



Malta: Citizenship-by-investment Individual Investor Programme Regulations

Introduction

The Malta Individual Investor Programme (MIIP) allows reputable foreign individuals and their dependants to become Maltese citizens following a thorough due diligence process for the main applicant and his or her dependants.

What are the minimum criteria for eligibility of the main applicant?

The main applicant must:

- be at least 18 years old;
- provide evidence of residence in Malta for at least 12 months before the issue of a certificate of naturalisation;
- within 20 days from the issue of a letter of approval in principle from Identity Malta Agency (IMA) make a non-refundable contribution to the Malta National Development and Social Fund;
- within 4 months from the issue of the letter of approval in principle purchase €150,000 of Malta Government bonds;
- within 4 months from the issue of the letter of approval in principle purchase an immovable residential property in Malta for a minimum value of €350,000 or lease the same for a minimum annual rent of €16,000; and
- together with all dependants, be covered by global health insurance with minimum worldwide coverage of €50,000 per individual per year.

Eligible dependants

The following dependants of the main applicant are also eligible for consideration under Malta's citizenship programme:

- Spouse.
- Child (including adopted child) of the main applicant or of the spouse who is under 18 years old.
- Child of the main applicant or of the spouse who is 18-26 years old, unmarried and maintained by the main applicant.
- Child of the main applicant or of the spouse who is over 18 years, who is physically or mentally challenged and maintained by the main applicant.
- Parent or grandparent of the main applicant or of the spouse who is over 55 years and is maintained by the main applicant.

What are the minimum requirements for eligibility for both the main applicant and the dependants?

The main applicant and every adult dependant must:

- not have been involved in any crime against the law of any country, including terrorism, money laundering and offences that disturb the good order of the family;
- not have been listed with the International Criminal Police Organisation (INTERPOL) or been involved, directly or indirectly, with any terrorist or criminal organisation;
- not be a potential threat to Malta's national security, public policy or public health; and
- never have been denied a visa to a country with which Malta has visa-free travel arrangements unless they subsequently obtained a visa to that same country.

Application process

Deloitte is an accredited agent of Identity Malta Agency. Its market leading immigration service has an unparalleled level of experience and competence in representing clients and their dependants before the competent authority. Deloitte's dedicated and multilingual immigration team will ensure that every application is presented in good order and followed through as required to its intended success.

Time line from date of presentation of application (T)	Process
Stage 1	<ul style="list-style-type: none"> • First visit to Malta. • Completion of all formalities with Deloitte team. • Introductory meeting with local bank and Identity Malta Agency. • Malta Residence Permit (MRP) application. • €5,000 non-refundable Contribution (1st instalment).
Stage 2 Submission Date (T)	<ul style="list-style-type: none"> • MIIP application submitted by Deloitte on behalf of client. • €5,000 non-refundable contribution (2nd instalment). • IMA due diligence fees, passport fees and bank charges paid.
T + 90 days	<ul style="list-style-type: none"> • MIIP application checked by IMA and preliminary due diligence completed • Source of wealth and funds verified.
Stage 3 T + 120 days	<ul style="list-style-type: none"> • IMA issues letter of approval in principle.
T + 125 – 145 days	<ul style="list-style-type: none"> • Contribution to Malta Government for the main applicant (€640,000) and dependants. • Residence in Malta purchased for minimum €350,000 or leased for minimum €16,000 per year. • Malta Government bonds purchased to amount of €150,000. • Birth and marriage registration of the main applicant and all dependants.
Stage 4 T+ 183 days - 2 years	<ul style="list-style-type: none"> • The main applicant and the dependants take oath of allegiance in Malta • Malta citizenship granted and passports issued.

Fees to the competent authority

IMA due diligence fees and other fees are payable by the main applicant to IMA upon the submission of MIIP application:

IMA due diligence fees

Main applicant	€7,500
Spouse	€5,000
Child under 13 years	NIL
Child over 13 and under 18 years (per applicant)	€3,000
Unmarried child over 18 and under 27 years (per applicant)	€5,000
Dependent parent over 55 years of age (per applicant)	€5,000

Due diligence fees are not-refundable

IMA application fees

Passport fee (per applicant)	€500
Bank charges	€200

Passport fees are refundable if passports are not applied for. Bank charges are not refundable

Contributions

The main applicant is only required to make the following contributions to the Malta National Development and Social Fund after Identity Malta Agency has issued a letter of approval in principle confirming that the main applicant and the dependants qualify under the MIIP Programme:

Contributions to the Malta National Development and Social Fund

Main applicant	€640,000
Spouse	€25,000
Child under 18 years (per applicant)	€25,000
Unmarried child over 18 and under 27 years (per applicant)	€50,000
Dependent parent over 55 years of age (per applicant)	€50,000

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LTU170911 LDU170216 FS009