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GLOBAL ADVISORY SERVICES

PERMANENT RESIDENCY GUIDE · 2026

Malta Permanent Residence Programme

MPRP · Make Malta your second home

EU permanent residence for you, your children, parents and grandparents — with visa-free travel across the Schengen Area.

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

THE PROGRAMME

Permanent residence in the heart of the EU

The Malta Permanent Residence Programme (MPRP), often called the Malta Golden Visa, gives non-EU nationals and their families the right to live in Malta permanently. It is run by the Residency Malta Agency, a government authority.

With a Maltese residence card you can travel visa-free across the Schengen Area, settle your family in a safe, English-speaking country and keep a secure European base for the future.



4–6
months typical processing time

90/180
days visa-free across Schengen

Family
spouse, children, parents and grandparents

Flexible
no minimum stay to keep your permit

Who it's for

Families planning ahead
A secure European home and strong schooling for your children.

Entrepreneurs
A Schengen base, with work permits and company formation possible.

Frequent travellers
Visa-free movement across the Schengen Area.

Retirees
Sunshine, safety and quality healthcare in an English-speaking country.



LIFE IN MALTA

Island living, European standards

Short distances, a warm climate and a welcoming, multicultural community — with everything you'd expect from an EU country.

Climate

Around 300 days of sunshine, mild winters and clear seas for most of the year.

Language

English is an official language, used in business, schools and government.

Safety

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

Connectivity

Direct flights to major European cities from Malta International Airport.

Education

British-style curricula, international schools and the University of Malta.

Healthcare

Modern private hospitals and clinics, and access to healthcare as a resident.

Business

An EU financial centre with an attractive tax system and a growing fintech sector.

ELIGIBILITY

Who can apply

The MPRP is open to non-EU nationals of good standing who can show stable financial resources and a commitment to Malta. You'll need:

- A clean background and successful government due diligence (AML/KYC)
- Proof of sufficient assets — one of the two options below (not a payment)
- A qualifying property in Malta, purchased or rented
- The government fee and contribution, plus a €2,000 donation to a Maltese NGO
- Health insurance for all applicants, covering Malta and Europe

Proof of financial means: meet one option

You don’t pay or invest this amount. It stays in your own name, wherever it’s held today; you simply show the government you have it.

OPTION A

€500,000

in assets you own, including at least

€150,000

in financial (liquid) assets (e.g. bank or investment accounts)

OPTION B

€650,000

in assets you own, including at least

€75,000

in financial (liquid) assets (e.g. bank or investment accounts)

Family members you can include

Spouse or partner

Children

Unmarried and dependent, typically up to 29

Parents

If dependent

Grandparents

If dependent



YOUR INVESTMENT

Investment at a glance

Government payments

Administration fee — **€60,000**

€15,000 on filing; €45,000 within 60 days of approval in principle

Each additional adult dependant — **€7,500**

Spouse and minor children are included in the fee

Government contribution — **€37,000**

Non-refundable

Donation to a Maltese NGO — **€2,000**

To a registered voluntary organisation of your choice

Your property: buy or rent

Buy

from €375,000

Hold for at least 5 years

Rent

from €14,000 a year

Minimum 5-year lease

You can switch between renting and buying later, as long as a qualifying property is maintained.

Your total, itemised. Professional fees depend on your family's composition. Ask for a free, itemised quotation, or try our MPRP cost calculator at malta-citizenship.info.

THE PROCESS

Six steps to your residence card

Typically 4–6 months from submission. We manage each step for you, and timings depend on document readiness and authority workload.

01

Initial consultation

A private consultation with a government-licensed attorney about your goals and the requirements, so you can decide whether MPRP is right for you.

02

Your application file

We collect and prepare your documents and MPRP forms, and help you secure a qualifying property and health insurance.

03

Cards in ~4 weeks

Biometrics & temporary residence

We file your application and book your biometrics appointment in Malta. You pay the €15,000 fee deposit; temporary residence cards follow.

04

Up to 6 months

Due diligence & approval

The government runs its checks. If it asks for more information (form MPRP 12), we handle it. It then issues an approval in principle.

05

Within 60 days

Investments due

Pay the €45,000 fee balance, €37,000 contribution and €2,000 donation, and confirm your property and insurance are in place.

06

Cards in ~3 weeks

Permanent residence

The government issues your permanent residence certificate, then cards for you and your family — by courier if you prefer.

After approval: We can assist with the annual compliance process, including residence card renewals, property and insurance compliance, and ongoing liaison with the authorities.

PREPARATION

What you'll need

- Valid passports for all applicants
- Police certificates for everyone aged 14+ (apostilled, under 6 months old)
- Marriage or divorce certificates, if applicable
- Evidence of business ownership or employment
- Affidavits of dependency, if including dependants
- Birth certificates
- Bank statements and a source-of-funds declaration
- Proof of your current residential address
- Signed MPRP forms and power of attorney — we prepare these

Documents not in English need an authenticated English translation.

Common questions

Does MPRP lead to citizenship?

MPRP grants permanent residence. If citizenship is your goal, ask us about Malta Citizenship by Merit.

Can I work or start a business?

You can apply for a work permit, and company formation is possible subject to standard licensing.

Can I travel in Europe?

Yes. Your residence card lets you travel visa-free across the Schengen Area for up to 90 days in any 180.

Do I have to transfer my assets to Malta?

No. Your assets stay where they are, in your name. We will help you document them for the government.

Can you help with property and insurance?

Yes. We can present MPRP-compliant homes to buy or rent, and point you to qualifying health insurers.

Do I have to live in Malta?

No minimum stay is published — a genuine link with Malta is what matters.

Do I need to come to Malta to apply?

Just once, for your biometrics appointment. With a power of attorney, we handle everything else for you.

Can I switch from renting to buying later?

Yes. You can move between renting and buying at any time, as long as you keep a qualifying property.

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GET IN TOUCH

Let's plan your move to Malta

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

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Our other guides

Malta Citizenship by Merit
Malta's merit-based route to EU citizenship

Malta Real Estate Services
Buying property in Malta, start to finish

Malta SDA Properties
Buy without a permit, rent with no restrictions

Malta Relocation Services
Settling in, from arrival to school places

Malta Visitor Guide
Where to stay, eat and explore

All free on request — just email or WhatsApp us.

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