

PKF Malta



MALTA IMMIGRATION & RESIDENCY SOLUTIONS

Local Knowledge, Global Expertise

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About Us

PKF is an international organisation with over 400 offices worldwide, operating in 150 countries across five regions. We specialise in audit & assurance, tax, advisory services and internal audit insurance.

Your Reliable Service Provider for:

- Registered accountants & auditors
- Tax advisors
- Advisory economic analysis, feasibility, cost & benefit Analysis
- Maltese immigration and residence

Licensed Corporate Service Provider for:

- Company formation
- Remote gaming
- Trustee & fiduciary Services
- Aviation, shipping & yacht Registration
- Blockchain and cryptocurrency solutions
- Insurance, intermediaries, captives management

In addition, PKF Malta is a one-stop-shop offering:

- Domain name registration
- E-commerce consultancy
- Office space allocation
- Opening of bank accounts
- Payroll & accounting
- ICT setup and ancillary support services



About Malta



Capital City: Valletta



Maltese Passport:
4th strongest in the world



Languages:
English, Maltese



Economy:
GDP \$22.33 billion in 2023
Unemployment rate: ~3%



Population:
552,747 as of 2023



Health Care:
Highly reputed, ranked
5th globally



A+ Credit Rating:
FITCH confirmed Malta's
credit rating of A+ with a
stable outlook



Taxation Treaties:
70+ double taxation treaties



LGBTIQ Equality & Rights:
Permanent Residence in
Top EU Country for LGBTIQ
Equality & Rights

Malta Overview

Strategically positioned in the heart of the Mediterranean, Malta bridges Europe and Africa. Its rich history reflects centuries of rule by major powers, including the Arabs, Knights of St John, the French, and the British—who governed the islands for nearly two centuries. Malta gained independence in 1964, became a republic in 1974, joined the European Union in 2004, and adopted the Euro in 2008. With English as one of its official languages and a warm, sunny climate year-round, Malta continues to be a sought-after destination for both tourism and investment.

Malta as a Financial Hub

In 2024, the financial services sector contributed 8.2% to Malta's real Gross Value Added, reaffirming its role as a cornerstone of the national economy. Employment in the sector reached over 14,700 professionals, making up more than 5% of the country's workforce and reflecting sustained industry growth.

Malta's financial ecosystem is dynamic and diverse, covering key areas such as pensions, private wealth, insurance, credit institutions, and asset management. The country also boasts strong capabilities in fund administration, trust services, foundation management, and retirement schemes. Malta continues to attract global players seeking a strategic EU base for their operations.

Why Are HNWIs Investing in Malta?

A major draw for high-net-worth individuals investing in Malta is its competitive tax framework—most notably, the full imputation system. Despite its size, Malta offers a robust suite of fiscal advantages that position it as a highly attractive jurisdiction for international investors.



Four in One: Member of the European Union, Schengen Area, Eurozone and the Commonwealth



Double Taxation Treaties: Wide double tax treaty network with more than 80 countries.



Tax Refund: Effective corporate tax rates in Malta can be reduced to 0%-10% for non-domiciled shareholders.



Full Imputation System: Ensures that dividends are taxed once only. Any tax paid on profits is fully imputed to the shareholder(s).



Participation Shareholding: Exemption available on dividend income for qualifying holdings



Royalties: No withholding tax on repatriation of dividends, interest and royalties

Minimum Tax for Non-Doms on Remittance Basis

From 2019, a €5,000 minimum annual tax applies to individuals resident but not domiciled in Malta, taxed on a remittance basis, and earning €35,000+ from foreign sources—regardless of remitted amounts.

Fair & Flexible

Malta tax paid (excluding property transfers) counts toward the €5,000. If worldwide taxation results in a lower bill, the minimum tax is capped accordingly.

Exemptions for Special Status Holders

Beneficiaries of the Residence Programme, Global Residence Programme and Malta Retirement Programme enjoy a flat 15% rate on remitted income and are exempt from this minimum tax.

Capital Gains Exemption

Foreign capital gains remain tax-free, even when remitted to Malta.

Malta Permanent Residence Programme – MPRP

The Malta Permanent Residence Programme (MPRP) allows non-EU nationals and up to four generations of their family to obtain permanent residency in Malta, with visa-free travel across the Schengen Area for 90 days in any 180-day period, plus access to affordable international and British-style education.

The programme grants lifelong residency, requiring applicants to maintain qualifying property and meet annual compliance for the first five years. Residence cards are typically issued within 8–12 months and are renewed every five years.

Launched in 2015 and updated in 2021 and 2025, the MPRP is regulated by the Residency Malta Agency. PKF Malta has been an Accredited Agent (Licence No. AKM-PKFM) since 2015, assisting hundreds of high-net-worth individuals and their families in relocating to Malta.



MPRP

Secure your Maltese residence card in 12 months.

Unlock the freedom to live, work & stay indefinitely in Malta.



Benefits of MPRP



No Residence Requirements

Main Applicant can include immediate family up to 4 generations in the application or at post-approval stage



Quality Education

Access to top-tier British and American education and low-cost public education



Top-Notch Healthcare

Access to highly reputed health care ranked 5th globally



Options to Monetise Qualifying Property

Beneficiaries can lease or sublet their qualifying property if they do not live in Malta



Freedom to Travel in the Schengen Area

Visa-Free travel within Schengen Area, with a right to stay in any country for up to 90 days in every 180-day period



Citizenship by Naturalisation

Opportunity to apply for Citizenship by Naturalisation after residing continuously in Malta for 10 years



LGBTQ Equality & Rights

Same-sex partnership and marriage is legal in Malta

Requirements of MPRP

- **Main Applicant**
 - At least 18 years old
 - A clean criminal record
 - Financially independent with total of assets valued at €500,000 (of which €150,000 are financial assets), **or** €650,000 (of which €75,000 are financial assets), and able to provide proof of source of wealth
 - Pose no threat to Malta's national security or public health
- **Spouse**
In officially registered marriage or civil partnership with the Main Applicant
- **Adult Children**
Under 29 years old, unmarried and financially dependent on the Main Applicant
- **Parents & Grandparents**
No age requirement, financially dependent on the Main Applicant

Fees of MPRP

- Pay a non-refundable administration fee of €60,000 as the Main Applicant
- Pay an administration fee of €7,500 for each adult dependant (excluding spouse and adult children with disability)
- Rent or buy a qualifying property
 1. Rent a property for a minimum of €14,000/year; or
 2. Purchase a property for a minimum value of €375,000
- Hold the qualifying property for at least 5 years
- Pay a government contribution of €37,000 as the Main Applicant
- Donate €2,000 to a local non-governmental organisation (NGO)



Global Residence Programme – GRP

The Malta Global Residence Programme offers non-EU/EEA/Swiss nationals a cost-effective path to residency, with a 15% tax on foreign income remitted to Malta. Applicants must meet income, health insurance, property, and background check requirements. Permits are issued in 3–4 months, valid for one year, and renewable every two years, subject to ongoing tax and residence conditions.

Benefits

- **Tax:** Special tax rate of 15% on foreign income remitted to Malta
- **Travel:** Visa free travel within the Schengen Area, with the right to stay in any country for up to 90 days in every 180-day period
- **Open to:** Immediate family members and long-term household staff

Requirements & Fees

- **Tax:** Pay a minimum of tax of €15,000 every year
- **Property:**
 1. Rent a property for a minimum of €8,750/year situated in the South of Malta or Gozo, **or** €9,600/year anywhere else in Malta; **or**
 2. Buy a property for a minimum value of €220,000 situated in the North of Malta or Gozo, **or** €275,000 anywhere else in Malta.
- **Administrative Fee:** Pay a non-refundable administration fee of €6,000
- **Annual Declaration:** Beneficiary to sign an annual declaration confirming that he/she has not resided in any other jurisdiction other than Malta for more than 183 days in a calendar year
- **Physical Presence:** Not spending more than 183 countries in any single jurisdiction other than Malta



Nomad Residence Programme – NRP

Malta's Nomad Residence Programme welcomes non-EU remote workers, including full-time employees, freelancers, and self-employed individuals. Eligible applicants must meet income thresholds, hold health insurance, reside in suitable accommodation, and avoid local employment.

The NRP grants visa-free Schengen travel and features a fast application process (1–2 months). Residence cards are renewable annually, for up to four years, subject to ongoing eligibility.

Malta appeals to digital nomads with 5G connectivity, an English-speaking environment and high-quality healthcare infrastructure.

Benefits

- Foreign-sourced income taxed at 10%
- Visa-free schengen travel in the Schengen Area, and stay in any country for up to 90 days for every 180-day period.
- Applicable to the Main Applicant's spouse and children.

Application Fee

€300 per applicant

Requirements

1. At least 18 years old.
2. Non-EU national and not from a country sanctioned by Residency Malta Agency.
3. Fit under one of the three employment categories:
 - **Employed** – with an employer registered in a foreign country under an employment contract;
 - **Self-Employed** – conducting business activity for a company registered in a foreign country, of which the main applicant is a partner/shareholder;
 - **Freelance** – offering freelance or consulting services to clients whose permanent establishments are in a foreign country, with whom the main applicant has engagement agreements.
4. Earning a minimum income of €42,000 p.a.
5. Take out health insurance covering risks in Malta for all applicants.

Malta Retirement Programme – MRP

Launched in 2014, the Malta Retirement Programme (MRP) offers a tax-efficient residency for non-Maltese nationals seeking Malta's lifestyle. Foreign income and pensions remitted to Malta are taxed at a flat 15%.

The programme features low entry thresholds, Schengen travel, and inclusion of immediate family and household staff. Applicants must have a stable pension covering at least 75% of income, valid health insurance, pass due diligence, and own or lease qualifying property.

Residence permits are typically issued within 4 months, valid for 1 year and renewable every 2 years. Beneficiaries must spend an average of 3 months annually in Malta over 5 years, not exceed 183 days elsewhere, maintain qualifying property, and meet tax and insurance requirements.

Applications must be submitted via Authorised Mandatories. PKF Malta is licensed and experienced in guiding retirees through smooth, compliant relocations.

Benefits

- Enjoy a special fixed tax rate of 15% on all foreign income remitted to Malta.
- Visa-free schengen travel in the Schengen Area, and stay in any country for up to 90 days for every 180-day period.
- Applicable to the Main Applicant's spouse, minor children, adult children under 25 years old, siblings and household staff.

Requirements

1. Not a Maltese national.
2. Provide a clean criminal record
3. Complete real estate investment requirements.
4. Receive a stable pension comprising 75% of overall income.
5. Take out health insurance covering risks in Malta for all applicants.

Fees

- Pay a non-refundable administration fee of €2,500
- Pay a minimum annual tax of €7,500 for applicant and €500 for each dependant
- Rent or buy a qualifying property
 1. Rent a property for a minimum of €8,750/year in the South of Malta/Gozo or €9,600/year in the rest of Malta; **or**
 2. Purchase a property for a minimum value of €220,000 in the South of Malta/Gozo or €275,000 in the rest of Malta
- Hold the qualifying property to maintain special tax status and residence

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