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# The Malta Residence and Visa Programme

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## The MRVP

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The Malta Residence and Visa Programme ("MRVP") operates in terms of the Malta Residence and Visa Programme Regulations, 2015 as amended (Subsidiary Legislation 217.18, the "Regulations"). The MRVP enables individuals who are not EU, EEA or Swiss nationals to apply for and be issued with a certificate that entitles the beneficiaries (and his/her registered dependants) to a residence permit. The residence permit grants the beneficiaries the right to land, reside, settle and remain indefinitely in Malta.

## Commencement and timeline

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The Malta Residence and Visa Agency, also known as the Malta Residency Visa Agency (the "Agency"), is the Government of Malta entity officially responsible for the MRVP. It began to accept applications from May 23, 2016 onwards. The Agency targets the following time-frames for process completion:

- from submission of application to issuance of letter of acceptance: 30-40 days; and
- from letter of acceptance to issuance of residence certificate and residence card: 10-20 days.

However these vary depending on workload.

## How to apply

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An individual who would like to benefit from the MRVP must apply to the Agency through a registered approved agent or an accredited person and pay a non-refundable administrative fee of €5,500 (which forms part of the contribution of €30,000 referred to below). We would provide our services to you through Ganado Trustees & Fiduciaries Limited, which is a wholly owned affiliate of Ganado Advocates and has been approved and licensed by the Agency as an approved agent.

## Eligibility and requirements under MRVP

**4** For an applicant to qualify for the MRVP, prior to receiving the residence certificate, he/she must:

- (a) be at least 18 years of age;
- (b) provide an affidavit declaring that from the date of the application he has an annual income of not less than €100,000 arising outside of Malta, or have in his possession capital of not less than €500,000;
- (c) have stable and regular resources, which are enough to maintain him/herself and any of his/her dependants;
- (d) be in possession of valid travel documents;
- (e) be in possession of health insurance in respect of all risks across the whole of the Schengen area and states associated with the Schengen activities of the EU for the applicant and his dependants;
- (f) be in possession of a clean police conduct certificate from the competent authorities in one's birth place as well as in any country in which the applicant and his/her dependant/s have resided for longer than 6 months in the past 10 years;
- (g) provide a medical certification proving that the main applicant and all his/her dependants are in good health and will not be an unreasonable burden on the Maltese health system;
- (h) pay a non-refundable initial fee of €5,500 that is to be settled upon submission of the application and that is part of the contribution payable by the main applicant;
- (i) pay an additional €5,000 per dependant included in the application (excluding children of the main applicant and/or the spouse); and
- (j) meet all application requirements (as explained further below).

In order to apply, the applicant must not be a beneficiary under the Residents Scheme Regulations, the High Net Worth Individuals - EU/EEA/Swiss Nationals Rules, the Malta Retirement Programme Rules, the Residence Programme Rules, the Qualifying Employment in Innovation and Creativity (Personal Tax) Rules or the Highly Qualified Persons Rules.

## Dependants

**5** Dependants who may be included in the MRVP application of the main applicant are the following:

- (a) the spouse of the main applicant in a monogamous marriage or in another relationship having the same or a similar status to marriage;
- (b) a child, or adopted children of the main applicant or the spouse, under the age of 18;
- (c) children (whether adopted or otherwise) of the main applicant or of the spouse, who at the time of application, are not yet born or yet to be adopted;
- (d) a child, or adopted child, of the main applicant or of the spouse, who at the time of application is over the age of 18, unmarried, not economically active and is principally dependant on the main applicant;
- (e) the parent or grandparent of the main applicant or the spouse, who at the time of the application is not economically active and is principally dependant on the main applicant; and
- (f) an adult child of the main applicant or of the spouse who has been certified as having a disability.

## Approval

**6** Once a *letter of approval in principle* is issued, the applicant must meet the following criteria:

- (a) pay the remaining contribution fee, amounting to €24,500, plus €5,000 per additional adult applicant, if applicable;
- (b) pay card fees amounting to €27.50 per person per year;
- (c) acquire and hold a qualifying immovable property for a minimum of 5 years from the date of issuance of the residence certificate, either through the:
  - **Purchase of immovable property:** at a price of a minimum of €270,000 for properties situated in Gozo and the south of Malta, or a minimum of €320,000 for properties situated in the rest of Malta; or the
  - **Rental of immovable property:** at a price of a minimum of €10,000 per annum for properties situated in Gozo or the south of Malta, or a minimum of €12,000 per annum for properties situated in the rest of Malta;
- (d) obtain and hold a qualifying investment of not less than €250,000 for a minimum of 5 years from the date of issuance of the residence certificate, in a form determined from time to time by the Agency.

## Benefits of the residence certificate

**7** Once the above is completed, the residence certificate is issued together with the letter of final approval to the main applicant (the beneficiary), inviting him/her and his/her dependants to call at the MRVA offices for the capturing of biometric data.

Once the biometrics are captured and all residency forms collected, the Department of Citizenship and Expatriates Affairs will be responsible for the registration, approval and printing of the cards.

This will provide the beneficiary and his/her dependants with the right to reside, settle or stay in Malta indefinitely as well as the ability to freely move around the countries in the Schengen area. The residence certificate also provides them with the opportunity to live in a country, Malta, that has a moderate cost of living, accepts diversity and multiculturalism, and provides the beneficiary and any approved dependant of age, with the opportunity to apply for a work permit to be able to work in Malta, which has one of the lowest unemployment rates in Europe. It also provides the opportunity to live in a safe country which is both politically and economically stable and has a high standard of respect for civil rights, along with access to high level educational institutions and access to renowned English Schools and universities modelled on the British curriculum.

Malta is also renowned for its diversified economy, made up of various sectors ranging from all facets of financial services, to pharmaceuticals, gaming, manufacturing and today also blockchain and Distributed Ledger Technology, and boasts about having one of the largest GDP growth in the whole of Europe.

## Duration of certificate

**8** The certificate which is issued by the Agency for an indefinite period is monitored annually for the first five (5) years from issuance, and every five (5) years thereafter. The residence card is valid for five (5) years and is automatically renewed.

## Loss of benefits under the MRVP

- 9** A beneficiary ceases to benefit from the certificate issued under the MRVP if:
- (a) he becomes a Maltese, EU, EEA or Swiss national;
  - (b) he applies for or acquires the status of a long-term resident in terms of the relevant regulations;
  - (c) he does not satisfy the requirements under the MRVP at any time;
  - (d) he becomes ineligible under the MRVP at any time; or
  - (e) his stay is not in the public interest.

For further information:

Partner

**Dr Adrian Gabarretta**  
agabarretta@ganado.com

Partner

**Dr Anthony Cremona**  
acremona@ganado.com

Consultant

**Dr Adrian Camilleri**  
acamilleri@ganado.com

**ganado**  
*advocates*

171, Old Bakery Street, Valletta VLT 1455, Malta  
+356 2123 5406  
ganado.com

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