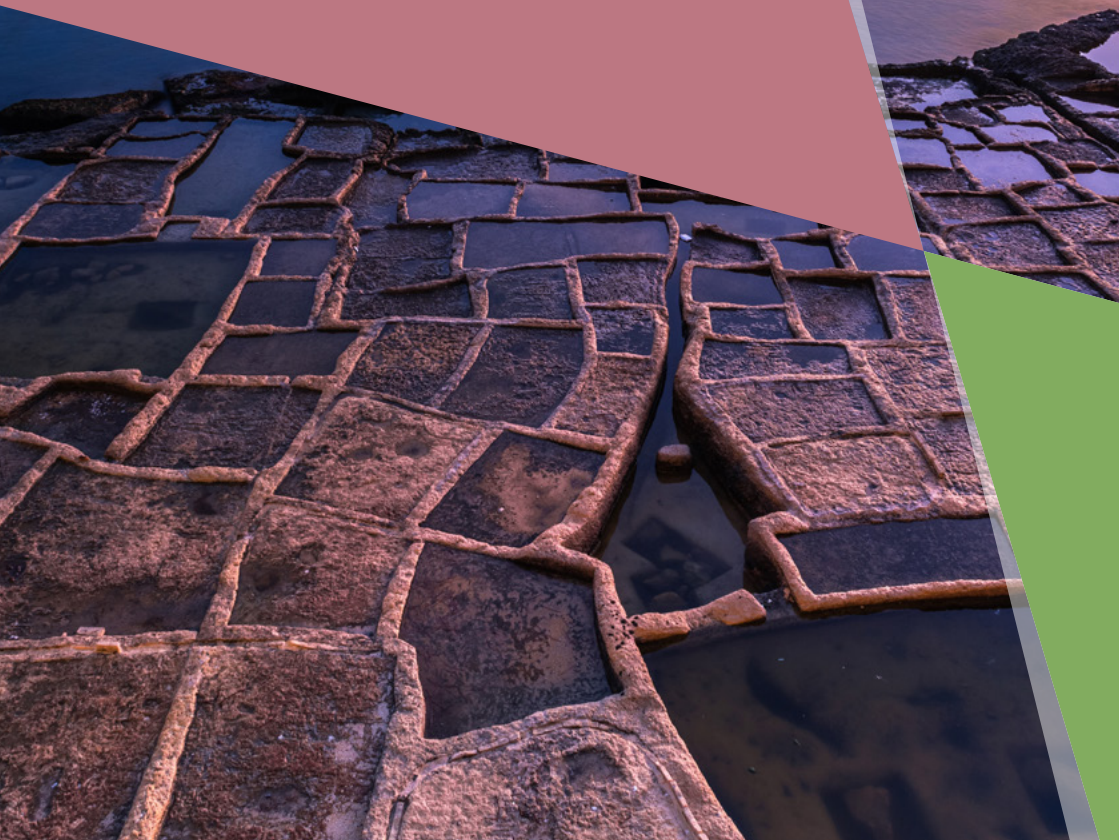




# The Malta Permanent Residence Programme (MPRP)



# Built Differently

To Make the Difference

With over half a century of dedicated experience, CLA Malta is committed to your financial success. Learn more about our services. We invest time in understanding your unique goals, ensuring personalised strategies to get you where you want to be.



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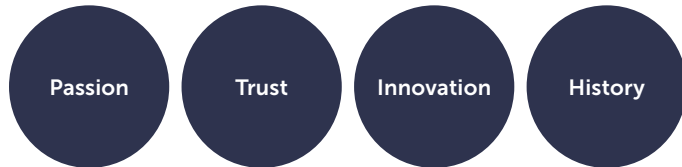
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# CLA Malta

**CLA Malta stands out from the rest. We are built differently and structured to provide innovative and client-first services in taxation, legal advisory, and corporate support to various industries.**

Our philosophy is rooted in creating a collaborative environment where our team and clients prosper, guided by our core values of flexibility, engagement, and dedication.

With half a century of expertise, CLA Malta is dedicated to providing top-tier service, ensuring efficiency, and driving businesses towards success.



We're passionate about staying adaptable and ensuring active participation from everyone to accomplish all goals.

Drawing from our extensive knowledge, we support local businesses' growth and assist international companies in establishing and succeeding in Malta.

At CLA Malta, building your success is not just our priority.  
**It's our passion.**

# CLA Global

**CLA Global Limited (CLA Global)** was founded by CliftonLarsonAllen LLP and S&W.

The organisation offers one of the largest financial outsourcing services and private client and wealth advisory platforms of any global accounting organisation. Moreover, it hosts a culture of diversity and inclusion that uses combined strengths as its greatest competitive advantage.

Professionals in its member firms support clients by speaking their language and serving as their eyes and ears from a business, regulatory, and tax perspective — so they can help them cross borders confidently and efficiently.



# Malta

Malta is an archipelago in the centre of the Mediterranean Sea. It is a nation dotted with historical sites related to a succession of rulers including the Romans, Moors, Knights of Saint John, French and British. It has numerous fortresses, megalithic temples and the Hypogeum dating to circa 4000 B.C.

Malta is the largest island and the cultural, commercial and administrative centre. The island offers plenty of specialist activities both at sea and on land varying from learning English or a new skill, to discovering its history or getting fit. And if this were not enough, Malta's two sister islands, Gozo and Comino, can be a pleasant change-of-scene or alternative destinations in themselves.

Malta is a republic island whose strong ties with the United Kingdom, having formed part of the British colony, is a Member of the Commonwealth of Nations. Malta has been a member of the European Union since 2004 and it later also joined the Eurozone in 2008.



## Currency

Euro



## Capital City

Valletta - UNESCO World Heritage Site & European Capital of Culture for 2018



## Language

Maltese and English



## Climate

Guaranteed 300 days of sunshine



## Accessibility

Direct flights to & from all major cities in Europe & beyond. Mediterranean cruise liners regularly include Valletta as one of the ports on their itinerary



# Malta - An Ideal Destination



Malta's economy is among the **strongest** in Europe with minimal unemployment levels (Moody's, S&P and Fitch) and a **low** company income tax system.



Malta has **NO** real-estate taxes, **NO** inheritance taxes and **NO** taxes on foreign income and gains.



Malta is the **2nd safest country** in the world (UN World Risk Report, 2019)



A **high level** educational system with **international recognition**.



Malta is part of the **EU, Schengen Area, Euro Zone** and **Commonwealth**.



**Top Quality medical services hub in Europe**



**Malta Housing prices up by 5.2% in Q3 of 2022 when compared with Q3 2021**



**Renowned for top Mediterranean cuisine and availability of high level restaurants**



**Possibility of chartering yachts and visiting countries in the Mediterranean**







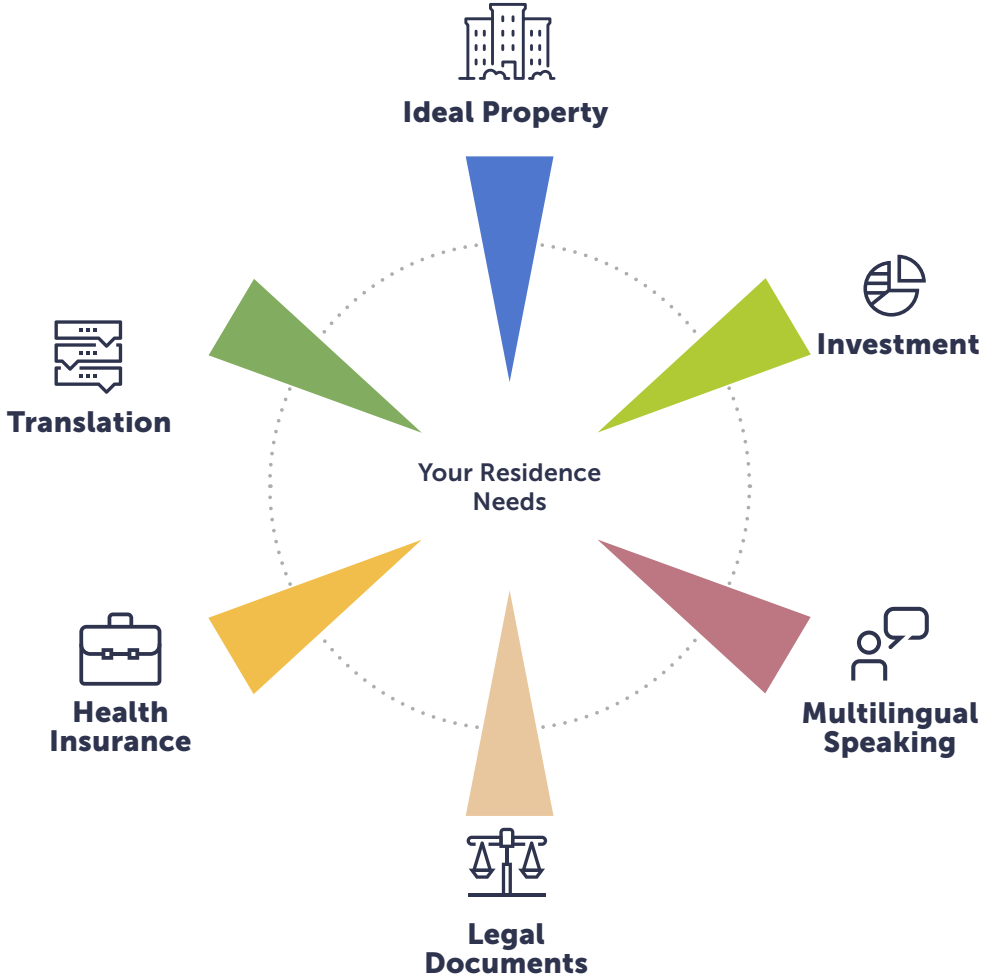
**300 days of sunshine;**  
bathing water amongst  
the **best in Europe**



# Obtaining Maltese Residence

## The main benefits

-  Visa free travelling to the 26 Schengen States for 90 out of 180 days when granted Maltese Permanent Residence
-  Inclusion of children and parents
-  Access of top quality healthcare and education
-  Certificates obtained are lifelong as long as Programme requirements are maintained.



# The Malta Permanent Residence Programme (MPRP)

## What is the programme?

The granting of a Maltese residence certificate and residence card.

## Applies to:

Third country nationals, excluding EU, EEA and Switzerland and nationals from sanctioned countries, which list is reviewed from time to time.

## Who is eligible?

Main applicant must be at least 18 years of age and:

- ▶ Be in receipt of stable and regular resources which are sufficient to maintain himself/herself and his/her dependants without recourse to the social assistance system of Malta
- ▶ Must have assets amounting to at least €500,000, out of which a minimum of €150,000 must be in the form of financial assets OR have assets amounting to at least €650,000, out of which a minimum of €75,000 must be in the form of financial assets
- ▶ Be in possession of a valid travel document (same requisite applicable for all dependants)
- ▶ Possess clean criminal records (same requisite applicable for dependants)
- ▶ Demonstrate that s/he does not suffer from a contagious disease or a health condition that could become a significant burden on the Maltese health system (same requisite applicable for all dependants)

## Dependants

In addition to the main applicant, the programme also covers:

- ▶ Spouse
- ▶ Children less than 18 years of age
- ▶ Unmarried children between 18 and 29 years of age who are still dependant on the main applicant
- ▶ Parents or grandparents of main applicant or spouse who are still dependent on the main applicant
- ▶ Children over 18 years of age who are certified by a recognised medical professional or authority as having a disability in terms of the Equal Opportunities (Persons with Disability) Act

# The Malta Permanent Residence Programme (MPRP)

## Commitments necessary:

- ▶ Payment of a non-refundable administrative fee of €60,000 covering all involved parties
- ▶ Payment of a Government contribution fee of €37,000 whether you are purchasing or leasing a property in Malta
- ▶ Acquisition of property in Malta or Gozo worth at least €375,000. Rather than acquired, property could be rented at a minimum of €14,000 annually
- ▶ A donation of €2,000 to a registered Voluntary Organisation in Malta
- ▶ Health Insurance Policy covering all risks across Malta and European countries
- ▶ €7,500 for each adult dependant included within the MPRP application (except for spouse dependant)

## Other Fees:

A processing fee is applicable prior to the issuance of a residence card. For a five-year residence permit under the MPRP, the fee payable is €500 per applicant and per dependant family member.

Additional fees apply for card renewals or replacements in cases such as loss, theft, damage, or amendments to personal details (e.g., change of address).



# The MPRP Process

- 01** ● **Approx. 1/2 months:**  
Compilation of required documents and submission of MPRP Application. €15,000 part payment of the non-refundable administration fee is paid at this stage.
- 02** ● Residency Malta Agency reviews the application, and carries out Due Dilligence exercise
- 03** ● **Within a few months from submission of the MPRP application:**  
Residency Malta issues Letter of Approval in Principle. Following the issuance of this letter, the Final Proofs Stage commences whereby the following must be carried out by the Main Applicant:
  - a) Payment of the remaining €45,000 non-refundable administration fee
  - b) Payment of €7,500 for each adult dependant, if any, included within the MPRP Application, except for spouse dependants
  - c) Acquisition/Rental of Property in Malta in line with the MPRP requirements
  - d) Payment of a Government contribution fee of €37,000
  - e) Donation of €2,000 to a registered Voluntary Organisation in Malta
  - f) Acquisition of Health Insurance Policy (covering all risks across Malta)
- 04** ● **Within a month from the submission of Final Proofs documents:**  
Letter of Final Approval is issued by Residency Malta. Main Applicant and his/her dependants visit Malta for the capturing of their biometric data
- 05** ● **Within some days from the capturing of biometrics:**  
Residence Certificate and Cards are issued by Residency Malta

# Start Your Journey to Permanent Residency in Malta with a Temporary Residence Permit

## Eligibility

Prospective applicants of the Malta Permanent Residence Programme (MPRP), including eligible dependants, may apply for a 1-year Temporary Residence Permit.

This permit allows applicants to reside in Malta while completing the full MPRP application process.

## Validity and Conditions

The Temporary Residence Permit is valid for 12 months. It provides the necessary time to compile and submit all required documentation for permanent residency.

## MPRP Applications Submission Deadline

Applicants must submit the complete MPRP application pack within six months of receiving the temporary permit.

## Process Flow

### 1. Power of Attorney

The application process begins with the Main Applicant signing a Power of Attorney to authorise the licensed agent to act on his/her behalf.

### 2. Compilation of Application Documents

The licenced agent guides the Main Applicant and assists him/her with the compilation of the required documents to complete the Application Pack. A couple of the main required documents required at this stage include:

- a lease or purchase agreement for a property in Malta;
- a health insurance cover that provides coverage for medical risks in Malta and the Schengen Area, with a minimum coverage amount of €100,000.

### 3. Biometric Data Capturing Appointment & Submission of the Application Pack

The agent schedules the biometric data capturing appointment, attends the appointment alongside the applicant, and submits the complete Application Pack – including all required documents – for official review and biometric data collection.

### 4. Processing and Collection of Residency Cards

Residency cards are processed within approximately four weeks and must be collected in person by the applicant or the licensed agent.

The Main Applicant must pay an initial administrative fee of €15,000 at the time of the biometric appointment, with proof of payment required. An additional fee of €100 applies to each temporary residence card and must also be paid during the biometric data capture.

As a licensed agent (AKM-CLAM), CLA Malta is equipped to support you through every step of your application journey - including the Temporary Residence Permit process described above.

# Industry Experts



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**Dr John Caruana**  
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## Your Success is Our Mission

At CLA Malta, we offer a wide range of services designed to support your financial journey. No matter your needs, we have the expertise to help. Discover all we have to offer and find the right solution for you.



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