



ATTARD BALDACCHINO

Malta Nomad Residence Permit (MNRP): A Legal and Practical Guide for 2026

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On this page

1. What is the Nomad Residence Permit?	4
2. Who is eligible for the Nomad Residence Permit?	4
3. What are the requirements?	5
4. How much does the Nomad Residence Permit cost?	6
5. Can I include my family?	7
6. How does the application process work, and how long does it take?	7
7. Can the permit be renewed?	8
8. How are digital nomads taxed in Malta?	9
9. What the permit does not grant	10
10. Frequently asked questions	10
Why work with Attard Baldacchino	12

The Nomad Residence Permit, widely known as Malta's Digital Nomad Visa, allows third-country nationals (those who are not EU, EEA or Swiss nationals) who work remotely for employers or clients outside Malta to live in Malta for one year at a time, renewable up to a maximum of four years, with visa-free Schengen travel for 90 days in any 180-day period. This guide sets out, in plain terms, who qualifies, what it costs, how the application runs, how remote work income is taxed, and what the permit does and does not grant, drawn directly from the Residency Malta Agency's published criteria and the tax authority's published guidance.

Engaging a representative is optional for this permit. As a Licensed Agent of the Residency Malta Agency (licence RES-BALD), Dr Russell Attard Baldacchino and his team prepare and submit Nomad Residence Permit applications and renewals as appointed representative. Readers who would prefer to discuss their circumstances directly can speak with Dr Attard Baldacchino; the full guide follows below.

Updated July 2026. All requirements and figures on this page are based on the official guidance published by the Residency Malta Agency (RMA), including its eligibility criteria, application checklist and Table of Minimum Benefits, together with the published guidelines of the Malta Tax and Customs Administration. Where official guidance and any summary conflict, the official guidance prevails.

Nomad Permit at a glance: key facts and figures

Programme	Nomad Residence Permit (Malta's digital nomad route)
Regulator	Residency Malta Agency (RMA)
Who qualifies	Third-country nationals (not EU, EEA or Swiss) who work remotely for employers or clients outside Malta
Income requirement	€42,000 gross per year (applications from 1 April 2024; applicants who applied earlier retain €32,400)
Work categories	Employed by a foreign-registered employer; partner or shareholder conducting business for a foreign-registered company; freelance or consulting for clients established outside Malta
Government application fee	€300 per applicant, including each dependant; non-refundable
Residence-card fee	€100 per person, payable to Identità in person at the RMA's offices
Health insurance	Cover across the EU (including Malta) and the UK, €100,000 overall annual limit, per the RMA Table of Minimum Benefits; annual policy paid fully in advance
Accommodation	A valid rental or purchase agreement covering the permit period; residential leases in Malta are registered with the Housing Authority
Duration	One year; renewable three times, for a maximum total stay of four years
Renewal condition	At least five months of cumulative residence in Malta over the previous twelve months, plus continued eligibility
Tax treatment	10% on income from authorised remote work; no Maltese tax on that income for the first twelve months, per the tax authority's published guidance
Processing	30 working days from the RMA's receipt of the application fee; any entry-visa process is separate

Family	Spouse or partner and dependent children can be included; dependants are otherwise added only at renewal, newborns excepted
Status conferred	Temporary residence with Schengen travel (90 days in any 180); not a work permit for the Maltese market, not permanent residence, not citizenship
Representation	Optional; Dr Russell Attard Baldacchino, RMA Licensed Agent (RES-BALD), acts as appointed nomad representative

Figures per the Residency Malta Agency's published criteria and fee schedule as at July 2026. See the sections below for detail and sources.

What is the Nomad Residence Permit?

1.

In brief: the Nomad Residence Permit is Malta's residence route for remote workers. It lets a non-EU national who earns their living from employers or clients outside Malta live in Malta for one year at a time, up to four years in total, while continuing that foreign work, with a favourable published tax treatment for the remote-work income and visa-free Schengen travel.

The permit, introduced by the Residency Malta Agency in 2021, is directed at people who can work remotely and independently of location using telecommunications technologies. It is a temporary residence permit, issued for one year from the issuance of the residence card and renewable on application at the Agency's discretion, provided the eligibility criteria continue to be met. Holders may retain their existing employment or business based in another country while legally residing in Malta.

A note on terminology, since the question arises often: "Digital Nomad Visa" is the common international shorthand, but the Maltese route is a residence permit, not a visa. Applicants whose nationality requires a visa to enter Malta go through a separate entry-visa step, coordinated through Identità's Central Visa Unit after approval; the permit itself is granted by the Residency Malta Agency. Both names refer to the same programme, and this page uses them interchangeably where the context is informal.

Who is eligible for the Nomad Residence Permit?

2.

In brief: third-country nationals aged 18 or over who can prove remote work in one of three categories (foreign employment, foreign business ownership, or freelancing for foreign clients), a gross yearly income of at least €42,000, a clean record, and no nationality or close ties on the RMA's ineligible-countries list.

An applicant must:

- be a third-country national, not an EU, EEA or Swiss national, aged 18 or over;
- prove they can work remotely and independently of location, using telecommunications technologies;

- fall within one of three categories: (1) employed by an employer registered in a foreign country, with a contract of work; (2) conducting business activities for a company registered in a foreign country of which they are a partner or shareholder; or (3) offering freelance or consulting services to clients whose permanent establishments are in a foreign country, with contracts in place;
- have a minimum gross yearly income of €42,000 (applicants who submitted before 1 April 2024 retain the earlier €32,400 requirement);
- be of good conduct, provide a police conduct certificate, and pass the Agency's background verification check.

Persons contracted by a foreign company but providing services to that company's Maltese subsidiary are not eligible. Nationals of, or persons with close ties to, Afghanistan, North Korea, Iran, the Democratic Republic of Congo, Somalia, South Sudan, Sudan, Yemen and Venezuela are not eligible, and applications from the Russian Federation and the Republic of Belarus are currently not accepted. The Agency revises its list of ineligible countries from time to time at its discretion, so the current position should be confirmed before applying.

What are the requirements?

3.

In brief: a valid travel document, health insurance meeting the RMA's published Table of Minimum Benefits, a rental or purchase agreement covering the permit period, a police conduct certificate, and a successful background verification check, alongside the income and remote-work proofs above.

In addition to proving eligibility, every applicant must:

- **Travel document:** hold a valid passport, submitted as a full copy of all pages.
- **Health insurance:** hold a policy covering risks across the European Union (including Malta) and the United Kingdom, meeting the RMA's Table of Minimum Benefits: an overall annual limit of €100,000, full refund of inpatient and day-care treatment (including cancer treatment), and specified minimum outpatient benefits. The policy must cover one full year, span the validity of the residence card, and be paid fully in advance; policies paid monthly are not accepted. Proof of cover is submitted after approval in principle, before final approval.
- **Accommodation:** hold a valid property rental or purchase agreement covering the permit period. Residential leases in Malta must be registered with the Housing Authority's Rent Registration Unit. In practice, the Agency accepts proof of initial temporary accommodation at the post-approval stage, with the longer arrangement following; the current sequencing should be confirmed for the specific case.
- **Police conduct certificate:** provide a certificate, apostilled or double-legalised according to the issuing country.

- **Background verification:** pass the Agency's check that neither the applicant nor any dependant presents a threat to national security, public policy or public health.

Standard rules and procedures for obtaining visas and similar permits apply in addition to the eligibility proofs. The application is supported by a letter of intent (a signed declaration of the motivations for moving to Malta), a CV, documentary proof of the employment, business or freelance arrangement, evidence of income, and recent bank statements.

How much does the Nomad Residence Permit cost? 4.

In brief: the government charges are modest: a €300 application fee per applicant and a €100 residence-card fee per person. The material recurring costs are the compliant health insurance policy and the registered accommodation; professional fees apply only where a representative is engaged.

Cost component	Amount	Payable to
Application fee	€300 per applicant, including each dependant; non-refundable	Residency Malta Agency, by bank transfer from the main applicant's own bank account
Residence-card fee	€100 per person	Identità, in person at the Residency Malta Agency's offices
Health insurance	Annual policy meeting the Table of Minimum Benefits (€100,000 overall limit, EU including Malta and the UK), paid fully in advance	Insurer
Accommodation	A registered rental, or a purchase, covering the permit period	Landlord or vendor
Professional fees (optional)	Typically €1,500 to €2,500 for a sole applicant, at each provider's discretion	Representative, where engaged

A worked illustration. To show how the components combine for a single applicant's first year: the fixed government charges are €300 on application and €100 for the residence card, €400 in total. A compliant annual health insurance policy typically starts at around €500 and rises with the age of the insured; this is an indicative market figure, not a programme fee. Accommodation is the largest item: in the firm's recent experience, registered shared accommodation starts at around €500 per month and private units at around €900 per month, so a single applicant taking a private one-bedroom unit at €900 per month commits roughly €10,800 in rent across the twelve-month permit. On those indicative figures, a sole applicant renting privately can expect first-year committed costs in the region of €11,700, of which only €400 is payable to the

authorities, with professional fees additional where a representative is engaged. This is an arithmetic illustration of published fees and indicative market figures, not a quotation; actual amounts turn on individual circumstances. Readers weighing the figures for their own situation can discuss their position with Dr Russell Attard Baldacchino.

Can I include my family?

5.

In brief: yes. A main applicant can include a spouse or partner, minor children, and adult children who are unmarried and principally dependent, or who are unable to cope independently due to a medical condition or disability. Each dependant pays the same €300 application fee and €100 card fee.

Eligible dependants are the main applicant's spouse or partner; minor children of the main applicant or spouse; adult children of the main applicant or spouse who are unmarried and principally dependent on the main applicant; and adult children who are unable to cope independently due to a medical condition or disability. In the case of a minor child for whom the applicant does not hold sole custody and who will not be accompanied by both parents in the same application, the Agency's prior approval is required and such requests are examined case by case.

Two practical points matter. First, dependants cannot be added part-way through a permit's validity; they may be added when the main applicant applies for renewal, with newborns the sole exception (added by submitting the prescribed forms with the passport and birth certificate). Second, each dependant is subject to the same due diligence, insurance and fee requirements as the main applicant.

How does the application process work, and how long does it take?

6.

In brief: the application is submitted through the RMA's online portal, the €300 fee is paid after an admissibility check, and processing takes 30 working days from the Agency's receipt of the fee. Approval in principle is followed by insurance and accommodation proofs, final approval, any entry-visa step, biometrics in Malta, and the card, which is issued within three to four weeks of biometrics. For a well-prepared file with no entry-visa requirement, the whole sequence commonly completes within two to three months.

The official sequence runs as follows:

1. The application is submitted through the Residency Malta Agency's online application system, together with the checklist documents.
2. A Nomad Client Relations and Compliance officer checks the application for completeness and admissibility, and a receipt of application is issued with instructions for payment of the €300 non-refundable fee for each applicant, by bank transfer from the main applicant's own bank account.

3. Once the receipt of funds is issued, processing begins. It is expected to take 30 working days, during which the Agency conducts its background checks. This does not include any time required for visa issuance.
4. If successful, a Letter of Approval in Principle is issued. The applicant then submits proof of the compliant health insurance policy and of accommodation.
5. The Letter of Final Approval follows. Where the applicant's nationality requires an entry visa, Identità's Central Visa Unit contacts the applicant with the visa application process, and entry to Malta must take place within the 90 days indicated on the Letter of Final Approval.
6. On arrival in Malta, the applicant notifies the Agency by email to book the biometrics appointment. The €100 residence-card fee per person is paid to Identità in person at the Agency's offices.
7. The residence card takes three to four weeks to be issued and is collected in person, with the passport. The permit is valid for one year from the issuance of the card.

The Agency's decision is discretionary and final, with no right of appeal; a refused applicant may submit a fresh application twelve months from the date of the rejection letter. Applicants already in Malta or Schengen on a limited stay should plan the timing carefully: the application does not extend an existing visa, and the Agency recommends submitting well in advance of the permitted stay expiring.

How Attard Baldacchino runs it. Where the firm is appointed as representative, a signed and witnessed declaration appoints Dr Russell Attard Baldacchino as nomad representative. The team then runs preliminary due diligence, issues a tailor-made document checklist, prepares every form and declaration for signature, submits the application, and remains in copy on all official correspondence through to card collection and beyond, including checking in ahead of the renewal deadline. Compilation of a complete file typically takes one to two weeks from receipt of documents.

Can the permit be renewed?

7.

In brief: yes. The initial permit is issued for one year and may be renewed three times, for a maximum total stay of four years, at the Agency's discretion. Renewal requires proof of at least five months of cumulative residence in Malta over the previous twelve months, continued eligibility, and a tax-compliance declaration.

To renew, the permit holder must still satisfy the eligibility criteria, including the income requirement (applicants who applied before 1 April 2024 retain the €32,400 threshold; all others must show €42,000). The holder must provide a bank statement showing payment transactions carried out in Malta as proof of residence in Malta for a cumulative period

of at least five months over the previous twelve months, together with a Local Practitioner Tax Declaration confirming compliance with the tax obligations that applied during the permit.

The renewal application should be submitted two to three months before the current permit expires, and it is the holder's responsibility to ensure their immigration status remains regular throughout. If no renewal is submitted, or a renewal is rejected, a fresh application may be made twelve months after the expiry of the preceding permit; previous stays under the permit count toward the four-year maximum.

How are digital nomads taxed in Malta? 8.

In brief: under the published guidelines of the Malta Tax and Customs Administration, income from a permit holder's authorised remote work is not taxed in Malta for the first twelve months, and is then taxed at a flat 10%. Other income is taxed under Malta's ordinary rules, and relief is available where foreign tax has been paid on the same remote-work income.

Malta has published a specific income tax treatment for Nomad Residence Permit holders, set out in the Malta Tax and Customs Administration's guidelines. In outline:

- **"Authorised work"** means the remote services the permit holder provides under their foreign employment contract or in their self-employed capacity, where the employer or clients are not resident in Malta and do not operate through a fixed place of business in Malta.
- **First twelve months:** no Maltese tax is chargeable on income from authorised work during the first twelve months of holding the permit (or from 1 January 2024, whichever is later). A permit holder may opt out of this start-up exemption, and into immediate taxation, by filing a written declaration with the Residency Malta Agency by 31 January of the following year.
- **Thereafter:** income from authorised work is taxed at a flat rate of 10%.
- **Foreign tax:** where the permit holder provides proof that foreign tax has been paid on the same authorised-work income, relief is available under the guidelines, so the same income is not taxed twice.
- **Other income:** any income that is not from authorised work is subject to tax in Malta under the ordinary provisions of Maltese income tax law.

Tax obligations can also arise under the law of the home country or the country of the employer or clients, and social security positions vary with the individual arrangement. The treatment above is the published Maltese position; permit holders should take tailored advice on their overall position before relying on it.

What the permit does not grant

9.

In brief: the Nomad Residence Permit is temporary residence for remote work. It is not a work permit for the Maltese market, it does not lead to permanent residence or citizenship, and it carries no entitlement to free state healthcare.

For clarity, a Nomad Residence Permit:

- does not allow the holder to work for Maltese companies, serve clients established in Malta, or establish a fixed place of business in Malta; it is not a work permit for the Maltese labour market;
- does not lead to long-term residence, permanent residence or citizenship in Malta, and time spent under the permit does not accrue toward them; readers whose aim is permanence should look instead at the Malta Permanent Residence Programme, which the firm also handles as Licensed Agent;
- does not entitle the holder to free healthcare in Malta, which is why the compliant insurance policy is required for the full validity of the card.

On travel: the permit is a residence permit issued by a Schengen state, so the holder enjoys visa-free travel across the Schengen Area for up to 90 days in any 180-day period while the permit is valid, presenting the residence card together with the passport. Holders of a valid Schengen-state residence permit fall outside the scope of ETIAS and are not registered by the EU Entry/Exit System as short-stay visitors; the card should always be presented alongside the passport at external Schengen borders.

Frequently asked questions

10.

Is the Nomad Residence Permit the same as a digital nomad visa?

"Digital Nomad Visa" is the common informal name. Legally, the Maltese route is a one-year residence permit issued by the Residency Malta Agency, renewable to a maximum of four years. Where the applicant's nationality requires a visa to enter Malta, that entry visa is a separate step coordinated after approval.

What is the minimum income for the Malta Nomad Residence Permit in 2026?

A gross yearly income of at least €42,000 for the main applicant. The threshold has applied to all applications submitted from 1 April 2024 and remains unchanged; applicants who applied before that date retain the earlier €32,400 requirement at renewal.

How long can I stay in Malta on the Nomad Residence Permit?	The initial permit is issued for one year and may be renewed three times, for a maximum total stay of four years, at the discretion of the Residency Malta Agency, provided the eligibility criteria continue to be met.
Can my family join me on the Malta Nomad Residence Permit?	Yes. A spouse or partner, minor children, and unmarried adult children who are principally dependent (or adult children unable to cope independently due to a medical condition or disability) can be included. Dependants cannot be added mid-permit except newborns; otherwise they are added at renewal.
Do I pay tax in Malta as a digital nomad?	Under the published guidelines, income from your authorised remote work is not taxed in Malta for the first twelve months and is then taxed at a flat 10%, with relief where foreign tax has been paid on the same income. Other income is taxed under Malta's ordinary rules.
Can I work for a Maltese company on the Nomad Residence Permit?	No. The permit covers remote work for employers or clients outside Malta only. It does not permit employment with Maltese companies, services to clients established in Malta, or a fixed place of business in Malta.
Does the Nomad Residence Permit lead to permanent residence or citizenship?	No. It is a temporary residence permit and does not lead to long-term residence, permanent residence or citizenship. The Malta Permanent Residence Programme is the route for those seeking permanent status.

What happens if my Nomad Residence Permit application is refused?

The Agency's decision is discretionary and final, and there is no appeal. A fresh application may be submitted twelve months from the date of the rejection letter.

RELATED GUIDES

Malta Individual Tax Programme (LN 195 of 2026)

Malta Permanent Residence Programme

Why work with Attard Baldacchino

A representative is optional for this permit, which is exactly why the choice of one matters: applicants who engage support do so to remove risk, not to satisfy a rule. Attard Baldacchino brings the application, the accommodation and the follow-through together under one accountable adviser: a warranted Maltese Advocate who is also a Residency Malta Agency Licensed Agent and the holder of a Maltese Real Estate Agency Licence. The team prepares every form and declaration, manages the file through the Agency's checks, assists with qualifying accommodation and its registration, and stays with the client through the permit's validity, checking in well ahead of the renewal deadline to assess the options, including, where the circumstances have changed, a move to a longer-term route.

To discuss your eligibility and the right approach for your circumstances, message the firm on WhatsApp, book a consultation with Dr Russell Attard Baldacchino, or email your query.

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This guide is provided for general information only. It reflects the published official guidance in force as at July 2026 and does not constitute legal advice, nor does it create a lawyer-client relationship. Requirements, figures and official practice change, and individual circumstances vary; specific matters should be referred for tailored professional advice. Dr Russell Attard Baldacchino is an Advocate warranted to practise in Malta and a Licensed Agent of the Residency Malta Agency (RES-BALD).

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bear on your own position.

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