

LICENSED BY RESIDENCY MALTA AGENCY
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ZENTURO LTD.
GLOBAL ADVISORY SERVICES

PROPERTY GUIDE · 2026

Malta Real Estate Services

Buy with confidence · for programme applicants and private buyers alike

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WELCOME

Your property search in Malta, handled

Whether you're buying for a residency or citizenship application, a holiday home or a long-term investment, we guide you from the first viewing to the final deed — without the high-pressure sales tactics some buyers meet in Malta. We know the market, the neighbourhoods and the rules, and we work on your side throughout.

Who we help

Residency & citizenship applicants

Buying or renting for the MPRP, Citizenship by Merit or another Malta programme? We find properties that meet your programme's rules — and confirm it before you commit.

Holiday homes & investors

No application needed. Every service in this guide is equally available to private buyers looking for a second home, a rental investment or an SDA apartment.

Why buying in Malta is different

Special Designated Areas (SDAs)

Selected developments where foreign buyers can purchase without a permit, own more than one property and rent them out.

AIP permits

Most non-residents need an Acquisition of Immovable Property (AIP) permit to buy outside an SDA, and that property can't be rented out.

No central listings database

Many online listings are out of date or already sold. We confirm availability before you travel.



STAGE 1

Before you arrive

01 Property search & availability

We find homes that match your brief and confirm any legal requirements. Found one yourself? We check it's still on the market.

02 Choosing a neighbourhood

Quiet seaside village or lively town centre? We help you compare areas before you arrive, then show you around.

03 Market insight

Straight answers on prices and trends, including historic performance if you're buying to invest.

04 The buying process, explained

We walk you through each step of a Maltese purchase, which can differ a lot from what you know at home.

Start with your brief

Send us a few details and we'll come back with a shortlist of available, verified properties.

Budget

Purchase price or monthly rent

Location

Preferred areas or lifestyle

Buy or rent

Or not sure yet — we'll compare

Purpose

Home, holiday, investment or programme

STAGE 2

Your viewing trip

We take care of the logistics, so your time in Malta is spent seeing the right properties.

05 **Airport meet & greet**

A member of our team welcomes you at Malta International Airport — no taxi queues or touts.

06 **Airport transfers**

A private chauffeured car (or a van for families) to and from your hotel.

07 **Viewing schedule**

We coordinate agencies and private sellers and keep your itinerary current, even with last-minute changes.

08 **Viewing transfers**

Private transport between every appointment, so you can focus on the properties.

09 **Accompanied viewings**

A team member joins you at each viewing — or we step back if you'd rather go alone.

10 **Property videos**

Can't make a viewing? We film the property for you and send a link to watch from home.

> *"I enquired about a property investment in Malta and was contacted promptly by supportive and professional staff who gave me the information and direction I needed to move forward.*
>
> C.B., Zenturo client

STAGE 3

Buying with confidence

11 **Notaries & legal professionals**

We connect you with licensed notaries and professionals for title searches, certifications and a smooth transfer of ownership.

12 **Power of attorney**

Can't travel for the signing? We arrange a local attorney to complete the purchase on your behalf.

Typical buyer costs

Stamp duty	1% at the promise of sale, 4% at the final deed	**5%**
Notary fees	Paid at completion	**~1–3%**
Searches & registration	Title searches and public registry	**from €600**
Architect's survey	If required, e.g. for a bank loan	**~€500**
AIP permit	Only for non-SDA purchases that need one	**€233**

How payment works

1

Promise of sale

10% deposit, plus 1% stamp duty

→

2

Searches & permits

Title searches; AIP permit if needed (target 35 days)

→

3

Final deed

Remaining 90%, plus 4% stamp duty and notary fees

Indicative figures based on current practice. We confirm the exact costs for your purchase before you sign.



PROPERTY FOR RESIDENCY & CITIZENSHIP

The right property for your programme

Each Malta programme has its own property rules. We match the property to yours — and check it qualifies before you sign.

MPRP

Buy from €375,000 or rent from €14,000 a year, held for at least 5 years.

Citizenship by Merit

A home in Malta, rented or owned, helps show the genuine link the framework looks for.

Other programmes

Malta's other residence programmes set their own thresholds. We'll match the property to yours.

SDA or non-SDA?

	SDA property	Non-SDA property
Permit to buy	Not required	AIP permit for most non-residents
Renting it out	Allowed	Not allowed under an AIP
How many	No limit	Usually one, as your residence
Character	Modern, often with amenities	Historic homes, more variety

STAGE 4

After the purchase

Your new property is in good hands — whether you live in it, let it out or visit a few times a year.

13 **Trusted local providers**

Property managers, home inspectors, contractors, interior architects, landscapers, pest control and more.

14 **Bespoke requests**

Company formation, tax, residency or citizenship applications — or anything else in Malta. If we can't help directly, we'll introduce someone who can.

Travelling to Malta soon?

Ask us for our Malta Travel Guide, and send us your arrival dates if you'd like us to arrange an airport welcome.

One team for everything Malta

Many clients combine a property purchase with a residency or citizenship application. Ask for our guides:

Malta Permanent Residence Programme (MPRP)

EU permanent residence for the whole family, with visa-free Schengen travel.

Malta Citizenship by Merit (CBM)

Malta's merit-based route to EU citizenship for exceptional contributors.

> *Very friendly and approachable — assisted me all the way through to the end.*
>
> S.A., Zenturo client

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GLOBAL ADVISORY SERVICES



GET IN TOUCH

Let's find your property in Malta

Tell us what you're looking for. Our services are available to applicants for any Malta residency or citizenship programme, and to private buyers with no application at all.

Contact us

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Our other guides

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

Malta Permanent Residence Programme
EU permanent residence for the whole family

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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