



ATTARD BALDACCHINO

Malta Permanent Residence Programme (MPRP): A Legal and Practical Guide for 2026

Reviewed on 27 September 2026 against the Malta Permanent Residence Programme Regulations (S.L. 217.26) as amended by Legal Notice 146 of 2025

Attard Baldacchino

Advocate warrant 2176 · Residency Malta Agency RES-BALD · Real Estate Agency Licence EA-00174-24 · Authorised Registered Mandatary ARM04271

On this page

1. What is the Malta Permanent Residence Programme?	4
2. Who is eligible for the MPRP?	5
3. What are the MPRP requirements?	5
4. How much does the MPRP cost?	6
5. Can I include my family in an MPRP application?	7
6. What are the physical presence and property obligations?	7
7. What type of property qualifies?	8
8. How long does the MPRP take, and how does the process work?	8
9. Can MPRP beneficiaries work in Malta?	9
10. Can MPRP beneficiaries start a business in Malta?	10
11. Does the MPRP grant any rights outside Malta?	10
12. Do MPRP applicants have visa-free access during the application, and how do the EU's EES and ETIAS apply?	10
13. Does the MPRP provide tax benefits?	11
14. Does the MPRP lead to Maltese citizenship?	11
15. Is the MPRP affected by the European Court of Justice ruling on Malta's citizenship scheme?	12
16. Education and healthcare in Malta	13
17. Frequently asked questions	13
Why work with Attard Baldacchino	15

The Malta Permanent Residence Programme (MPRP) grants eligible third-country nationals (those who are not EU, EEA or Swiss nationals) and their families the right to reside permanently in Malta on the basis of investment in property and government contributions. This guide sets out, in plain terms, who qualifies, what it costs, how long it takes, and what the programme does and does not grant, drawn directly from the governing Regulations and the latest amendments.

As a Licensed Agent of the Residency Malta Agency (licence RES-BALD), Dr Russell Attard Baldacchino and his team prepare and submit MPRP applications directly to the RMA. 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 Malta Permanent Residence Programme Regulations (S.L. 217.26) as amended by Legal Notice 146 of 2025, together with official guidance published by the Residency Malta Agency (RMA). Where the legislation and any summary conflict, the legislation prevails.

MPRP at a glance: key facts and figures

Governing law	S.L. 217.26, as amended by Legal Notice 146 of 2025
Regulator	Residency Malta Agency (RMA)
Who qualifies	Third-country nationals (not EU, EEA or Swiss); fit and proper
Capital requirement	€500,000 (incl. €150,000 financial assets) or €650,000 (incl. €75,000 financial assets)
Qualifying property	Purchase from €375,000, or rent from €14,000 per year (held 5 years)
Government administrative fee	€60,000 (€15,000 on submission, €45,000 after approval in principle)
Government contribution	€37,000 (same for purchase or rental)
Charitable donation	€2,000 to a registered NGO
Per adult dependant	€7,500 (excl. spouse and under-18 children)
Health insurance	Minimum €100,000 cover, Malta and Europe
Residence-card fee	€500 per person (five-year card)
Physical presence	No minimum stay requirement, though attendance in Malta is required for biometrics
Family included	Up to four generations on one application
Dependent children	Over 18 but under 29 at the time of application (unmarried, principally dependent); no age limit where certified as disabled
Indicative timeline	Temporary Residence within ~2 months (assuming Schengen visa access); due diligence and application compilation ~2 to 3 months; approval in principle ~4 to 6 months; final approval, Certificate of Maltese Residence and residence cards ~1 to 3 months thereafter
Status conferred	Malta permanent residence (Certificate of Maltese Residence does not expire); not citizenship

How to apply	Only through an RMA Licensed Agent; Dr Russell Attard Baldacchino holds RMA licence RES-BALD
Travel	Visa-free within the Schengen Area, 90 days in any 180

Figures under S.L. 217.26 as amended by LN 146 of 2025. See the sections below for detail and sources.

What is the Malta Permanent Residence Programme?

1.

The MPRP is Malta's residence-by-investment programme, granting successful applicants a permanent Certificate of Maltese Residence in return for a qualifying property, a government contribution, and a charitable donation. Its origins trace to 2015, when Malta introduced the Malta Residence and Visa Programme (S.L. 217.18); this was replaced by the Malta Permanent Residence Programme in 2021, now governed by S.L. 217.26 and significantly amended by Legal Notice 146 of 2025. It entitles the beneficiary and their dependants to settle, stay and reside indefinitely in Malta, with visa-free travel across the Schengen Area.

A note on terminology, since the question arises often: the MPRP is widely referred to internationally as the "Malta Golden Visa". The term is a colloquial shorthand rather than a legal one, and it can mislead, because the MPRP is neither a visa nor a route to nationality. It confers permanent residence under S.L. 217.26, not a Maltese passport or citizenship, and it is distinct from any citizenship-by-investment route. The label is noted here only to connect the common search term to what the programme actually is.

Among Malta's residence routes for third-country nationals, the MPRP holds a distinct position: it is the only route conferring permanent status from the point of final approval. Most other routes are temporary in nature, tied to a purpose or status and subject to periodic renewal, such as the Malta Nomad Residence Permit, Malta's route for remote workers. The MPRP status, by contrast, is permanent from grant and is not lost through absence from Malta. The programme's conditions, including the qualifying property requirement, apply during an initial five-year compliance period, after which the Certificate of Maltese Residence and the rights under it persist.

The Malta Permanent Residence Programme Regulations grant beneficiaries permanent residence rights in Malta, and do not themselves lead to Maltese citizenship, which is instead governed separately by the law on citizenship by registration or naturalisation. The MPRP confers no automatic right to work. The 2025 amendments also introduced an immediate Temporary Residence option, allowing applicants to reside in Malta while their permanent application is processed.

Who is eligible for the MPRP?

2.

In brief: the MPRP is open to third-country nationals (not EU, EEA or Swiss) who are fit and proper, not from a sanctioned country, and who hold capital of at least €500,000 (with €150,000 in financial assets) or €650,000 (with €75,000 in financial assets).

The MPRP is open to third-country nationals (non-EU, non-EEA and non-Swiss) who hold the required capital, are fit and proper, and are not from a sanctioned country. Specifically, an applicant must:

- be a third-country national, not an EU, EEA or Swiss national;
- not be a national of, or have close ties to, a country that is subject to sanctions or otherwise designated as ineligible by the Residency Malta Agency from time to time;
- not benefit under other pertinent Maltese regulations or schemes;
- have stable and regular financial resources sufficient to maintain themselves and their dependants without recourse to Malta's social assistance system;
- hold capital assets of at least €500,000 (of which at least €150,000 in financial assets), or at least €650,000 (of which at least €75,000 in financial assets);
- be fit and proper, with a clean criminal record, posing no threat to national security, public policy, public health or the public interest.

The capital requirement applies to the main applicant only and does not increase with the number of dependants. It must be maintained for the first five years after the Certificate is issued.

What are the MPRP requirements?

3.

In brief: submit through a Residency Malta Agency Licensed Agent, pay a €60,000 administrative fee and a €37,000 government contribution, hold a qualifying property (purchase from €375,000 or rent from €14,000 a year), make a €2,000 charitable donation, and hold qualifying health insurance.

An MPRP application must be submitted through an RMA Licensed Agent and satisfy four combined requirements: the administrative fee, the property requirement, the government contribution, and a charitable donation, alongside valid health insurance and a travel document. In summary:

- **Licensed Agent:** the application must be submitted through an RMA Licensed Agent, such as Dr Russell Attard Baldacchino (RES-BALD).
- **Administrative fee:** €60,000, of which €15,000 is payable within one month of submission and the remaining €45,000 within two months of the Letter of Approval in Principle. Applicants who take up the Temporary Residence option (below) settle the €15,000 earlier, to secure the Temporary Residence biometrics appointment before the permanent application is submitted.

- **Property:** either purchase a qualifying property for at least €375,000, or rent one for at least €14,000 per year. The qualifying property must be held for a minimum of five years; beyond that period the specific value and rent thresholds fall away, but a title of ownership or lease over a residential property in Malta must be maintained to keep the residence permit valid. The Certificate of Maltese Residence itself is permanent and does not expire.
- **Government contribution:** €37,000, the same whether purchasing or renting.
- **Dependants:** an additional €7,500 for each dependant other than the spouse and children under 18.
- **Donation:** at least €2,000 to a Maltese philanthropic, cultural, scientific, artistic, sporting or animal-welfare NGO registered with the Commissioner for Voluntary Organisations, or to another body approved by the RMA, such as the Research, Innovation and Development Trust (RIDT).
- **Health insurance:** cover for all applicants across Malta and Europe, for a minimum of €100,000 (for applications from 1 August 2024).
- A valid travel document.

How much does the MPRP cost?

4.

In brief: the government administrative fee (€60,000), contribution (€37,000) and donation (€2,000) are the same whichever property route is chosen; the difference is the property itself, purchased from €375,000 or rented from €14,000 a year, plus €7,500 for each adult dependant.

The core government costs are the same on both routes except for the property outlay itself. The figures under Legal Notice 146 of 2025 are:

Cost component	Property purchase	Property rental
Qualifying property	from €375,000 (held 5 years)	from €14,000 per year
Government administrative fee	€60,000	€60,000
Government contribution	€37,000	€37,000
Charitable donation	€2,000	€2,000
Per dependant (excl. spouse and under-18 children)	€7,500	€7,500

Residence-card processing fees apply separately: €500 per person for the five-year card, payable through the Residency Malta Agency. Figures based on S.L. 217.26 as amended by LN 146 of 2025.

A worked illustration. To show how the individual components combine, the following works through the figures for a single main applicant across the initial five-year period; it is an arithmetic illustration of the published amounts, not a quotation or an offer. On the **rental route**, the components are the €60,000 administrative fee, the €37,000 government contribution, the €2,000 donation, rent of €70,000 (five years at €14,000), and the €500 residence-card fee, which sum to approximately €169,500

of expenditure. On the **purchase route**, the same €60,000, €37,000, €2,000 and €500 combine with a qualifying property from €375,000; here the €375,000 is not expenditure but a retained asset in immovable property, which may be sold after the five-year holding period, so while the figures sum to approximately €474,500, the portion that is not a recoverable asset is in the region of €99,500. Each adult dependant other than the spouse adds €7,500. The illustration excludes health insurance, notarial and property-acquisition costs, any AIP permit fee, and professional fees, all of which depend on the individual file. Actual amounts turn on individual circumstances and should be confirmed for the specific case. Readers weighing the figures for their own situation can discuss their position with Dr Russell Attard Baldacchino.

Can I include my family in an MPRP application? 5.

In brief: yes, a single application can include up to four generations, the main applicant, spouse or partner, children, and dependent parents and grandparents, with €7,500 payable for each dependant other than the spouse and under-18 children.

Yes. A single MPRP application can span up to four generations: the main applicant, their spouse or equivalent partner, children, and dependent parents and grandparents. Eligible dependants are:

- a spouse, or a partner in a relationship of similar status to marriage;
- children under 18, including adopted children;
- children over 18 but who have not yet attained 29 years of age at the time of application, who are unmarried and principally dependent on the main applicant;
- parents and grandparents who are principally dependent on the main applicant;
- adult children of any age certified by a recognised medical professional or authority as having a disability under the Equal Opportunities (Persons with Disability) Act, to whom the age limit does not apply.

There is no age threshold for parents or grandparents. An additional €7,500 applies for each dependant other than the spouse and under-18 children. An adult dependant is "principally dependent" only where they cannot maintain a basic, independent, self-sufficient life without the main applicant's support; those with substantial wealth, income, or business interests would not qualify as dependants, even with the applicant's support.

What are the physical presence and property obligations? 6.

The MPRP imposes no minimum physical-presence requirement, but the qualifying property must be held for five years. During the first five years, a beneficiary may replace one qualifying property with another provided the

conditions are continuously met and there is no gap.

Under the 2025 amendments, beneficiaries who apply after the changes may switch between owned and rented qualifying property. After five years, the qualifying value and rent thresholds no longer apply; the beneficiary need only maintain a title of ownership or lease over a residential property in Malta, together with valid health insurance, to keep the residence permit current. The Certificate of Maltese Residence itself remains permanent and does not expire.

What type of property qualifies?

7.

A qualifying property must be a residential property in Malta or Gozo that is normal for a comparable Maltese family, either rented for at least €14,000 per year or purchased for at least €375,000. For applications from 1 January 2025, the previous distinction between the South of Malta, Gozo and the rest of Malta no longer applies.

Where the property is purchased, a third-country buyer will ordinarily require an Acquisition of Immovable Property (AIP) permit under the Immovable Property (Acquisition by Non-Residents) Act (Chapter 246 of the Laws of Malta). A purchased property may also be supported by an independent architect's valuation where its value is established through works carried out after purchase.

A key exception applies to Special Designated Areas (SDAs), the zones listed in the First Schedule to that Act, where immovable property may be acquired by any person, wherever resident, without an AIP permit and without the usual restrictions on non-residents. The designated areas, as amended to 2026, include Fort Chambray (Gozo), Portomaso and its extensions (St Julian's), the Cottonera Development, Manoel Island and Tigné Point (Gzira and Sliema), Tas-Sellum Residence (Mellieha), Madliena Village, SmartCity, Fort Cambridge (Tigné), Ta' Monita Residence (Marsascala), the Pender Place and Mercury House site and its extensions (St Julian's), Kempinski Residences (San Lawrenz, Gozo), Metropolis Plaza (Gzira), Vista Point (Marsalforn, Gozo), Quad Business Towers (Mrieħel), Southridge (Mellieha), Mistra Heights, Verdala Terraces, Targa Square, The ORA Residences, Scirocco Heights, Trident Park (Mrieħel) and Eden Place (St Julian's). As the Schedule is amended from time to time, the current designation of a specific development should be confirmed before purchase.

How long does the MPRP take, and how does the process work?

8.

In brief: the agent submits the application, the RMA conducts due diligence and issues a Letter of Approval in Principle, and the applicant then completes the contribution, property, donation and insurance, followed by biometrics in Malta and issuance of the residence card. Timelines vary with the completeness of the file and the due-diligence

review; in practice, a complete and well-prepared application commonly reaches a Letter of Approval in Principle within four to six months of submission. Where an applicant needs to be resident sooner, the Temporary Residence option can, absent any entry-visa requirement, be secured within a couple of months, allowing the applicant to reside in Malta while the permanent application runs its course.

The MPRP runs through Licensed-Agent submission, due-diligence review, a Letter of Approval in Principle, fulfilment of the financial and property requirements, and issuance of the residence certificate and card. In outline:

1. The Agent submits the complete application (as of July 2026, through the Agents' Portal), and the applicant settles the €15,000 initial fee within one month, unless it has already been paid at the Temporary Residence stage.
2. The RMA conducts due-diligence checks on the applicant and dependants.
3. If successful, the Board of Approvals issues a Letter of Approval in Principle.
4. Within two months of that Letter, the applicant settles the remaining €45,000 of the administrative fee. Within eight months of the Letter, the applicant settles the contribution, secures the qualifying property, makes the donation, and puts health insurance in place. Where the applicant has already taken up Temporary Residence against a qualifying residential property, these final proofs are often in place sooner, which can expedite this stage.
5. On acceptance of all documentation, the residence certificate is issued (typically within a couple of weeks, though final-proofs review can take longer where points arise on the property or other documents).
6. Biometric data is captured in Malta, and the residence cards are then printed. Biometrics may be taken at various points depending on the route: at the Temporary Residence stage, at any point between the permanent application and final approval, or after final approval. A residence-card processing fee of €500 per person (for the five-year card) applies, payable through the Residency Malta Agency; cards are collected in Malta once printed.

The Certificate of Maltese Residence does not expire while the programme obligations are met; the residence card is valid for five years and renewable.

Can MPRP beneficiaries work in Malta?

9.

The MPRP does not itself grant the right to work. Most third-country nationals who wish to live and work in Malta obtain a Single Permit, the combined residence-and-work authorisation under the EU Single Permit framework, transposed into Maltese law by S.L. 217.17. An MPRP

beneficiary already holds permanent residence, so the residence element of that combined permit is not the relevant question for them; the question is the authorisation to work.

Any right to work in Malta requires the appropriate employment authorisation, granted through the competent authorities and subject to the applicable labour-market and eligibility considerations. It is not automatic. Because the precise route and requirements depend on individual circumstances and current administrative practice, prospective applicants should obtain tailored advice on the employment position before relying on it.

Can MPRP beneficiaries start a business in Malta? 10.

Yes. A beneficiary or their spouse may apply to establish a business in Malta through the competent authorities, subject to the prevailing legislation. As with employment, this is a separate application from the MPRP itself, and the appropriate structure depends on the nature of the activity.

Does the MPRP grant any rights outside Malta? 11.

The rights conferred by the MPRP extend to Malta only. It grants no right to work or reside in any other EU or Schengen state; each has its own residence and employment routes, which apply in the ordinary way. What the MPRP residence card does provide, for those who do not already enjoy it, is visa-free travel across the Schengen Area for up to 90 days in any 180-day period. Beneficiaries should carry a valid travel document and their residence card when travelling.

Do MPRP applicants have visa-free access during the application, and how do the EU's EES and ETIAS apply? 12.

Visa-free access is a benefit of the residence card once it is issued, not of the application. An applicant who does not already enjoy Schengen visa-free access will need a valid Schengen visa to enter Malta until a residence permit is issued, whether under the Temporary Residence option or on final permanent approval. Physical presence in Malta is in any event required for the collection of biometric data, so entry must be arranged accordingly, and the entry-visa process is not always straightforward. This should be planned for at the outset rather than assumed.

Once a residence permit is held, the position changes. The EU's Entry/Exit System (EES), established by Regulation (EU) 2017/2226, which digitally records the entries and exits of non-EU nationals making short stays in the Schengen Area, became fully operational in April 2026, and the European Travel Information and Authorisation System (ETIAS), established by

Regulation (EU) 2018/1240, is expected to follow, though its start date has not been confirmed. Both are directed at short-stay visitors rather than residents. A holder of a valid residence permit issued by a Schengen state, which includes the Maltese e-Residence card held by MPRP beneficiaries, falls outside the scope of ETIAS and is not registered by the EES as a short-stay visitor.

At an external Schengen border	Short-stay visitor	MPRP residence cardholder
ETIAS authorisation (once live)	Required	Exempt
EES short-stay registration	Applies	Outside scope (present card)
Time allowed in Malta	90 days in any 180	Unlimited right to reside

One practical point matters at the border. An MPRP resident who is also a national of a visa-exempt country, such as the United States, the United Kingdom, Canada or Australia, should always present the Maltese residence card together with the passport when crossing an external Schengen border. Presenting the passport alone risks being processed as a 90-day short-stay visitor rather than under the residence exemption. As with all cross-border matters, the position should be confirmed against the rules in force at the time of travel.

Does the MPRP provide tax benefits?

13.

No. The MPRP confers no special tax status. Ordinary Maltese tax rules apply: broadly, a non-domiciled individual who is resident in Malta is taxed on Maltese-source income and gains, and on foreign income remitted to Malta, but not on unremitted foreign income. Individual positions vary, and professional tax advice should be sought.

Does the MPRP lead to Maltese citizenship?

14.

The MPRP grants residence, not citizenship, and does not lead to citizenship as a matter of course. Maltese citizenship is governed by the Maltese Citizenship Act (Chapter 188 of the Laws of Malta) and the Constitution, and is acquired in several ways: by birth, by descent, by registration (which covers, among others, the spouses of Maltese citizens and certain former citizens), and by naturalisation, ordinarily on the basis of long lawful residence. Long lawful residence is the ordinary starting point for naturalisation, but residence alone does not create an entitlement: any grant is discretionary, assessed against the conditions in the Act, and rests with the competent authority.

Naturalisation on the basis of merit, under Article 10(9) of the Act, is one basis among these, for persons who have rendered exceptional services to Malta or to humanity, made exceptional contributions, or whose naturalisation is of exceptional interest to the Republic. The merit basis was first introduced in Maltese law in 2017, and following the 2025

reforms (Act No. XXI of 2025 and Legal Notice 159 of 2025) the relevant regulations are now titled the Granting of Citizenship by Naturalisation on the Basis of Merit Regulations. It predates and is distinct from the former investment-based framework; it is neither a survivor nor a replacement of it. The Community Malta Agency, which administers all citizenship matters, has stated that citizenship by merit is not a programme, scheme, or pathway, but a discretionary statutory basis assessed case by case. Applications under the Citizenship Act are made to the Community Malta Agency, which conducts due diligence on every application.

For the great majority of those seeking to live in Malta, the realistic starting point is therefore residence, not citizenship. Citizenship, where it arises at all, follows from lawful residence together with the further elements the Act requires, assessed on the facts of the individual case if and when that time comes.

Is the MPRP affected by the European Court of Justice ruling on Malta's citizenship scheme? 15.

In brief: No. The Court of Justice of the European Union ruling of 29 April 2025 in Case C-181/23, *Commission v Malta*, concerned Malta's former citizenship-by-investment regulations, not the MPRP. The MPRP is a residence programme under S.L. 217.26; it grants residence rather than nationality, and was neither the subject of those proceedings nor affected by the judgment.

On 29 April 2025 the Grand Chamber of the Court of Justice of the European Union held, in Case C-181/23 (*Commission v Malta*), that Malta's citizenship-by-investment regulations were incompatible with EU law. The Court found that granting nationality in exchange for predetermined payments, absent a genuine link between the applicant and the Member State, breached Article 20 of the Treaty on the Functioning of the European Union (Union citizenship) and Article 4(3) of the Treaty on European Union (sincere cooperation). That judgment addressed the acquisition of *citizenship*, which carries Union citizenship and the rights derived from it. The Court also confirmed that Member States retain competence over nationality, provided it is exercised consistently with EU law, and the Government of Malta has stated that citizenship decisions already taken remain valid.

The MPRP is a different instrument. It grants a Certificate of Maltese Residence under S.L. 217.26; it does not grant Maltese nationality, a Maltese passport, or Union citizenship, and it was not the subject of the proceedings in Case C-181/23. Residence programmes of this kind fall outside the reasoning of the ruling, which turned on the conferral of nationality rather than the right to reside. The MPRP continues to operate under its own Regulations, unaffected by the judgment.

Education and healthcare in Malta

16.

Under the MPRP a minor is not automatically entitled to free state education; however, where the main applicant or spouse holds a Maltese work permit, their children may apply for a fees exemption under the single work permit legislation (S.L. 217.17) and the Education Act. On healthcare, each beneficiary must hold insurance covering all risks across Malta and Europe for a minimum of €100,000 per year (for applications from 1 August 2024). Malta's education and healthcare systems both operate in English, which is widely used alongside Maltese.

Frequently asked questions

17.

Is the MPRP the same as Maltese citizenship?	No. The MPRP grants permanent residence. Maltese citizenship is governed separately by the Maltese Citizenship Act and is acquired by birth, descent, registration or naturalisation, the last ordinarily on the basis of long lawful residence. Any grant is discretionary and assessed case by case; residence is the starting point, not a guarantee.
Is the Malta Permanent Residence Programme the same as the Malta Golden Visa?	"Malta Golden Visa" is a common informal name for the MPRP, not a legal term. The programme grants permanent residence under S.L. 217.26, not Maltese citizenship or a passport, and it is separate from any citizenship-by-investment route.
Is the MPRP affected by the European Court of Justice ruling on Malta's citizenship scheme?	No. The Court of Justice ruling of 29 April 2025 in Case C-181/23, Commission v Malta, concerned Malta's former citizenship-by-investment regulations. The MPRP is a residence programme under S.L. 217.26; it grants residence rather than nationality and was not the subject of that judgment.
Do I need to live in Malta to keep MPRP status?	There is no minimum physical-presence requirement. You must hold the qualifying property for five years, and thereafter maintain a title of ownership or lease over a residential property in Malta, together with health insurance, to renew the residence card. The Certificate of Maltese Residence itself is permanent.
Can I include my parents and grandparents?	Yes, where they are principally dependent on you, at €7,500 per dependant. There is no age limit.

Is there an age limit for including adult children?	Yes. An adult child qualifies as a dependant where, at the time of application, they are over 18 but have not yet attained 29 years of age, are unmarried, and are principally dependent on the main applicant. The age limit does not apply to an adult child certified by a recognised medical professional or authority as having a disability under the Equal Opportunities (Persons with Disability) Act.
Can I sell the qualifying property after five years?	After five years you need not retain the original qualifying property, but you must keep a title of ownership or lease over a residential property in Malta, together with valid health insurance, to maintain the residence permit. The Certificate of Maltese Residence itself does not expire.
Can I travel freely in Europe with MPRP status?	The residence card allows visa-free travel across the Schengen Area for up to 90 days in any 180-day period. Always carry a valid travel document and the residence card.
Are cryptocurrencies accepted as financial assets?	No. The required financial assets must be liquid assets such as stocks, bonds, listed shares, funds and bank deposits.

Is there a faster way to move while my application is processed?

The 2025 amendments introduced a one-year Temporary Residence Permit, allowing you to reside in Malta while your permanent application is compiled, with the full application submitted within six months. Taking this route brings the timing of some steps forward: the €15,000 administrative fee is settled to secure the Temporary Residence biometrics appointment, and a qualifying lease and health insurance are typically put in place at that earlier stage, provided the lease is itself a qualifying one.

RELATED GUIDES

Malta Individual Tax Programme (LN 195 of 2026)

Malta Nomad Residence Permit

Malta's Special Tax Status Programmes

Compared: GRP, TRP, MRP, UNPP and the ITP

Why work with Attard Baldacchino

The MPRP sits at the intersection of immigration law, residence procedure and Maltese property, and Attard Baldacchino brings all three together under one accountable adviser: a warranted Maltese Advocate who is also an RMA Licensed Agent and the holder of a Maltese Real Estate Agency Licence. In Malta, an Advocate is a lawyer admitted to practise law; readers in the United States and elsewhere would recognise the role as that of an attorney handling both the immigration and the real estate sides of a relocation. The firm works directly with each applicant across the full relocation, from the application itself through property, schooling and settling in.

What the MPRP offers is genuine residence and earned permanence, and the work that matters most is the evidential record behind an application, source of wealth above all. A well-prepared application is built to withstand Malta's rigorous, multi-tier due diligence, because careful preparation at first instance is a matter of substance, not presentation.

To discuss your eligibility and the right approach for your circumstances, book a consultation with Dr Russell Attard Baldacchino.

Dr Russell Attard Baldacchino: Advocate registered on the Malta Register of Legal Professionals; Residency Malta Agency Licensed Agent RES-BALD; Malta Real Estate Agency Licence EA-00174-24; Malta Tax &

Customs Administration ARM04271. Attard Baldacchino, 6 Susan Court, Triq il-Prinjolata, Ta' Xbiex XBX 1130, Malta.

This guide is provided for general information only. It reflects the law and published 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).

© 2026 Dr Russell Attard Baldacchino. Attard Baldacchino is a registered trade mark, EUIPO 018891262. All rights reserved.



Dr Russell Attard Baldacchino

Malta Advocate and Licensed Agent

6 Susan Court, Triq il-Prinjolata
Ta' Xbiex, XBX 1130, Malta

admin@ab.eu
+356 7928 4155
www.attardbaldacchino.com

[Book a consultation](#)

Arrange a consultation with the author of this guide, should it
bear on your own position.

SCHEDULE A MEETING

Or write to admin@ab.eu · +356 7928 4155

Speak to us on WhatsApp