PKF Malta

Malta Permanent Residence Programme

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
- Insurance, intermediaries and 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

Overview of 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

Healthcare
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

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 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

Benefiairies of the Residence Programme, Global Residence Porgramme and Malta Retirement Pogramme 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, subject to maintaining qualifying property and fulfilling annual compliance requirements during the first five years. Permanent residency is typically granted within 10 months, with residence cards issued within 12 months and 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 and study indefinitely in Malta.

MPRP Benefits

Residency for Four Generations
Main Applicant can include immediate family up to four generations in the application or at post-approval stage

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

Start Your New Life in Malta Today
Get a one-year temporary residence card for the whole family right after your first application — move in, explore homes and schools, and unlock investment opportunities.

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

LGTBQ Equality & Rights
Same-sex partnership and marriage is legal in Malta

MPRP Requirements

- **Main Applicant**
  - At least 18 years old
  - A clean criminal record
  - Non-EU/EEA/Swiss national and not from a sanctioned country
  - 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

MPRP Fees

- 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 disabilities)

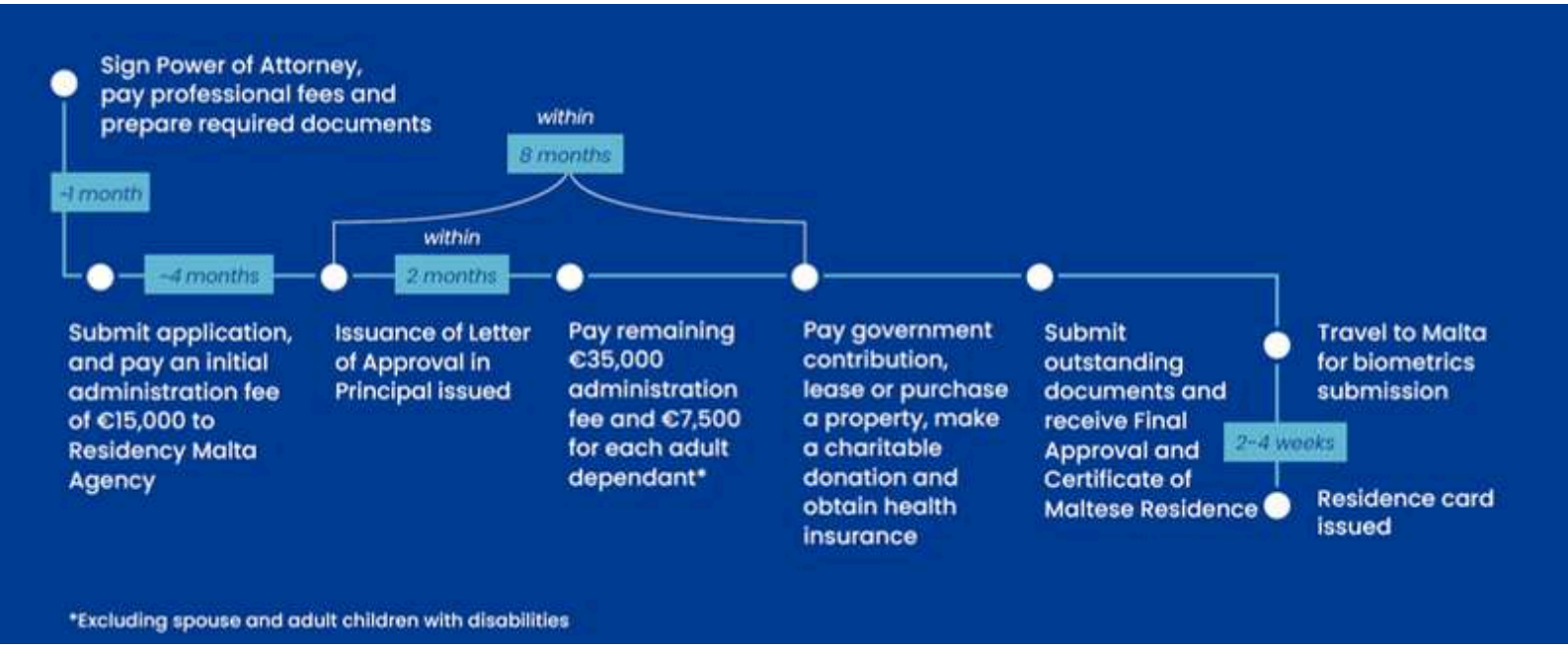
- Rent or buy a qualifying property
  1. Rent a property for a minimum of €14,000/year; or
  2. Purchase a property for a minimum value of €375,000

- 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)

MPRP Application Process



MPRP

We provide end-to-end support throughout the MPRP process, from preliminary assessment and application submission to property sourcing and local concierge services, helping ensure an efficient process and successful outcome.

Contact Us

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