

Programme	Maltese Citizenship Individual Investor Programme	Permanent Residency & Visa Programme	Global Residency Scheme	(1) Shareholder / Ultimate Beneficial Owner, OR (2) Leading Project, OR (3) Highly Skilled Innovator, OR (4) Sole Representative	EU Retirement Programme	Highly Qualified Persons
Eligibility	TCN Third Country National (non-EU/EEA/Swiss)	TCN Third Country National (non-EU/EEA/Swiss)	TCN Third Country National (non-EU/EEA/Swiss)	TCN Third Country National (non-EU/EEA/Swiss)	EU/EEA/Swiss	All Nationals. Have eligible employment with company licensed by Lotteries & Gaming, Aviation, or Financial Services Authority
Citizenship?	Yes	No	No (but status can be inherited)	No	No	No
Residency?	Yes	Yes	Yes	Yes	Yes	Yes
Family Members & Employees	Spouse  Children (& adopted) under 18 years  Unmarried children under 26 years  Parents & Grandparents over 55 years	Spouse  Child (& adopted) under 18 years  Unmarried child 18-26 years  Parents & Grandparents	Spouse  Dependents under 25 years  Financially dependent parents & grandparents & non-family members & dependent relatives who are bona fide members of household  Domestic employees	Yes, under ordinary EU family reunification rules	Spouse Dependants	N/A

Programme	Maltese Citizenship Individual Investor Programme	Permanent Residency & Visa Programme	Global Residency Scheme	(1) Shareholder / Ultimate Beneficial Owner, OR (2) Leading Project, OR (3) Highly Skilled Innovator, OR (4) Sole Representative	EU Retirement Programme	Highly Qualified Persons
<b>Income requirements</b>	Self sufficiency	€100,000 yearly income, or €500,000 assets  Attested by affidavit	Self sufficiency May apply for work permit under ordinary labour laws	Self sufficiency	Receive entire pension in Malta, 75% of yearly Malta chargeable income	€83,000 yearly minimum income - adjusted each year
<b>Financial Commitments</b>	Main applicant €650,000  Spouses €25,000  Children under 18 years €25,000  Children over 18 to 26 years €50,000  Dependant parents over 55 years €50,000  <b>Investment</b> -returnable after 5 years Maltese Government Bonds €150,000  <b>Due Diligence Fees</b> Main applicant €7,500 Spouse €5,000	€5,500 on application, non-refundable deducted from €30,000)  €30,000 One-time payment that covers all members of the family  <b>Investment</b> -returnable after 5 years Maltese Government Bonds €250,000	€15,000 minimum tax payment  Foreign income not brought into Malta is not taxed in Malta	Fulfill one of the following:  1A. Paid up share capital of €500,000 (minimum) - no withdrawal, or reduction in first 2 years; or  1B. Company capital of €500,000, i.e fixed assets - immovable property, plant & machinery. Rental contracts do not qualify;  2. Leading project approved by Malta Enterprise & the Employment & Training Corporation. Applications with firm commitment to engage EEA/Swiss/Maltese nationals will be favoured;  3. Highly skilled innovator, committed to recruiting at least 3 EU/ EEA nationals within 18 months;  4. Sole representative of overseas company (sound reputation & established for 3 years abroad) to open a Malta branch	€2,500 payable on application	None

Programme	Maltese Citizenship Individual Investor Programme	Permanent Residency & Visa Programme	Global Residency Scheme	(1) Shareholder / Ultimate Beneficial Owner, OR (2) Leading Project, OR (3) Highly Skilled Innovator, OR (4) Sole Representative	EU Retirement Programme	Highly Qualified Persons
	Children 13 to 18 €3,000  Unmarried children 18 to 27 €5,000  Parents & grandparents aged over 55 years €5,000  Passport Fees Each applicant €500  Bank Charges Per application €200  Part-Contribution Non-Refundable Deposit €10,00* (deducted from €650,000)					
<b>Property</b>	Property purchase - €350,000  Or,  Rental - €16,000 per year  Property to be held for 5 years, not to be sublet	Property purchase <ul style="list-style-type: none"> <li>Malta €320,000</li> <li>Gozo/South of Malta €270,000</li> </ul> Or, Rental <ul style="list-style-type: none"> <li>Malta €12,000, or</li> <li>Gozo/South of Malta €10,000</li> </ul>	Property Purchase <ul style="list-style-type: none"> <li>Malta €275,000, or</li> <li>Gozo/South of Malta €220,000</li> </ul> Or, Rental <ul style="list-style-type: none"> <li>Malta €9,600, or</li> <li>Gozo/South of Malta €8,750 per year</li> </ul>	N/A	Property Purchase <ul style="list-style-type: none"> <li>Malta €275,000</li> <li>Gozo €250,000</li> </ul> Or,  Rental <ul style="list-style-type: none"> <li>Malta €9,600</li> <li>Gozo €8,750</li> </ul>	None

Programme	Maltese Citizenship Individual Investor Programme	Permanent Residency & Visa Programme	Global Residency Scheme	(1) Shareholder / Ultimate Beneficial Owner, OR (2) Leading Project, OR (3) Highly Skilled Innovator, OR (4) Sole Representative	EU Retirement Programme	Highly Qualified Persons
		Property to be held for 5 years, not to be sublet				
<b>Tax Treatment</b>	<p>No World-Wide Taxation</p> <p>Income arising in Malta or foreign income brought into Malta, subject to ordinary tax rules of Malta - progressive income tax bands</p> <p>Income not received in Malta is not taxed in Malta</p> <p>0% tax on foreign capital gains</p>	<p>No World-Wide Taxation</p> <p>Income arising in Malta or foreign income brought into Malta, subject to ordinary tax rules of Malta - progressive income tax bands</p> <p>Income not received in Malta is not taxed in Malta</p> <p>0% tax on foreign capital gains</p>	<p>No World-Wide Taxation</p> <p>15% income tax on income received in Malta.</p> <p>Minimum yearly tax payment of €15,000 - covers entire family</p> <p>0% tax on foreign capital gains</p> <p>Local income subject to tax at 35%</p>	<p>No World-Wide Taxation</p> <p>Subject to ordinary tax rules of Malta - progressive income tax bands.</p> <p>Income not received in Malta is not taxed in Malta</p> <p>0% tax on foreign capital gains</p>	<p>No World-Wide Taxation</p> <p>15% Malta income tax charged on income received in Malta</p> <p>Min tax of €7,500 &amp; €500 per dependent / special carer</p> <p>0% tax on foreign capital gains</p>	<p>No World-Wide Taxation</p> <p>15% maximum income rate for EU/EEA/Swiss 5 years, or TCN 4 years</p> <p>0% tax on foreign capital gains</p>
<b>Stay Requirements</b>	<p>Proof of residence in Malta for a period of 12 months preceding the day of issuance of the certificate of naturalisation.</p>	<p>Absence of 6 consecutive months or 10 months in 5-year period required</p> <p>Adherence to programme regulations reviewed every year for first 5</p>	<p>No stay requirements - but for tax certificate cannot stay more than 183 days in any other jurisdiction.</p> <p>Renewal every year</p>	<p>None</p>	<p>No Maltese nationals, nor domiciled in Malta or intend to establish domicile.</p> <p>Minimum 90 days per year averaged over 5 years.</p>	<p>No</p>

Programme	Maltese Citizenship Individual Investor Programme	Permanent Residency & Visa Programme	Global Residency Scheme	(1) Shareholder / Ultimate Beneficial Owner, OR (2) Leading Project, OR (3) Highly Skilled Innovator, OR (4) Sole Representative	EU Retirement Programme	Highly Qualified Persons
		years, every 5 years thereafter.				

For more information about residency or citizenship in Malta, please contact:

[Geraldine Noel](#)

MA(Oxford), LL.M (Fordham)  
Managing Partner  
Barrister – Registered in Malta

Email: gnoel@acumum.com

Skype: Acumum

Direct T: +356 2778 1700 Ext.: 101

Cell: +356 99695770



[About Acumum – Legal & Advisory](#) - is an award-winning boutique set of legal, tax & accounting firms - with an associated barristers chambers, located in the EU tax & fiscal efficient jurisdiction of Malta. Acumum's senior management of lawyers, accountants & tax advisers, provide expert, trusted & cost efficient, bespoke services to an international clientele: individuals, family offices, corporations, Governments & other service providers.

Believing in long term relationships, we provide holistic, sustainable & practical solutions to clients, whilst being committed to a superb level of client service. Acumum's operations are overseen by Geraldine Noel, an English barrister registered in Malta.

[Malta Citizenship](#), [Malta Residency](#), [Aviation](#), [Company Services](#), [Estate & Wealth Planning](#), [Financial Services](#), [I-Gaming](#), [Maritime](#) & [Yachts](#), [Intellectual Property](#), [Taxation](#)

Visit our Library for more information: <http://www.acumum.com/library/>

Licensed by the Maltese Government to manage all Citizenship & Residency Programmes | Regulated by the Malta Financial Services Authority - Trusts, Foundations, Fiduciary & Company Services | Individual advocates & barristers regulated by Chamber of Advocates (Malta) | Ministry of Justice (Malta)  
General Council of the Bar of England & Wales

E: [info@acumum.com](mailto:info@acumum.com) | [www.acumum.com](http://www.acumum.com) | Skype ID: [acumum](#) | T: Malta +356 2778 1700

Registered address: 260 Triq San Albert, Gzira, GZR 1150

Licensed by the Maltese Government to manage Malta Citizenship & Malta Residency programmes