

ZENTURO LTD.
GLOBAL ADVISORY SERVICES

CITIZENSHIP GUIDE · 2026

Malta Citizenship by Merit

CBM · Your family's future, with a European home

A guide to Malta's Citizenship by Merit framework. EU citizenship for innovators, founders, cultural leaders and philanthropists.

malta-citizenship.info · +356 9950 5515 · service@zenturo.com



WHY MALTA

A safe, sunny home in the heart of Europe

Set in the centre of the Mediterranean, Malta combines the security of an EU member state with an easy, outdoor way of life. English is an official language, business is international, and British-style legal and school systems feel familiar to newcomers.

For many families, Malta is more than a second passport — it's a place to spend summers, base a business or retire in the sun.

Live, work and study anywhere in the European Union.

2004

EU member state, in Schengen and the eurozone

English

an official language alongside Maltese

300

days of sunshine in a typical year

Safe

one of Europe's lowest crime rates

7,000 years of history

Three UNESCO World Heritage Sites, Baroque Valletta and the medieval walled city of Mdina.

Open for business

A recognised financial centre with an attractive tax system and a growing fintech and digital sector.



LIFE IN MALTA

The Mediterranean, every day

Island life with European standards: short distances, a warm climate and a welcoming, multicultural community.

Climate

Mild winters, long summers and clear seas for swimming, sailing and diving most of the year.

Education

British-style schooling and international schools. State schools and the University of Malta are free for citizens.

Healthcare

Free state healthcare for citizens, alongside reliable private medical facilities.

Safety

One of the lowest crime rates in Europe, in a peaceful and inclusive community.

Connectivity

An international airport with direct flights to major European cities.

Real estate

Relatively accessible property prices, from Valletta townhouses to sea-view apartments.

THE FRAMEWORK

Citizenship that rewards contribution

Citizenship by Merit replaced Malta's former investment programme (MEIN). Rather than a one-time payment, it recognises people whose achievements and sustained contribution serve Malta's national priorities and raise its international standing. Investment- or donation-based proposals may be considered when they bring a clear, lasting benefit to Malta.

Who qualifies

Innovators

Science, technology, education, healthcare and advanced research.

Cultural & sporting achievers

Recognised leaders in the arts, culture and athletics.

Founders & business leaders

Business professionals and entrepreneurs who create jobs or make strategic investments.

Philanthropists

Philanthropic and humanitarian leaders with demonstrable global impact.

How applicants may contribute

- Supporting a local charity or social cause
- Founding or expanding a business in Malta
- A strategic investment or structured donation
- Innovation, culture or sustainability projects aligned with Malta Vision 2050

No fixed price

Eligibility depends on merit, meaningful engagement and alignment with Malta's national interest. Our CBM Qualification Assessment at malta-citizenship.info is the best first step.



BENEFITS

What citizenship gives your family

Live, work & study across the EU

Full EU citizenship rights in every member state.

180+ visa-free destinations

Including the USA, Canada and the Schengen Area.

Keep your current passport

Malta permits dual citizenship (check your home country's rules).

Your family included

Spouse or partner, minor children and dependent children under 29.

No year-round obligation

Year-round living in Malta isn't required — a genuine link is.

Citizenship for life

Passed on to future generations by descent.

Favourable tax position

Taxed on domicile; no inheritance, estate or wealth taxes.

A better quality of life

Sunshine, safety and world-class schooling for your children.

> *Everything was explained so thoroughly and professionally. A reliable consultant and one-stop-centre.*
>
> M.A., Zenturo client

THE PROCESS

Our five stages to your Maltese passport

We guide you through every stage, from first screening to your oath of allegiance. Timings are indicative and depend on document readiness and authority workload.

0

Proposal outline & assessment

~1 week

Government-mandated AML/KYC screening, then a consultation to map your background and intended contribution. We prepare a proposal outline matched to Malta's strategic interests.

1

Residency

2–3 months

We prepare and file your temporary residency application, collate documents and coordinate your biometrics appointment. You receive Malta residency cards for Schengen travel.

2

Due diligence & eligibility

4–6 months

After eight months of residence status, we file your eligibility application while the authorities carry out identity, integrity and source-of-funds checks. We handle every request for information.

3

Merit proposal

Alongside Stage 2

We build your merit proposal — achievements, impact in Malta, feasibility and delivery plan — aligned with Malta Vision 2050, and submit it with your eligibility case.

4

Naturalisation

1–2 months

We file the citizenship application, schedule your oath of allegiance and coordinate your Certificate of Naturalisation and passport.

After the grant (optional): we support delivery of your merit contribution and any progress reporting the authority requires.

8 months	12–16 months	Live anywhere
residence before eligibility filing	typical overall timeline	no continuous stay in Malta required

QUESTIONS & ANSWERS

Your questions, answered

Can citizenship be bought?

No. There is no price or investment threshold, and investment or donations are not in themselves grounds for a grant.

Who can I include?

Your spouse or long-term partner (of any gender), children under 18, and financially dependent adult children under 29.

Do I need to live in Malta full-time?

No, but applicants must hold legal residence status in Malta for at least eight months before applying for naturalisation on the basis of merit.

How long does it take?

There is no set timeline; decisions are discretionary. A main variable is how quickly the required documents are provided.

How will I be taxed?

Malta taxes on domicile, not citizenship. If Malta isn't your domicile, only Malta-source income and gains, and foreign income remitted to Malta, are taxed. This is not tax advice: applicants should consult a licensed tax advisor.

Is citizenship for life?

Yes. Maltese citizenship does not expire. However, citizenship granted on merit is subject to the applicable legal framework, including compliance with the commitments contained in the Letter of Approval.

Is there a language test?

No standard public language exam is published for CBM, though showing integration and engagement with Malta is advisable.

Are your attorneys licensed?

Yes. Our attorneys are warranted advocates in Malta, authorised to represent applicants before the Malta authorities.

Have a question we haven't answered?

Discuss your Malta residency or citizenship options. Phone: +356 9950 5515 | Email: service@zenturo.com

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GET IN TOUCH

Let's talk about your future

Book a non-binding assessment with a government-licensed Malta attorney. We reply within 1 hour — 24/7, including weekends and holidays.

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