed agent, does this have to be in some particular format?

Yes. This has to be a fully-fledged Power of Attorney (POA) and must include:

1. date;
2. details of main applicant: full name, passport number and country of issuance and residing address;
3. details of the agent: full name, ID Card number, residing address and AKM License number;
4. validity to cover the full duration of the application process, from submission to collection of residence certificates and residence cards;
5. signature of grantor; and
6. details of witness: full name and signature, passport number and country of issuance.

If translators are mentioned, these must be identified and must sign the POA.

Q50: Is there a specific template for the affidavit of dependency?

No, there is no specific template. Moreover, this is required only for adult children, parents and grandparents.

Q51: What is the process to get documentation apostilled in China?

Official documents must be apostilled through the Maltese Embassy in Beijing or the

Maltese Consulate in Shanghai.

Q52: In which language should a self-declaration be submitted?

A self-declaration has to be signed and dated by the issuer and has to be submitted in original. Any self-declarations not in English must be translated to English. Translations done abroad have to be apostilled/legalised. Translations done locally do not need to be apostilled/legalised but have to be carried out by a Malta registered translator.

Q53: We assume that evidence of business ownership is applicable only when the main applicant has declared that he is self-employed. Is this correct?

In the case of business ownership, whether in part or in full, evidence is required whatever the declared employment status of the applicant. For more information, please refer to question Q56.

Q54: Is evidence of employment required when the main applicant is not self-employed?

Yes, evidence of employment is required when main applicant has declared that he is not self-employed.

Q55: What evidence would main applicant who declares that he is both self-employed and employed need to submit?

In the case where main applicant is both self-employed and not, he has to mark both options in the relevant section of Form MPRP2A and has to produce evidence on both their employment and their self-employment.

Q56: Which documents must be provided as evidence of business ownership?

Originals or Certified true copies of the following documents, or their jurisdictional equivalent, are to be provided for all businesses owned in part or in whole:

- certificate of incorporation;
- memorandum and articles of association;
- share register; and
- register of directors.

In those cases where the official extract from the National company registry of the applicable jurisdiction contains all the relevant details, including incorporation information, list of shareholders, registered and paid capital including dates, and the list of directors and/or all legal persons, this extract can be submitted instead of the above documents.

Depending on the jurisdiction, documents can, at times, be titled in a different manner but would still hold jurisdictional equivalence.

When this occurs, a declaration is required stipulating such differences in titles.

If you are not sure whether the official extract or any of the document satisfies the required criteria, it is suggested that you seek advice from the Agency's Client Relations and Compliance department before submitting the application pack.

Q57: Is the affidavit of dependency the only requirement as proof of dependency or is any additional proof/supporting documentation required? For instance, school certificates, certificate of retirement, etc.?

The affidavit of dependency should suffice but any supporting evidence would facilitate the process.

Q58: Does one marriage certificate per couple suffice and do all divorce certificates need to be submitted?

There is no issue with producing one marriage certificate (or a certified true copy) for a wedded couple. However, all divorce certificates must be submitted.

Q59: How should Form MPRP2B be completed?

For minors who are less than 12 years old on date of application, the tick box in Part B and all of Part C have to be completed. In the case of a minor dependant who is between 13 and 18 years, Part B and Part C have to be completed. Part C is to be filled in and signed by the main applicant or the spouse, who is to select in which role they are submitting the form by selecting main applicant or spouse in the appropriate field.

If they have sole custody, they are to denote this by ticking the box denoting sole custody. Part D is to be filled in by the other parent/legal guardian of the minor unless the other parent has sole custody. Again, this person (other parent/legal guardian) has to tick whether they are the main applicant, the spouse or a non-applicant in relation to the minor whose details are written on the form.

Q60: On Form MPRP3 (Medical Report and Questionnaire), if a specific doctor fills in and signs the form, does the form have to be supplemented with a medical report?

The form should suffice as long as it is accompanied by the patient's identification document which is stamped, signed and dated by the examining physician.

Q61: In Form MPRP3, Part D needs to be filled in by the examining practitioner. Who can this be?

This person may be the same general medical practitioner who filled in Part A of MPRP3. However, it could be a different medical practitioner.

Q62: When there is no Maltese embassy or consulate in a certain country, or if main applicant so desires, can a local lawyer/solicitor/notary be the witness for the signature of an affidavit? Also, can a local court of law be the witness of the signature?

Whoever is empowered to administer oaths in that respective jurisdiction (and the Agency has official confirmation that this is the case) can witness the signature in person and other affidavits. A Commissioner for Oaths could also be available in local courts of law. It is to be remarked that all signatures should bear the stamp of office and any other relevant details.

Q63: When submitting declarations, is a written, signed declaration from the client adequate? Or does an affidavit have to be submitted?

In certain cases, a written signed declaration is needed, as in the declaration of wealth/income, for example. In other cases, and this is specifically stated, an affidavit is required. For example, when main applicant declares that dependants over 18 years are principally dependent on them.

Q64: Is a Commissioner for Oaths a suitable person to attest to the signature of the affiant in an affidavit?

Yes, the Commissioner for Oaths is a suitable person for this function.

Q65: What supporting documentation should be submitted to show that the donation to the NGO has been made?

A receipt from the relevant NGO registered with the Commissioner of Voluntary Organisations showing a donation of €2,000 should suffice.

Q66: What is the process of legalisation for documents originating from Vietnam?

Any document that requires legalisation from Vietnam, must first be legalised in Vietnam from either of the below locations:

i. Consular Department - Vietnam Ministry of Foreign Affairs

   Address: 40 Trần Phú Street, Ba Đình District, Ha Noi
   Phone number: (0084) 24 3799 3125

ii. Department of External Relations – Ho Chi Minh City:

   Address: 6 Alexandre de Rhodes, District 1, Ho Chi Minh City
   Phone number: (0084) 28 3822 4224 or (0084) 28 3822 3055

Once a document is legalised in Vietnam, this must be sent to the Maltese embassy in Beijing, China, for counter legalisation at:

i. 51, San Li Tun Diplomatic Office Building, Chaoyang District, Beijing, China

Applicable fee is RMB 200 (€25) per document as per Legal Notice 221 of 2016.

It is important to note that an appointment must be set in advance to submit the documents at the Maltese Embassy in Beijing, China on Thursdays between 10:00 and 12:00hrs. Documents must be presented and collected in person by the applicant or their representative. Processing time is 10 working days.

6. SUBMISSION OF APPLICATION

Q67: Would the main applicant need to be present when the application is submitted?

No, the agent will submit the application on behalf of the applicant.

Q68: How would the initial non-refundable fee of €15,000 be settled?

The fee must be transferred via an electronic bank transfer to the Agency. At the time the application pack is accepted by the Agency, a request for payment is handed over to the licensed agent, who will instruct the main applicant to effect payment within one month directly from the bank account specified in Form MPRP2 to the Agency's bank account, quoting the application reference number.

It is important to note that if the applicant requests a temporary residence permit, the initial non-refundable fee of €15,000 must be paid before the biometric data capturing appointment.

Q69: How can a main applicant make payments?

Payments to settle any fees should only be made by direct debit from the bank account as declared by the main applicant in Form MPRP 2 on submission of application.

The following payment methods are not accepted by Residency Malta Agency :

- payments via debit/credit cards;
- payments via virtual payment platforms (e.g. PayPal);
- payments in cryptocurrency.

Debit/Credit card payments are only accepted for processing fee payments for the issuance or renewal of a residence card to Identity Malta.

Q70: How can one apply for a temporary residence permit?

Applicants for the Malta Permanent Residence Programme may obtain a 1-year temporary residence permit while completing their application. The initial non-refundable administration fee of €15,000 must be paid before the biometric data capture appointment. The complete application must be submitted within six months.

Residency cards are issued in about four weeks and must be collected in person.

Q71: The agent has to provide a covering letter stating why main applicant is interested in obtaining residence in Malta. Why is this required?

The Agency requires an introductory letter from the agent explaining the applicant's motivation to apply for residency-by-investment in Malta. Additionally, main applicant may also opt to forward a letter of intent.

7. ISSUANCE OF LETTER OF APPROVAL IN PRINCIPLE, RESIDENCE CERTIFICATE, RESIDENCE CARD AND BIOMETRICS

Q72: What is the process to be followed, right after the application is duly submitted?

An application pack is to be submitted complete and correct including full supporting documents. Incomplete application packs will not be accepted by the Agency. For a list of documents and forms to be submitted, kindly refer to the Agent Handbook.

In order to submit a new application, the agent should set an appointment with Client Relations and Compliance. During the appointment, the agent shall submit the application pack with the receptionist or a Client Relations and Compliance employee, as applicable. The agent shall be given a receipt of submission, which does not mean that the file is formally accepted by the Agency.

The application pack may also be submitted through the Agents' Portal; however, the original MPRP2 and Police Conduct Certificates must be submitted in person at our office.

Once the application pack is vetted and accepted by the Agency, a formal receipt is issued, and the applicant is requested to settle the initial non-refundable fee of €15,000 within one month. On receipt of funds, due diligence checks on main applicant and dependants are conducted. If successful, the application is presented to the Board of Approvals and, if approved, a Letter of Approval in Principle is issued.

Following this, the main applicant is required to settle the contribution, buy/lease the qualifying property, make the donation and purchase the necessary health insurance cover. Once main applicant provides all the documentation, the Agency will issue the residence certificate within 7 days, provided that all documentation is finalised and deemed acceptable.

The Agency will also issue a Letter of Final Approval to main applicant (the beneficiary), inviting them and their dependants to call at our offices for the capturing of biometric data. Once the biometrics are captured, and all residence forms collected, the application is sent to the department of residence for printing. The printing of residence cards currently takes circa 2 weeks per application.

Q73: Will the residence certificate and the residence card have expiry dates?

As long as all requirements stipulated in the legislation continue to be met, the residence certificate will not have an expiry date. The residence card, however, is initially valid for a period of 5 years, but is renewable. In cases where a residence card is issued to a minor of less than 14 years, and the minor turns 14 during the 5-year validity, the expiry date of such minor's card will fall due one month after their 14th birthday. The same applies when dependant turns 18 years of age.

The temporary residence card is valid for 1 year or until cut-off dates, at ages 14 and 18.

Q74: Are there any exemptions from biometrics for certain categories of dependants?

Yes, infants are exempt from biometrics up to the age of 2. However, Form ID2 together with 2 certified passport size photos need to be submitted for each child. With regards to persons with disabilities, each case will be decided on its own merits.

Q75: Will a language test be carried out to test main applicant's and dependants' knowledge of Maltese/English?

No language tests are applicable.

Q76: Upon renewal of the residence card after 5 years, do other fees apply?

Yes. A processing fee of €500 applies for each residence card renewal issued by Identità, covering an additional 5 years.

Q77: Can residence cards be renewed abroad through a Maltese Embassy?

No, residence cards cannot be renewed through a Maltese Embassy abroad.

Q78: Following the initial five-year period, upon renewal of residence card, are main applicant and other beneficiaries required to come to Malta to retake their biometrics?

Yes, all beneficiaries are requested to retake their biometric data after the first five years of residence.

Q79: Does the Agency support or facilitate the issuance of visas for applicants for travelling purposes?

No, the Agency cannot provide any support to applicants who would like to obtain a travel visa.

Q80: Will the commencement of the lease of property need to be as close as possible to the appointment for submission of final documents?

Yes. Ideally, the lease agreement should commence as close as possible to the submission of final proofs, and the same applies to the health policy. The Agency allows

a tolerance period of up to 3 months.

For applicants under a temporary residence permit, the lease agreement should commence closest to the biometric data capturing appointment.

Q81: Can the main applicant use a company bank to effect payments of fees and contributions if the company is owned by them and they have authorisation to use the company bank account since they are a director/shareholder of the company?

In order for the main applicant to use their company's bank account, the following documentation is required:

- board resolution authorising main applicant to transfer funds from the company bank account for the MPRP application;
- certificate of incorporation, shareholder register and register of directors for the company;
- 3-month bank statement for the company account from which the funds will be transferred. The 3-month bank statement for main applicant's working bank account is still required.

Q82: Is the health policy required to be submitted together with other requirements once an application has been approved?

Yes, the health policy must be submitted together with a declaration signed by the Main Applicant, whereby they state that they will take care of any additional medical expenses locally for all the beneficiaries, which are not covered by the health insurance policy.

Q.83: What are the parameters of the health insurance?

The health insurance should cover each beneficiary for a minimum of €100,000 per annum, that requires to cover full health expenses in Malta and other European countries.

This applies to all new applications submitted from **1st August 2024.**

All applications submitted prior to 1st August 2024, will still retain a health insurance coverage for each beneficiary for a minimum of €30,000 per annum, that requires to cover full health expenses in Malta.

Q84: After acceptance of the application, where do applicants have to provide the biometric data? Does the whole family have to travel to Malta?

After the Letter of Final Approval, main applicant and all dependants have to travel to Malta for their biometric data capturing appointment.

8. ACQUISITION OF MALTESE CITIZENSHIP RIGHTS

Q85: Can an applicant ever apply for the acquisition of Maltese citizenship by naturalisation?

Yes, a beneficiary may apply for the acquisition of Maltese citizenship by naturalisation after continuously residing in Malta for a minimum period of 5 years. They should have resided in Malta throughout the 12 months immediately before the date of application and 4 years out of the preceding 6-year period. They must be knowledgeable in spoken/written English or Maltese, of sound mind and of good conduct.

The Minister has the discretion, according to the Law, to grant or refuse the application. It does not, therefore, mean that if such person satisfies the said conditions they would automatically be granted citizenship by naturalisation. The Minister's decision is based on internal policies, whereby amongst other requirements, the number of years could also be a feature in the examination of the relative request.

9. EMPLOYMENT AND EDUCATION

Q86: Can a beneficiary under the Programme be granted an automatic licence to be employed or to engage in business in Malta?

A certificate of residency under the Malta Permanent Residence Programme does not entitle beneficiary to any employment licences. They still need to apply for a work permit through normal procedures.

Q87: How can beneficiary and/or dependants apply to set up a business in Malta?

The beneficiary or spouse can apply to launch a business in Malta through the competent authorities, as long as they satisfy the prevailing legislation. A dependant can also take this route without losing their residence rights.

Q88: Does MPRP give beneficiaries any tax benefits?

The MPRP does not provide any tax related status or benefit. The applicable Maltese statutory tax provisions apply to this status.

Nonetheless as a general principle, the basic statutory provisions lay down that Maltese tax for non-Maltese-domiciled individuals is imposed on:

i. all chargeable income and capital gains arising in Malta, and on chargeable income arising outside Malta that is remitted to Malta in the case of an individual who is resident in Malta, and
ii. only chargeable income and capital gains arising in Malta in the case of an individual who is not resident in Malta.

An exception to the above principles applies in the case of individuals holding certain rights under the Status of Long-Term Residents (Third Country Nationals) Regulations and the Free Movement of European Union Nationals and their Family Members Order, who would remain chargeable on a worldwide basis. However, given that the MPRP does not of itself grant such rights, MPRP holders' basic tax position should be governed by the general principles set out in the preceding paragraph.

Every individual would need to determine the tax treatment applicable in his/ her specific situation and thus it is strongly recommended that the advice of a tax consultant be sought.

Q89: Would a minor dependant of a beneficiary be entitled to free education whilst residing in Malta? If so, does this also apply to secondary and tertiary (i.e. University) education?

No, under the MPRP a minor is not entitled to free education. However, if the main applicant or spouse acquires a work permit in Malta, their children can apply for an exemption of fees under the applicable single work permit legislation (SL 217.17) and the Education Act.

Q90: Can applicants work in an EU country under the MPRP?

The MPRP does not grant beneficiary any employment rights in the Schengen Area. Therefore they will need to apply for a work permit in the Schengen country according to the provisions of that particular country.

10. TRAVEL

Q91: Will the holder of the residence card be allowed to travel Visa-free throughout Europe or only in Schengen countries?

Holders of the MPRP residence card may only travel Visa-free to Schengen countries, for a maximum period of 90 days within a 180-day period. The MPRP holder should invariably carry a valid travel document and the residence card.

11. CHANGE IN STATUS OF BENEFICIARIES

Q92: When minor children under MPRP reach the age of 18, do they lose their Malta residence status?

No, they do not lose their MPRP residence status as long as they still satisfy of the eligibility criteria.

Q93: If the beneficiary decides to give up their residence rights in Malta within the first 5 years, can they sell the property or opt out of the lease agreement?

The fact that they sell the property or opts out of the lease agreement means that the beneficiary will lose their status and this applies vice versa, that is, if they relinquish the residence certificate, there will be no obligations to fulfil. If beneficiary relinquishes and/or loses their residence rights, any dependants benefiting from residence rights through the same certificate will automatically lose their residence rights too.

12. COMPLIANCE

Q94: What is the Official Compliance Form referred to in the Guidelines?

The MPRP5 Compliance Form is an official form that the beneficiaries must fill out every year for the first five years, and thereafter at the discretion of the Agency. This form is a declaration that the beneficiary's obligations are being satisfied according to the regulations. The form must be completed and signed by the beneficiary. The Agents are responsible for ensuring that this form, along with all supporting documentation, is submitted as instructed in the respective circulars related to the compliance checklist.

This submission should be made one (1) calendar week in advance, but not later than two (2) calendar weeks after the specified compliance due date. It is important for agents to adhere to the deadlines specified on both their portal and the Letter of Compliance.

Additional documents and/or further clarifications requested through form MPRP41 must be submitted within a (3) three-week calendar period. Failure to do so may result in the revocation of residence cards for the entire application.

Q95: What is the renewal process for the residence cards? Is this also done via the agent?

Residence cards are issued with a validity of 5 years, unless the minor dependant turns 14 or 18 years old, in which case the card validity ceases on the dependant's birthday. In the latter cases, the card is renewed automatically. Renewal requests after the 5-year expiry have to be done via the agent. The renewal procedure is subject to change. Biometric data has to be recaptured before cards can be extended.

Q96: Does the duration of lease have to correspond with the residence card, i.e. if residence card is issued for 5 years, will a client require a 5-year lease?

The duration of the lease has to be not less than a year to comply with the set requirements. But the beneficiary must always have a valid residence in Malta with no gaps whatsoever.

Q97: After 5 years, will the beneficiary need to submit any other compliance forms since this will be done at the discretion of the Agency? Do all obligations need to be retained? Is there any fee to be paid? Is there any documentation that needs to be filled and submitted?

After five years, the beneficiaries do not need to retain the qualifying property. However, if the beneficiaries would like to extend their stay in Malta, they are still required to retain a residential property and obtain health insurance to cover risks in Malta and other European countries. The Agency has the right to ask the beneficiaries, via the licensed agents, to provide proof of residential address and health insurance, while also undertaking due diligence checks to ensure the beneficiary and dependents are still eligible. At its discretion, the Agency also reserves the right to carry out random property spot-checks.

Q98: Is proof of capital requirement valid just for the first 5 years?

Yes. The beneficiary is required to hold the €500,000 capital with €150,000 in financial assets (for applications submitted before 1st January 2025. For applications submitted from 1st January 2025, the capital requirement should either be €500,000 or else €650,000.

13. APPLICANTS WISHING TO CHANGE TO ANOTHER PROGRAMME

Q99: If applicant already holds a residence permit through another scheme but wishes to apply for the MPRP, would they still be required to submit new residence Forms i.e. Form K, Form ID 1A & Form ID 2?

Yes, applicant would be required to submit new residence application forms to the Agency. The Applicant's documentation submitted for previous permits will have no bearing on the MPRP application.

14. GENERAL

Q100: What would the consequences be should beneficiary divorce from their spouse?

In the case of a divorce, the beneficiary's spouse and their parents and grandparents will lose residency rights. This might also affect the spouse's children whose other biological parent is not the beneficiary and who would have been included as dependants under the application. Each case will be assessed on its own merits.

Q101: Our client is an EU national, and his partner is a third country national. Client wishes to apply for the MPRP for his partner. In this regard, since client is of European nationality, thus prohibited from applying for the programme, may his partner (third country national) apply for the MPRP while client acts as her benefactor?

Legislation does not impede him/her from submitting an application as main applicant, supported by a benefactor.

Q102: What is the difference between a benefactor and a donor? Which documentation is required in each case?

The Donor

A donor is a person who, at a certain point in time, has contributed to the accumulation of total wealth of the main applicant, with a one-time donation. In this case the following documents are to be submitted:

1. The passport bio page and page containing signature of the donor(s), required as a means of verification of the signature in all cases (in addition to the deed of the donation, etc.)

2. Benefactor documents (listed below) are required if the donation/s form/s a considerable part of the wealth and/or have had a considerable impact on the applicant's wealth accumulation. In view of this, the agent and/or the main applicant should in the first instance assess this themselves, and if according to their judgement, the circumstances require such documents to be submitted, they do so with the initial application to speed up the process. In any case, however, the Agency reserves the right to ask for these documents at a later stage, if from our assessment it results that the donation's impact on the wealth requires such documents.

The Benefactor

A benefactor is a person who takes the responsibility to cover the financial requirements established by the law that would qualify the main applicant as eligible for the issuance of the certificate of residence. The benefactor will be screened by our due diligence process as the source of funds of the main applicant. Therefore, the following documentation must be submitted:

- Form MPRP2C, in the name of the benefactor, all sections fully completed (including the Source of Funds and Wealth section);
- 3-month bank statements for the benefactor's account from which the funds for the MPRP application will be remitted;
- Certified true copy of all valid passports of the benefactor (ALL pages);
- Evidence of current employment (if applicable);
- Evidence of business ownership (for business owned in part or in whole by the benefactor) - For more information, please refer to question Q56.
- Sworn declaration that the benefactor will fund the main applicant's MPRP application and all the related financial obligations and will also provide the main applicant with stable and regular resources;
- A copy of the biometrics data page;

- Police certificates from the benefactor's country of origin, their current residence and any country they have lived in for a period of over 6 months in the past 10 years.

The main applicant should still complete Form MPRP2A in its entirety and provide a 3-month bank statement of their personal bank account.

Q103: Can the decision of a refused request for residence be appealed?

No. The Approvals Board decision is final and cannot be appealed.

Q104: The programme requirements state that applications for a certificate shall be accompanied by confirmation to the satisfaction of the Agency that the main applicant and his dependants are not suffering from any serious illness or contagious disease and that they are otherwise in good health and will not be, in terms of the medical review carried out by the Agency, of an unreasonable burden on the national health system. Would an individual who has been diagnosed as being a Hep B carrier be eligible to apply?

The requirement is that the individual must be completely free from the contagious disease to be eligible for the programme. Hence, as an example, an individual who is clinically fit and does not suffer from any acute or serious pathology but is in Hepatitis B carrier state with low infectivity, he would still be harbouring a contagious condition and for this reason he is medically not eligible to qualify for the Malta Residency programme.

For avoidance of doubt, it is strongly suggested that such situations are clarified with the Agency before submitting the application. This is because if at a later stage it results that the Main Applicant is not eligible, this alone would already result in the application not being approved. If the non-eligibility pertains only to a dependant(s) , the dependent(s) will not be approved as part of the application.

In all cases, the Agency's decision as to whether an individual is to be considered as medically eligible or not is final.

15. WITHDRAWAL OF APPLICATIONS

Q105: What documents should be submitted if a main applicant would like to withdraw their application or a beneficiary their certificate?

The main applicant or beneficiary must submit a declaration in original, stating the reason for withdrawal. Certificates and cards need to be returned to the Agency within one month after confirmation of withdrawal.

Q106: Can the agent collect the original file submitted by the applicant, once the application is formally withdrawn?

Yes, the agent must set an appointment with Client Relations and Compliance to collect the file submitted by the applicant.

Q107: Can a dependant withdraw the application separately from the main applicant?

Yes, in this case, if the dependant is a minor, the main applicant should still submit a declaration on behalf of the minor dependant, explaining the reason for withdrawal. If the dependant is an adult, they should submit a signed declaration on their own behalf.

16. DE FACTO PARTNERSHIPS

Q108: Are de facto partnerships accepted under the MPRP?

Yes, de facto partnerships are accepted as long as adequate proof of such is submitted.

Q109: What are the documents required as proof of a de facto partnership?

The following documentation is required as part of the application for a de facto partnership:

- covering letter signed by the agent;
- certified true copy of Main Applicant's passport;
- certified true copy of partner's passport;
- certified true copy of the Main Applicant's birth certificate;
- certified true copy of the partner's birth certificate;
- adequate proof of long-standing relationship, which may include the following:
  - affidavit from relatives/friends confirming that they have known the couple for an adequate number of years;
  - bank statements (either showing transactions between partners or showing a joint bank account);
  - rental agreement or purchase agreement of a joint property;
  - dated photos portraying the couple;
  - flight tickets showing travel together, and
  - any other relevant documentation.

Q110: At what stage should the documents supporting the de facto partnership application, be submitted?

The full documentation should be submitted prior to the initial application submission, since the de facto partnership should be approved by the Minister. The agent is requested to set an appointment with Client Relations and Compliance to submit such documents well in advance.

If applying for a Temporary Residence Permit as a de-facto partnership, supporting documentation must be submitted prior to the biometric data capture appointment.

17. STEP-PARENTS

Q111: Are step-parents accepted under the MPRP?

Yes, step-parents are accepted if adequate proof of a genuine link relationship is proven between the step-parent and the Main Applicant or their Spouse. The Agency's decision on whether evidence provided does indeed prove the genuine link or not is final and not open to appeal and/or to further discussion.

Q112: What are the examples of genuine link relationship?

Some examples are as follows:

- MA/SP's biological father or mother married to a stepparent when MA/SPs were still minors.
- MA/SPs biological father or mother, married to a stepparent prior to MA/SPs marriage.
- MA/SPs biological father or mother already divorced and holding custody rights. It might be that the stepparent played a significant role in the upbringing of the MA/SP, even though the stepparent at that time was not yet married to the biological mother or father

Q113: What kind of documents may be presented as proof of a genuine link relationship?

The following documents may be suitable:

a) bank statements (showing transactions between their individual accounts or joint bank accounts);
b) flight tickets;
c) affidavits from persons who can testify to the relationship;
d) household certificate (the Hukou for Chinese applicants); and
e) other relevant documentation.

Q114: At what stage should the documents supporting the step-parent application, be submitted?

The full documentation should be submitted prior to the application submission since the validity of such genuine link requires to be pre-approved or otherwise by the Agency. The agent is requested to set an appointment with Client Relations and Compliance to submit such documents well in advance.

RESIDENCY MALTA
AGENCY

18. AGENCY POINT OF CONTACT

Q115: Where should applications be submitted?

Applications are to be submitted either at Zentrum Business Centre, Level 2, Mdina Road, Qormi QRM 9010, Malta by the agent in person. Appointments for the submission of applications and/or documents must be made by sending an email to clientrelations.residencymalta@gov.mt

Or online through our Agents' portal

As of July 2026, all new applications must be submitted through the Agents' portal only.

Q116: Where will biometrics be taken?

The capturing of biometric data is held at Zentrum Business Centre, Level 2, Mdina Road, Qormi QRM 9010, Malta. To set appointments for biometrics, send an email to clientrelations.residencymalta@gov.mt

Q117: From where will residence cards be issued and from where can they be collected?

The residence cards are issued by Identity Malta but will be collected by the beneficiary or by the agent from Zentrum Business Centre, Level 2, Mdina Road, Qormi QRM 9010, Malta. Agents will be notified by email when residence cards are ready to be collected.

ENDS

Version 5
25/05/2026