



FRANK SALT

REAL ESTATE SINCE 1969



MALTA YOUR ISLAND HOME



Location of Malta in Europe



OUR OFFICES

MELLIEHA

ST. PAULS BAY

ST JULIANS LETTING

HEAD OFFICE

ST. JULIANS

SPINOLA

COMMERCIAL DIVISION

SLIEMA

SLIEMA LETTING

HOMES OF QUALITY

MOSTA

SAN GWANN

BALZAN

COSPICUA

FGURA

MARSASCALA

MALTA



Discover a distinct land with 7,000 years of history, quaint towns and a coast indented with coves, beaches and picturesque villages.



MALTA AND GOZO

For a country half the size of London, Malta packs a mighty punch. It has archaeological sites older than the Pyramids, the Parthenon and even Stonehenge. The capital Valletta was once known to the ruling houses of Europe as 'Superbissima' – meaning 'most proud'. Benjamin Disraeli named it 'a city of palaces built by gentlemen for gentlemen'. UNESCO has put this marvellously well-preserved 16th century walled city on its elite list of World Heritage Sites, with its 320 monuments, palazzos and fortifications. It was also the European Capital of Culture for 2018.

Then there are the Maltese themselves: apart and proud in the Mediterranean, drawn from stock so brave the whole country was given the George Cross for holding out against the Axis forces in World War II. Not that first-time visitors guess any of this when they fly in over low hills and terraced fields. It looks and sounds cosy and tame. The very name is a simple anagram of what the Phoenicians, one of the island's many proprietors over the years, called it – Malat, meaning "safe haven".

If you take a closer look you will discover a distinct land with 7,000 years of history – with quaint towns, and a coast indented with coves, beaches and tongue-trippingly named fishing

villages such as Marsaxlokk and Birzebbuga. Think of it as the aperitif to the history and heritage of the countries around it. But one thing you can never say is: 'Malta reminds me of...'

Gozo is Malta's smaller sister island – just 20 minutes away by ferry. On the way there one passes the tiny island of Comino, a place of solace and a hiker's paradise surrounded by crystal blue seas. Gozo, said to be the mythical home of the nymph Calypso in Homer's Odyssey, is greener and more rural than Malta, studded with Baroque churches and old farmhouses. Oleander, bougainvillea and geraniums create a luscious palette of colour in the summer, adding to the warmth and laidback lifestyle that the island has to offer.

These little Mediterranean islands are quietly prospering and steadily attracting foreign nationals. Property prices have not only consistently withstood international recessions and crises, but have ensured a gradual and steady appreciation. With its delightful lifestyle, Mediterranean climate and attractive incentives, Malta is surely a favourite spot to buy a holiday home, invest in or relocate to. At Frank Salt Real Estate, we can help you do so wisely and with full peace of mind.



THE ISLANDS, THE PEOPLE, AND IT'S HERITAGE

Situated right in the middle of the Mediterranean, the Maltese islands are some of the richest in the region – promising diverse culture, a dynamic history, welcoming people and wide-ranging attractions. Consisting of three main islands – Malta, Gozo and Comino, and a number of surrounding islets – the Maltese archipelago occupies an area of just 316 sq km, making it one of the smallest in the world. Yet, it is also one of the most densely populated, with over 460,000 residents. Only the three largest islands – Malta, Gozo and Comino – are inhabited.

The distances are remarkably short. The longest stretch across Malta is 27km and the widest 14km, while the corresponding figures for Gozo are 14km and 7km respectively. For international travel, though, they couldn't be better placed, as the islands are enviably-located in the passageway between Africa and Europe – 93km south of Sicily and 288km north of Libya.

Malta's coastline is well-indented with natural harbours, sandy beaches and flat rock coves. The island has no mountains – a series of terraced fields on hilly slopes characterises it. There are 67 villages that have a local council – 53 in Malta and 14 in Gozo. Most are built around a square or "piazza", often with a baroque church, local bars and clubs at the centre.

Throughout Malta's long and chequered history, the islands' people came into contact with the many nations that dominated the Mediterranean. These relationships with people of so many different cultures made the Maltese among the most cosmopolitan in the world. The Maltese have developed and maintained characteristics that distinguish them as a peace-loving nation with a strong sense of hospitality. Another characteristic is their joviality, which springs mainly

from the agreeable, warm and sunny climate that prevails throughout the year.

With its relatively small size, Malta has one of the largest historical and cultural displays in the world. In fact, its 7,000 years of history dates back to 5200BC and starts with the arrival of man. Its strategic location in the narrow channel joining the eastern and the western basins of the Mediterranean, as well as acting as a bridge between Southern Europe and North Africa, has landed the Maltese Islands right in the middle of some of history's most important events: the wars between Rome and Carthage, the rise of Islam and the Ottomans, the Order of the Knights of St John and the wars between Christians and Muslims, the rise and fall of Napoleon, the rise and fall of the British Empire, the fight for democracy against Nazism, and the rise of a United Europe.

The national language is Maltese, however, both Maltese and English are official languages. English is consequently spoken and understood by most, while Italian, German and French are also commonly known. Among the islands' key moments in recent history, it's worth noting their independence from Britain in 1964, achievement of 'Republic' status in 1974 and membership of the European Union in 2004.

There is so much to love about the islands. Malta's natural scenic wealth, its colourful culture and heritage, high standards of health, most agreeable climate, political stability and the friendliness of its people have turned it into a year-round holiday destination. The tourist sector is one of the most important sectors for the Maltese economy with around 1.5 million tourists visiting the islands every year.



GOOD TO KNOW



THE CLIMATE

The climate is warm and healthy with mild, moist winters and dry, hot summers. Frost and snow are unheard of. Rain falls only for very short periods, averaging 600mm in a whole year. Temperatures for November to April average at 14°C, while it's 23°C for the May to October period (although it does get much hotter); the hottest period is from mid-July to mid-September. The daily average for sunshine hours in winter is 6.5 and in summer 10.5 hours. The average sea temperature stands at 20°C – the highest annual sea temperature in Europe; this reaches its lowest in January/February at 15 -16 °C and rises to as high as 26°C in August. Malta's perennial sunshine and unpolluted sea make it a holiday destination to which tourists like to return year after year.



PROXIMITY

Just over an hour's flight to Rome and three hours to London, Malta is easily accessible from any continent, by ship and by plane. The national airline, AirMalta, operates regular flights to and from all major airports in Europe, North Africa, the Middle East and the Gulf states. Other international carriers, including low-cost carriers, operate regular scheduled flights to and from Malta on a weekly, if not daily, basis. Ryanair and Lufthansa also operate a hub from the island. A catamaran service operates between Malta and Sicily, the duration of which is one and a half hours.

There is a regular ferry service that carries passengers and cars between Malta and Gozo, and this takes 20 minutes.

Flying times are: London - 3.05hrs, Amsterdam - 3.05hrs, Frankfurt - 2.35hrs, Paris - 2.35hrs, Rome - 1.15hrs.



RELIGION

Freedom of worship is guaranteed by the Malta Constitution. Whilst the great majority of Maltese profess the Catholic faith, other religious denominations have their place of worship in Malta.

Although a Catholic country with masses said in English as well as Maltese, there are also services available for most other denominations. The Anglican Cathedral of St Paul's in Valletta and the Church of the Holy Trinity in Sliema have communion, matins and evensong on Sundays. The Union of the Church of Scotland and Methodist congregations meet at St Andrews (Scots) Church, South Street, Valletta, and the Jewish Synagogue is at 9, Spur Street, Valletta. There is one mosque, founded in 1978 by the World Islamic Call Society, an international association that promotes Islam.



DIVING

The Maltese Islands are a real paradise for divers and snorkellers. Even in a severe winter (which is extremely rare) the sea temperature never drops below 13°C. The seas around Malta are virtually tideless, and due to the small size of our islands, divers can shift to an alternative dive site very easily.

Boat dives take the diver to sites which are not so easily accessible, and the variety of dive sites, including wrecks, caves and others, are abundant. Spear fishing is absolutely forbidden as is removal and non-reporting of archaeological finds. Due to the excellent underwater visibility and the variety of flora and fauna, there is no other diving destination within easy reach which offers such good conditions for underwater photography.

The islands offer a well-developed infrastructure for divers, catering for even the most sophisticated demands, the Maltese Islands offer a wide choice of dive centres with a track record of some 30 years in the industry. Most centres run courses leading to internationally-recognised diving qualifications. The most common are the Professional Association of Diving Instructors (PADI), the British Sub-Aqua Club (BSAC) and the Confederation Mondiale des Activites Subaquatiques (CMAS). There are a number of very well-trained staff at the many diving schools. It is not necessary to bring along your own equipment as it is possible to lease equipment at a very favourable rate.



EDUCATION

Malta has a free state school system with optional private education. Both day and boarding facilities exist and school fees are relatively reasonable. Lessons in private schools are taught in English, and the curriculum is very closely-aligned to the British system, with students sitting for Ordinary and Advanced level examinations to qualify for entrance into the University of Malta, as well as universities overseas. Standards of education are high with English being the language of instruction for most subjects at all levels of the education system. As already stated, English is an official language and many Maltese are also fluent in Italian. Many students also choose to take up French and German.

Malta can boast of having the oldest university in the Commonwealth outside Britain, and it provides education for more than 10,000 students in all the major disciplines. The vocational and technical education systems offer courses in applied electronics, design, IT and others. A number of international universities also hold institutes or representatives in Malta.

SPORTS CLUBS

The principal sports club in Malta is the Marsa Sports Club, which is spread over a large area, offering facilities for tennis, an 18-hole golf-course, cricket, squash, swimming, general fitness and lots more. The Union Club in Sliema, on the other hand, is very much favoured by foreign residents for its pleasant clubhouse and restaurant. It has a bar, bridge room, barber and some excellent tennis and squash courts. In summer open-air dances are held on Saturdays. Other clubs do exist, often with very reasonable membership fees.

EXPATS ASSOCIATIONS

A number of expats and residents associations are also popular in Malta, some are international while others are specific to particular nationalities, such as Scandinavians, Russians, South Africans, British, French, and so on. These organise many social and cultural events all year round.

IMPORTATION OF PETS

When importing pets to Malta, you must make sure to have had the procedures carried out in the correct order and know that all the pet's documentation is correctly completed. If not, the pet may not be able to enter the country or may have to be withheld in quarantine on arrival. Rules depend on which country one is travelling into Malta from. More info can be obtained from the Malta Veterinary Association.





YACHTING

The Maltese islands provide an indented coastline of around 260km with clean and crystal clear waters, making a cruise around the islands a real delight. The sailing season stretches from April to November and, even in the remaining winter months, sunny days are never far away.

Yachts from all over the world can make use of yachting facilities at the excellent marinas in Msida, Ta' Xbiex, Mgarr (Gozo), and at the beautiful historic creek of Cottonera at very reasonable rates. Malta is recognised as a suitable base for wintering one's yacht. Maintenance during the mild winter months is not a problem. Excellent repair facilities exist and charges for hauling out and storing on hard are very fair. Several yachting agencies, which operate from the proximity of the yachting centres, undertake to look after yachts afloat over the winter and also carry out necessary maintenance work. A yacht yard, comprising of nine modern slipways, is in full operation and has facilities for slipping, repairing, converting and servicing of yachts of all sizes up to 500 tons.

MEDICAL SERVICES

Medical services in Malta are very good and facilities are easily-accessible, with a major general hospital (and a smaller one in Gozo) equipped with modern facilities. Specialists for the various disciplines in the hospital have obtained their higher post-graduate qualifications overseas, mainly from UK. There is also a number of peripheral health centres open day and night, these are known as polyclinics. Private medical care is available to and, apart from general practitioner services, there are a number of private hospitals and small private clinics where various procedures can be carried out. EU citizens, resident in Malta, are entitled to free public healthcare services in accordance with entitlements, as determined from time to time by the Ministry of Health. Their entitlement has to be confirmed with, and certified by, the Entitlement Unit with the Ministry of Health. The applicant must be in possession of the appropriate e-form signifying their entitlement to health care under the Social Security registration in their country of origin. This official certification, together with a personal identification document, will be sufficient to receive care through public healthcare services.

Temporary visitors (who are here for less than one year) from EU and EEA states have direct access to healthcare from publicly-funded healthcare services upon presentation of The European Health Insurance Card together with an identification document. The Government of Malta is not in any way responsible for any treatment or care given to EU or non-EU citizens in private hospitals or health centres, or by practitioners of any sort in their private capacity. There are, however, a number of private medical insurance companies operating in Malta that cater for such cases.

IMPORTATION OF CARS

On transfer of residence to Malta, used cars (ie those that are more than 6 months old or have driven more than 6,000 km) originating from EU Member States are not subject to VAT on cost (CIF). However, they are subject to the full registration tax. In the case of new cars originating from EU countries, these are subject to VAT on CIF value and registration tax. Cars originating from non-EU countries are also subject to customs duty. Owners of used cars are to notify Transport Malta of the vehicle's arrival in Malta, and to register it within 15 days.

Minimum values of registration tax apply for non-EU vehicles that are more than four years old, depending on the CO2 of the vehicle. On registration of used cars, owners need to produce local VRT certificates, a local insurance policy and original Registration Certificate (logbook). In the case of new cars, a copy of the invoice and certificate of conformity will be required.

IMPORTATION OF PERSONAL EFFECTS

Citizens of EU Member States may freely bring in their household effects without any restrictions, except for firearms and weapons of any kind. Vehicles are not considered as household effects and registration taxes are still imposed when one transfers his residence to Malta.

Citizens of other states must prove that there is a transfer of residence to Malta in order to freely bring in their effects without the payment of any dues.



NIGHTLIFE, RESTAURANTS AND LEISURE

Typical of the Mediterranean lifestyle, the locals' approach is to enjoy and celebrate as much as possible. The Islands have a vibrant cultural calendar of theatre and concerts, both classical and modern, many of which are held outdoors or in historic venues. There are also annual cultural events, such as the Malta Arts Festival, the International Jazz Festival, the Valletta Baroque Festival and the International Fireworks Festival, to mention just a few.

Malta is fast becoming a nightlife and clubbing hub. Top international DJs perform throughout the year at state-of-the-art venues that are creatively designed to attract larger, wilder crowds. This scene thrives all year round and is an all-week affair in a variety of venues, from large clubs to quieter bars where some excellent House DJs entertain and

the admission is free. The main nightlife clubbing action is in Paceville, on the coast near St. Julians, where the clubs and bars are in abundance. For excitement of a different kind, try your luck at the casino. Dining al fresco is one of life's simple pleasures.

Choose from romantic palazzos to bustling harbour restaurants and discover the range of Maltese cuisine, wine and beer. International cuisine is available everywhere. For a lively night out, nothing beats a summer festa. Saints, fireworks, food and fun are all part of this cultural phenomenon; one not to be missed.





PROPERTY TYPES

VILLAS AND BUNGALOWS

Detached or semi-detached residences with surrounding gardens which may also have a private or communal pool. While a bungalow has all of its main accommodation on one level, a villa is normally spread over two levels. Detached properties are normally built on about one third of an acre of land.

TERRACED HOUSES

Modern, two-storey residences. These properties are normally found along wide streets adjacent to each other in newly-developed locations, usually with at least a 6m frontage, garage, back and front garden or yard, and three-bedroomed accommodation. Prices vary according to the location and standard of finish.



TOWNHOUSES, HOUSES OF CHARACTER AND FARMHOUSES

For many years locals and foreigners have been buying old, unconverted farmhouses or town houses. These have then been converted to include all the modern finishes required from a contemporary home, while still retaining all the charm and character that these unique properties offer. They make lovely homes with stone arches, wooden beams, sunny central courtyards, gardens with swimming pools, and much more. These houses of character may be bought in a converted or unconverted state, within a village, town or out in the countryside.



APARTMENTS, PENTHOUSES AND MAISONNETTES

These are the most common type of residences on the islands – ranging from studios ideal as a bachelor pad or pied-à-terre, to large seafront apartments or penthouses with spacious terraces and breath-taking views of the crystal clear Mediterranean Sea. You could buy into a small independent block or one of the larger developments with facilities such as communal pools, marinas and communal gardens. Most apartments along the coast and on high ground enjoy superb sea and country views. Maisonnettes are an apartment variation, also forming part of a block, but with their own independent front door. The ground floor unit typically has its own back yard or garden, and the top floor unit has its own roof terrace.



SPECIAL DESIGNATED AREAS (SDA's)

Malta and Gozo boast of a good selection of luxury property developments that have been earmarked by the local authorities as Special Designated Areas, where there are absolutely no restrictions on foreigner acquisitions. Spread across the two islands, these areas represent recently-constructed developments intended to provide top-end residential properties, often consisting of a cluster of apartments, maisonnettes and penthouses built with a common theme on an extensive piece of land, and usually enhanced by their location, amenities and finishes. These include, among others, Portomaso and Pendergardens in St Julians, Tigné Point and Fort Cambridge in Sliema, Fort Chambray and the Kempinsky Residences in Gozo, Tas-Sellum Village in Mellieha, St Angelo Mansions at the Vittoriosa Marina, and Madliena Village, Ta' Monita, Metropolis and Smart City.

1969

FRANK SALT REAL ESTATE
FOUNDED

22

OFFICES AND
DIVISIONS ACROSS
MALTA & GOZO

200+

EMPLOYEES

75

INTERNATIONAL
NETWORKING
AGENTS

25,000

AVERAGE
DAILY PAGE VIEWS
ON WEBSITE

1,000

AVERAGE WEBSITE
ENQUIRIES
PER MONTH

50,000

COPIES OF FRANK SALT
PROPERTY MAGAZINE
DISTRIBUTED PER ANNUM





WHO WE ARE

With more than 50 years of experience Frank Salt Real Estate has established itself as the leading, independent real estate agency in Malta and Gozo, dealing mainly with the sale and letting of residential and commercial properties.

The directors of the company have always maintained a very high degree of respectability and honesty in their dealings with the general public.

Mr Frank Salt, the company's founder and chairman, was instrumental in the setting up of the local Association of Estate Agents.

Today the company is still run by members of the Salt family, mainly by Douglas and Grahame Salt, sons of Mr Frank Salt, along with directors Darren De Domenico, Marie Grech, George Vassallo and Jonathan Sammut, who spearhead the management team of Frank Salt Real Estate. Along with the company chairman Mr Frank Salt, the board of directors includes previous Managing Director Joseph Lupi and Frank Salt's daughter, Alison Vella.

The company's head offices are situated in St Julian's, spread over four floors and manned by a team of over 30 personnel, not including sales and letting consultants. The head office also houses the St Julian's Sales branch, as well as the St Julians Letting division. A fully-fledged Commercial Property branch is across the road in Portomaso. Regional branches are located in Sliema, including one which houses the Sliema Letting division, Spinola, St Paul's Bay, Mellieha, Marsascala, Balzan, Fgura, Mosta, Cospicua, Ibrag, San Gwann, and Gozo. The company also holds Letting divisions at these branches. As part of the Frank Salt Real Estate Group, the company also operates a luxury property branch in Sliema,

branded as "Homes of Quality", and a property development company under the name of "Berkeley Investment".

The company aspires to never letting a customer down and has always provided an excellent and comprehensive service. The staff at Frank Salt Real Estate have all been very highly trained in order to give the very best possible service. Specific in-house training programmes have been developed, complemented by other external training. All new members are submitted to a rigorous 12-week induction and training programme, which is then supported by on-going training sessions, ensuring continuous personal development for the full team. The company's reputation among local clientele is second to none and, with regards to the foreign market, Frank Salt Real Estate has always done its utmost to help foreign purchasers not only purchase or rent a property in Malta or Gozo, but also on a much deeper level – from the moment they purchase their property, right through to settling in. In addition, property management and interior design are offered through specifically set up divisions at the company's headquarters.

In Malta, Frank Salt Real Estate is one of the few real estate companies that has fully-fledged and distinct departments for operational functions in respect of Marketing, Human Resources, Accounting, Overseas Clients, ICT and Business Development.





OUR VISION

To conduct a service, selling or letting real estate in the Maltese Islands, in a fair and ethical manner. To conduct ourselves in all property transactions, in a manner that would in no way cause bad feeling or disappointment towards our company or staff.

To attempt to register with our company, all property, whether for sale or to rent, residential or commercial, at a fair market price, and to negotiate in a fair and ethical manner the sale or letting of these properties, as well as to conclude the sale or let in a manner that is acceptable to both owners and tenants/purchasers.

To conduct ourselves, when promoting or advertising property, in a way that will command respect and acceptance from the owners of the properties that we are entrusted to promote.

To do our utmost to promote the properties for sale or rent to the tenant/purchaser in a fair manner and to arrange for all the necessary contracts. To ensure that both parties have the least inconvenience possible as they move through the various procedures leading to the eventual conclusion of the sale or let.

To be leaders in the field of real estate in Malta and Gozo and to always strive to be at the forefront in all methods of promoting real estate through any media and in a manner that is effective for our clients.

To ensure that all our staff, whether administrative, secretarial or sales, are well-trained and supported in order to give the very best and most informative service available to our internal and external clients.

To ensure that we have a network of Branch Offices that is always fully-equipped and well-organised in order to give the very best service possible to our clients, in all areas of the Maltese Islands.

To ensure that our company has the very best relations with all the legal professions and banking institutions that deal with real estate in Malta and Gozo, so that sales and letting transactions carried out through our offices can be conducted effectively and with complete trust.





OUR SERVICES

AN EFFICIENT AND PROFESSIONAL SERVICE

At Frank Salt Real Estate we pride ourselves in having one of the largest databases of properties throughout Malta and Gozo. Whether you are looking for a holiday apartment, a comfortable home to relocate or retire to, or a secure property investment, we offer a vast selection of good-value residences to suit anyone's taste. The choice is yours – a studio flat, a spacious villa with gardens, a penthouse with breathtaking views of the beautiful Mediterranean Sea, or a secluded farmhouse (converted or unconverted) surrounded by the Maltese countryside.

The range is wide and exciting, and you may also wish to browse through it online on our website www.franksalt.com.mt. A large proportion of our business comes from client referrals, which is proof of the high professional standards of customer-care and service that we provide. Giving a good service means a lot to us, as we are sure it does to you. For this reason, our company has been built upon a tradition of giving a very high standard of service and professionalism.

SALES AND VALUATION OF PROPERTY

Each member of our Sales team throughout the network of the company's offices participates in, and facilitates, inspection visits and negotiations. On joining our company, all of our property consultants/negotiators are given rigorous training at our Training Centre in Balzan, ensuring that every representative of our company is well versed in every aspect of property purchase and sale. It is the duty of every property consultant to accompany his or her clients on every property inspection visit.

They are also qualified to give property valuations and advice, sometimes in consultation with their respective managers. Our experienced property consultants will carry out all negotiations to obtain the best price and the most favourable conditions agreeable to both vendors and purchasers. They will advise both vendors and purchasers of the procedures and steps to take to ensure a smooth transfer of the property, including advice on bank loan arrangements suitable to each individual purchaser's needs.





RESIDENTIAL LETTING

The company's Letting department has been established since 1969 and today enjoys an unparalleled reputation with both landlords and tenants throughout Malta and Gozo. The department boasts one of the largest databases of residential letting properties both for short and long lets (over six months), which include apartments, maisonettes, townhouses, houses of character, farmhouses and villas.

The department prides itself on having an established database of corporate clients who make use of its services for their expatriate staff, which include embassies, banks, international companies, legal and accounting firms. Letting services are available through all branches, however, specialised letting divisions are established at the head office in St Julians, as well as the Marsascala, Mellieha, Sliema, St Paul's Bay offices, and the Gozo offices. The company also operates a dedicated website for short stay rentals at www.maltaholidaylets.com.mt.

PRIVATE AND CORPORATE CLIENTS SERVICES

Using our extensive experience within Malta's international business sector, Frank Salt Real Estate also operates a dedicated division to assist high-net-worth individuals, foreign clients and International Corporate Services Providers with their relocation to Malta. With a selection of bespoke service packages that can be customised to our client's individual requirements, we can assist with every aspect of one's visit to the Maltese islands, including airline bookings, visas, accommodation, chauffeur-driven airport transfers, and even arranging appointments with colleagues or local consultants.

The service also includes facilitating introductions to local professional service providers such as banks and wealth management advisors, technology providers, schools and insurance companies, while negotiating the best deals on the client's behalf and ensuring that one receives the highest-quality service. Through the division's exclusive Platinum Service, one can also benefit from comprehensive lifestyle assistance covering every detail of their stay in Malta, from organising tours of the island, boat trips, a limousine service, restaurant reservations or a nightlife VIP service, to arranging trustworthy childcare services, yacht berthing, spa and salon treatments, or even pet care, for example.

COMMERCIAL PROPERTY

The Commercial Property division was set up in 1990 and today has established itself as a point of reference within the business community. The division's client base consists of both private and corporate clients, local and foreign, some of whom represent large blue-chip corporations, banks, embassies, international companies and investors.

Our database of commercial property, which includes offices, retail, factories, warehouses, catering establishments, hotels and commercial sites, represents the largest selection of commercial property on the Island.





PROPERTY MANAGEMENT AND MAINTENANCE

With our Property Management services you do not need to worry when you leave your property empty or unoccupied for a period of time. In your absence we will take care of it for you and guarantee that you find it ready upon your return.

OUR SERVICE INCLUDES:

- Organisation and supervision of maintenance: repair and handyman service;
- Payment of bills (utility/ground rent/insurance) and follow-ups when required;
- Submission of necessary applications;
- Preparation of property for rentals and rent collection;
- Building and content insurance requirements and claims;
- Regular property inspection visits supported by reports;
- Cleaning service prior to your return;
- Collection and forwarding of mail;
- Pool cleaning and gardening.

HOME INTERIORS

Our Home Interiors department has one primary objective: to convert your newly purchased property into a stylish, comfortable and practical home within a stipulated and agreed time and with the least amount of inconvenience to you, our esteemed client.

FOR A NOMINAL FEE YOU WILL BENEFIT FROM:

- Local, professional and experienced consultants dedicated solely to this field;
- You will be introduced to recognised and reliable suppliers of goods and services, avoiding you having to source out at random;
- You will benefit from discounted rates and prices already negotiated with suppliers by the company;
- Follow up and monitoring of progress, delivery and installation.

SPECIALISED SERVICES

Other specialised services provided by the company include:

- Representations on agreements and contracts of sale;
- Submission of all applications to the relative Government department in connection with the acquisition and disposal of property;
- Repatriation of sales proceeds immediately following the signing of the final deed of sale. Through special arrangements that we have with leading banks and foreign exchange brokers we shall be able to secure favourable rates of exchange prevailing at the time;
- Tax consultancy services including submission of applications for permanent residency permits.

DOING BUSINESS IN MALTA

Whether you're looking to start a new business or expand an existing one, Malta offers a wealth of opportunities and advantages that make it an ideal destination for businesses.

According to the World Bank's Ease of Doing Business Index, Malta ranks as the 3rd best country in the European Union to do business and 24th in the world.

The island also holds the 13th position for the most competitive economy in the world, according to the 2021 edition of the World Competitiveness Ranking by the International Institute for Management Development (IMD).

Furthermore, it is one of the top 10 countries in the world for digital transformation, as per the 2021 edition of the Digital Economy and Society Index (DESI) by the European Commission.

Additionally, in the 2021 edition of the Global Location Trends report by IBM, Malta is ranked as the 5th most attractive location for foreign direct investment in the world.

With such impressive rankings and statistics, it's evident that Malta is a highly attractive destination for businesses looking to grow and succeed.

The country has been named the fastest-growing economy in the EU, with a GDP growth rate of 7.7% in 2021 and 6.9% in 2022. With its strategic location, highly skilled workforce, and business-friendly environment, Malta offers a wealth of opportunities for those looking to start or expand their business operations.

Overall, Malta provides numerous advantages for businesses looking to expand their operations, including a highly competitive tax regime, a robust financial services sector, and a dynamic business culture. Whether you're looking to start a new business or expand an existing one, Malta offers a wealth of opportunities and advantages that make it an ideal destination for businesses.

520K

Population

>2M

Tourists

120K

Expats

30%

Workforce
Non-Maltese

A2

Moody's
Credit Rating

A+

Fitch
Credit Rating

2.9%

Unemployment

6.6%

GDP 2022



LET'S GO ENVIRONMENTAL

At Frank Salt Real Estate the environment is integral to our operations. We are a serious organisation that prides itself on its strong reputation for ethics and integrity. We understand that we need to take more responsibility towards raising awareness on environmental issues. Over the past years we have been organising various activities and initiatives that make us more aware of our environment, also awarding staff for their participation in safeguarding the environment and other social or charity work. We also have our very own environmental policy as part of our Let's Go Environmental' drive.

Some of our ongoing contribution towards the environment includes:

- Working with NGOs. As part of our corporate social responsibilities, we are working with different voluntary and government entities to lessen their operating burden while mitigating our carbon footprint.
- Afforestation projects. We are actively involved in the sponsorship of various environmental projects which includes, inter alia, tree planting, sponsoring irrigation, and maintenance of green areas.
- Nurturing Public Gardens. We are actively helping local councils nurturing public gardens build the brand and we are also taking the opportunity to promote our CSR commitment through attractive signage.
- Uses of EcoNatural Products. The company promotes recycling wherever possible, also making use of eco-friendly products in our offices.





ORDINARY RESIDENCE IN MALTA

The Ordinary Residence program in Malta allows individuals who intend to reside in the country for more than three months to establish long-term residency.

Available to both EU nationals and third-country nationals (TCNs), this program provides a secure way to settle in Malta. To qualify, applicants must meet specific criteria, including demonstrating financial self-sufficiency, securing suitable accommodation, and having health insurance.

Once approved, ordinary residents can apply for a *Uniform Residence Permit*, which grants visa-free travel within the Schengen Zone for up to three months and allows the holder to work or conduct business in Malta. While this offers great flexibility, applicants must still meet the necessary criteria to be eligible for the program, ensuring a smooth and lawful transition to permanent residence in Malta.

ELIGIBILITY FOR ORDINARY RESIDENCE IN MALTA FOR EU/EEA NATIONALS

EU/EEA nationals enjoy a relatively straightforward requirements to gain ordinary residence in Malta:

FINANCIAL SELF-SUFFICIENCY: Applicants need to demonstrate economic independence without relying on Maltese social assistance. Proof of financial self-sufficiency is required.

PROOF OF RESIDENCE: Applicants must provide evidence of a physical address, either through property ownership or rental, with no minimum property value unless an Acquisition of Immovable Property (AIP) permit is necessary, which applies only in certain cases.

RESIDENCE DURATION: EU nationals must have lived in Malta for at least three months to apply for an e-Residence card from the Department for Citizenship and Expatriate Affairs.



ELIGIBILITY FOR ORDINARY RESIDENCE IN MALTA FOR THIRD COUNTRY NATIONALS (TCNs)



FINANCIAL INDEPENDENCE & RESIDENCE:

TCNs must demonstrate financial independence, similar to the requirements for EU nationals, and provide proof of a physical address in Malta (either by renting or purchasing property).



SHAREHOLDING IN A MALTA-REGISTERED

COMPANY: TCNs who are shareholders or ultimate beneficial owners of a Malta-registered company can qualify for ordinary residence if they meet one of the following conditions:

- A fully paid-up share capital of at least €500,000, which cannot be redeemed or transferred for the first two years.
- A minimum investment of €500,000 in capital expenditure for fixed assets as outlined in the business plan.
- Leading a project that has been approved by Malta Enterprise and notified to JobsPlus.



EMPLOYMENT OR BUSINESS OWNERSHIP:

EMPLOYMENT: A work permit is required for non-EU/EEA nationals to be employed in Malta.

SELF-EMPLOYMENT OR BUSINESS

OWNERSHIP: TCNs can also qualify for ordinary residence through self-employment or ownership of a business in Malta. In such cases, they must meet one of the following conditions:

- **INVESTMENT REQUIREMENT:** The applicant must invest at least €500,000 in fixed assets (e.g., immovable property, machinery) for business use, within six months of receiving the JobsPlus license. Rental contracts do not qualify.
- **HIGHLY SKILLED INNOVATORS:** TCNs with a solid business plan and the ability to recruit at least three EEA, Swiss, or Maltese nationals within 18 months of establishment.
- **APPROVED PROJECTS:** The applicant must lead a project formally approved by Malta Enterprise and notified to JobsPlus.



TAXATION

Ordinary residents in Malta are taxed on income earned in Malta and foreign income remitted to Malta. Residents but non-domiciles enjoy further tax advantages:

- **RESIDENCY STATUS:** An individual is considered a tax resident in Malta if their stay in the country exceeds 183 days in a calendar year.
- **TAX ON FOREIGN INCOME:** Foreigners who are resident but not domiciled in Malta are not taxed on their worldwide income but only on Maltese-source income and on foreign-source income received or remitted to Malta.
- **MINIMUM TAX REQUIREMENT:** Ordinary residents receiving foreign-source income of more than €35,000 (which is not remitted to Malta) are subject to a minimum tax liability of €5,000 annually.

PROGRESSIVE TAX RATES: Malta applies progressive tax rates ranging from 0% to a maximum of 35%, with a minimum annual tax of €5,000 if foreign-source income exceeds €35,000.

DOUBLE TAXATION RELIEF

Malta residents are protected by double taxation agreements, which ensure that tax is not paid twice on the same income in different countries. Malta has an extensive network of double taxation treaties, and where no treaty exists, other forms of relief under domestic law are available to eliminate double taxation.

INHERITANCE TAX

No death tax is payable in Malta. However, duty on documents and transfers is payable by the heirs of the deceased or the purchaser in the case of real estate situated in Malta, as well as upon the purchase of shares in Maltese companies.

No duty is payable on share transfers made by companies that have more than ninety percent of their business interests outside Malta. Additionally, an exemption from duty on share transfers exists for a Maltese company if more than half of the ordinary share capital, voting rights, and rights to profits are held by individuals who are not residents of Malta. Subject to certain exceptions, duty is charged at a rate of 5% for real estate and 2% for shares.



SINGLE RATES

0 - 9,100	0%	0
9,101 - 14,500	15%	1,365
14,501 - 19,500	25%	2,815
19,501 - 60,000	25%	2,725
60,001 +	35%	8,725

MARRIED RATES

0 - 12,700	0%	0
12,701 - 21,200	15%	1,905
21,201 - 28,700	25%	4,025
28,701 - 60,000	25%	3,905
60,001 +	35%	9,905

PARENT RATES

0 - 10,500	0%	0
10,501 - 15,800	15%	1,575
15,801 - 21,200	25%	3,155
21,201 - 60,000	25%	3,050
60,001 +	35%	9,050

PARENT RATE: Parents who are responsible for children under the age of 23 (if unmarried) can benefit from these rates. Parental rates can apply to married couples or individuals with dependent children, resulting in more favorable tax treatment than non-parents.

NOTE ON TAX CREDITS: Tax relief may also apply in specific cases, including parents with dependents and deductions for children. These credits can lower the effective tax rate in some situations.

For further details, you can consult the official page from the Commissioner for Revenue.





LONG TERM RESIDENCE IN MALTA

If you've lived in Malta for four to five years and wish to make it your permanent home, the Long-Term Residence Permit in Malta is designed to support you.

This permit is available to both EU and non-EU nationals, allowing holders to enjoy nearly the same rights as Maltese citizens, including access to employment, education, and public services.

ELIGIBILITY

To apply for Long-Term Residence in Malta, applicants must demonstrate a stable, five-year residency and meet criteria related to financial self-sufficiency, housing, insurance, and community integration:

LEGAL RESIDENCE: A record of continuous, five-year legal residence in Malta must be provided.

ABSENCE LIMITS: Absences should not exceed six consecutive months and must total less than ten months across five years.

ECONOMIC SELF-SUFFICIENCY: Applicants must show they can support themselves and any dependents without public assistance.

SUITABLE ACCOMMODATION: Applicants need housing that meets the standards set by the Malta Housing Authority, appropriate for a family in Malta.

HEALTH INSURANCE: Adequate EU-wide health insurance, either public or private, is required.

PROOF OF RESIDENCE: A documented history of Malta residence is necessary, showing dates of arrival, departure, and past addresses.

INTEGRATION MEASURES: Applicants need to complete a 100-hour integration course (with a minimum pass of 75%) and demonstrate basic Maltese language proficiency at MQF Level 2 (with a 65% pass rate).



FAMILY MEMBERS OF LONG-TERM RESIDENTS

Third-country nationals (TCNs) residing in Malta for at least two years can request long-term residence for close family members if they meet financial and accommodation requirements. Eligible family members include spouses (aged 21 or older) and minor unmarried children. Applicants must demonstrate income equivalent to the average wage in Malta, with an additional 20% per family member. Once approved, family members can work and study, and after five years, may apply for their own independent residence permit.

LONG-TERM RESIDENCE FOR FOREIGN PARTNERS OF MALTESE CITIZENS

Foreign partners of Maltese citizens can apply for Long-Term Residence in Malta if they have been in a stable relationship for at least two years and earn an annual income of at least €8,885. Those in relationships of five years or longer may be eligible for a three-year residence permit.

TAX TREATMENT

Long-term residents in Malta are subject to specific tax rules primarily based on their residency status and whether they are domiciled in Malta. Generally, Malta applies a progressive tax rate on income for all residents, reaching up to 35% on the highest income brackets.

There is no wealth, inheritance, or annual property tax in Malta, further benefiting long-term residents and retirees. However, property-related taxes do apply, such as a 5% stamp duty on property purchases and potential capital gains tax on property sales, with specific exemptions for principal residences if held for at least three years.

For foreign income that is remitted to Malta, double taxation relief mechanisms are available, which means residents do not pay tax twice on the same income. This relief is typically achieved through Malta's network of double-taxation treaties with numerous countries worldwide, or through other domestic relief methods when no treaty is available.

These tax benefits make long-term residence in Malta an attractive option for many expats, especially those with foreign income sources.





MALTA RETIREMENT PROGRAMME

The Malta Retirement Programme (MRP) is designed specifically for retirees and individuals approaching retirement age who are seeking a peaceful, fulfilling, and tax-friendly residence in the Mediterranean.

Malta's relaxed lifestyle, mild climate, and high-quality healthcare make it an ideal destination for retirement.

With generous tax incentives and a residency structure that accommodates family members, the MRP allows EU and non-EU nationals alike to settle in Malta and enjoy its beauty and comfort indefinitely.

ELIGIBILITY

To qualify for the Malta Retirement Programme, applicants must meet specific criteria, including property investment, pension remittance, and residency requirements:

PROPERTY REQUIREMENT: Applicants must own or rent a qualifying property in Malta.

- **PURCHASE:** Minimum property value of €220,000 in Gozo or South Malta, or €275,000 in other areas.
- **RENTAL:** Minimum annual rent of €8,750 in Gozo or South Malta, or €9,600 elsewhere in Malta.

PENSION REQUIREMENT: Applicants must receive a pension that constitutes at least 75% of their total income, which must be remitted to Malta.

RESIDENCY REQUIREMENT: Applicants must reside in Malta for at least 90 days per year,

averaged over five years, and cannot reside in another country for more than 183 days in a calendar year.

NON-DOMICILED STATUS: Applicants must not be domiciled or intend to establish domicile in Malta within five years of applying.

TRAVEL & HEALTH INSURANCE: Valid travel documentation and health insurance covering the applicant and dependents throughout the EU are required.

Note: Residency under this programme does not qualify for a long-term residence visa.



TAX TREATMENT

Beneficiaries of the Malta Retirement Programme enjoy a favourable tax regime:

- **FOREIGN INCOME:** A flat tax rate of 15% applies to foreign income remitted to Malta. Non-remitted foreign income is exempt from Maltese tax.
- **MINIMAL ANNUAL TAX:** €7,500 for the beneficiary, plus €500 per dependent or special carer.
- **MALTA-SOURCED INCOME:** Local income is taxed at a flat rate of 35%.
- **DOUBLE TAXATION RELIEF:** Beneficiaries may access Malta's extensive double taxation agreements to prevent double taxation.

DOUBLE TAXATION RELIEF

Malta's extensive Double Taxation Relief (DTR) framework safeguards residents under the Malta Retirement Programme from paying tax on the same income in multiple countries. With a wide network of treaties covering over 70 countries, the DTR ensures that foreign pensions, dividends, and other income are either taxed in the source country or Malta, not both.

For countries without a formal treaty, Unilateral Relief allows for a tax credit in Malta on foreign taxes paid, reducing the chance of double taxation. Malta also has no inheritance tax, though certain duties apply to the transfer of Maltese assets, such as a 5% rate on real estate and a 2% rate on shares in Maltese companies. Exemptions may apply for international business assets.

Overall, the DTR framework enables retirees to benefit fully from Malta's favourable tax environment without duplicative taxation, preserving the value of foreign income and retirement funds.

APPLICATION FEE

A non-refundable administrative fee of €6,000 is applicable except where the qualifying owned property is situated in the South of Malta, in which case the administrative fee is reduced to €5,500.

DEPENDANTS

The Malta Retirement Programme permits beneficiaries to include dependents, provided they share the principal residence. Eligible dependents include:

- **SPOUSE OR PARTNER:** Spouses or stable, long-term partners.
- **MINOR CHILDREN:** Minor children in the care and custody of the applicant, spouse, or partner.
- **OTHER DEPENDENTS:** Includes adopted children in the care and custody of the beneficiary, spouse, or partner.





THE MALTA RESIDENCE PROGRAMME

The Malta Residence Programme (TRP) offers an exceptional opportunity for EU, EEA, and Swiss nationals to relocate to Malta and benefit from a favourable tax regime, all while enjoying a high quality of life in one of Europe's most sought-after destinations.

Whether you're looking for a permanent home in the Mediterranean or simply wish to enjoy tax benefits and freedom of movement within the Schengen Area, the Malta Residence Programme can be your gateway to a new lifestyle.

This special tax status programme is designed to attract individuals who want to live in Malta long-term, with key advantages such as **flat-rate taxation** on foreign income, the **exemption of foreign capital gains tax**, and a relatively low minimum tax liability. The programme also requires applicants to demonstrate financial self-sufficiency, secure suitable accommodation in Malta, and maintain health insurance, ensuring that both individuals and their dependents can enjoy a comfortable and secure life on the islands. Whether you plan to work, retire, or run a business, the Malta Residence Programme is an ideal option for those looking to establish a permanent home in this Mediterranean island.

ELIGIBILITY

To qualify for the Malta Residence Programme, applicants must meet the following requirements:

NATIONALITY: Applicants must be EU, EEA, or Swiss nationals, and they must not be receiving any other Maltese tax benefits.

PROPERTY REQUIREMENTS:

- **OWNERSHIP:** Applicants must purchase a property in Malta with a minimum value of €220,000 in Gozo or South Malta, or €275,000 in other areas of Malta.
- **RENTAL:** Alternatively, applicants can rent a property with a minimum annual rent of €8,750 in Gozo or South Malta, or €9,600 elsewhere in Malta.

INCOME: Applicants must show they have stable and regular income sufficient to support themselves and their dependants

without relying on Malta's social welfare system.

HEALTH INSURANCE: Applicants must have valid health insurance that covers risks in the European Union for themselves and their family members.

LANGUAGE: Proficiency in either Maltese or English is required.

GOOD STANDING: Applicants must be in good standing with the Maltese authorities.

Beneficiaries cannot be domiciled in Malta, however they can take up employment or run a business on the islands.



TAX TREATMENT

Beneficiaries of the Malta Residence Programme benefit from the following tax advantages:

FLAT TAX RATES:

- Foreign-source income remitted to Malta is taxed at a flat rate of 15%.
- Malta-source income is taxed at a flat rate of 35%.

MINIMUM TAX LIABILITY: Beneficiaries must pay a minimum annual tax of €15,000, covering the applicant and any dependents, on income remitted to Malta.

CAPITAL GAINS: No tax is levied on foreign-source capital gains, even if they are remitted to Malta.

DOUBLE TAXATION RELIEF: Malta offers comprehensive double taxation treaties, which ensure you are not taxed on the same income in both Malta and another country.

DOUBLE TAXATION RELIEF

Malta's extensive Double Taxation Relief (DTR) framework safeguards residents under the Malta Retirement Programme from paying tax on the same income in multiple countries. With a wide network of treaties covering over 70 countries, the DTR ensures that foreign pensions, dividends, and other income are either taxed in the source country or Malta, not both.

For countries without a formal treaty, Unilateral Relief allows for a tax credit in Malta on foreign taxes paid, reducing the chance of double taxation. Malta also has no inheritance tax, though certain duties apply to the transfer of Maltese assets, such as a 5% rate on real estate and a 2% rate on shares in Maltese companies. Exemptions may apply for international business assets.

Overall, the DTR framework enables retirees to benefit fully from Malta's favourable tax environment without duplicative taxation, preserving the value of foreign income and retirement funds.

DEPENDANTS

- The Malta Residence Programme extends to the following dependants:
- The spouse of the applicant.
- Minor children (under the care of the applicant or spouse).
- Adopted children under the care of the applicant or spouse.
- Children over 18 who are unable to support themselves due to illness or disability.

ADMINISTRATIVE FEES

The application fee for the Malta Residence Programme is €6,000, which is non-refundable. For properties located in South Malta, the fee is reduced to €5,500, provided the property is purchased at the time of application.





THE GLOBAL RESIDENCE PROGRAMME

The Malta Global Residence Programme (GRP) is designed to attract non-EU, non-EEA, and non-Swiss nationals seeking tax-efficient residency in Malta.

The programme provides an attractive pathway to establish residence in this sun-drenched Mediterranean island while enjoying ease of travel across the Schengen Zone. Beneficiaries are offered favourable tax benefits, including a flat tax rate on foreign-sourced income remitted to Malta, along with the ability to include dependants under the same application.

The Malta Global Residence Programme offers a host of advantages for non-EU nationals seeking residence in the Mediterranean. Beneficiaries enjoy a flat tax rate of 15% on foreign income remitted to Malta, no tax on foreign-sourced capital gains, and access to Malta's comprehensive double taxation relief framework. The programme provides the freedom to live, work, and travel within the Schengen Zone, with minimal residency requirements in Malta. Additionally, applicants can pass on their special tax status to heirs under certain conditions, all while enjoying Malta's strategic location, vibrant lifestyle, and high quality of life.

ELIGIBILITY

Applicants to the Malta Global Residence Programme (GRP) must meet specific criteria to qualify:

RESIDENCY REQUIREMENTS: Applicants must be non-EU/EEA/Swiss nationals and ensure they do not reside in another jurisdiction for more than 183 days in a calendar year.

FINANCIAL INDEPENDENTS: Demonstrate stable and regular income sufficient to support themselves and their dependents without recourse to Malta's social assistance system.

PROPERTY INVESTMENTS: Hold qualifying property in Malta either by purchase or rent:

- **PURCHASE:** Minimum property value of €275,000, or €220,000 if located in Gozo or South Malta.

- **RENTAL:** Minimum annual lease of €9,600, or €8,750 in Gozo or South Malta.

INSURANCE AND DOCUMENTATION: Possess valid health insurance covering risks across Malta and the EU and maintain a valid travel document.

LANGUAGE AND INTEGRITY: Show the ability to communicate in English or Maltese and pass a Fit and Proper Test, ensuring no criminal record or adverse background history.

These criteria ensure applicants meet the programme's standards while supporting themselves in Malta.



TAX TREATMENT

- Foreign-Sourced Income is taxed at a flat rate of 15% when remitted to Malta.
- Capital Gains are exempt from taxation, even if remitted.
- Malta-Sourced Income is taxed at 35%.

An annual minimum tax of €15,000 is applicable covering all income remitted to Malta by the main applicant and dependants. Beneficiaries may access Malta's extensive double taxation treaties to avoid being taxed on the same income in multiple jurisdictions.

DEPENDANTS

One application can include the main applicant and his spouse, financially dependent ascendants and other non-family members and dependent relatives that are shown to be bona fide members of the household. Children under the age of 25 are automatically eligible for inclusion.

DOUBLE TAXATION RELIEF

Malta's comprehensive Double Taxation Relief (DTR) network covers over 70 countries, preventing dual taxation on income such as pensions, dividends, and employment. Where no formal treaty exists, Malta applies Unilateral Relief, offering tax credits for foreign taxes paid. Moreover, Malta has no inheritance tax, although certain duties apply to local property and shares.

The GRP ensures that residents can optimise their tax obligations while enjoying Malta's strategic location, Mediterranean lifestyle, and access to EU markets.

Overall, the DTR framework enables retirees to benefit fully from Malta's favourable tax environment without duplicative taxation, preserving the value of foreign income and retirement funds.

ADMINISTRATIVE FEES

A standard application processing fee of €6,000 applies if a property is purchased in Malta, and €5,500 if the property is bought or rented in Gozo or the south of Malta.

Applications must be submitted through an Authorised Registered Mandatory.





THE MALTA PERMANENT RESIDENCE PROGRAMME

The Malta Permanent Residence Programme (MPRP) is an exceptional residency-by-investment scheme allowing beneficiaries to settle, stay, and reside permanently in Malta.

Designed for non-EU, non-EEA, and non-Swiss nationals, this programme offers the opportunity to establish a permanent base in Malta while enjoying visa-free travel across the Schengen Zone.

Key benefits include permanent residency, the ability to invest in Malta's property market, and the inclusion of up to four generations in one application. With an efficient 4-6 month processing time, the MPRP is particularly appealing to families and individuals seeking stability, flexibility, and access to the EU without requiring annual residence in Malta.

ELIGIBILITY

To qualify for the MPRP, applicants and their dependants must meet the following conditions:

NATIONALITY: Applicants must be non-EU/EEA/Swiss nationals. They must not originate from countries sanctioned by Maltese authorities.

FINANCIAL STABILITY: Applicants must demonstrate sufficient, stable, and regular financial resources to support themselves and their dependants without relying on Malta's social assistance.

They must have a minimum capital of €500,000, of which at least €150,000 must be in financial assets; or show they have capital assets of not less than €650,000, of which €75,000 must be in the form of financial assets. This requirement must be maintained for at least 5 years.

FIT AND PROPER TEST: All applicants are subject to a rigorous due diligence process, requiring them to have a clean criminal record and pose no threat to Malta's national security, public health, or public policy. **Health Insurance:** Applicants must hold valid, comprehensive health insurance that covers medical risks in Malta and throughout the European Union.

RESIDENCY AND PROGRAMME

EXCLUSIVITY: Applicants must not be beneficiaries of any other Maltese residence or citizenship programme.



TAX TREATMENT

The Malta Permanent Residence Programme is tax-neutral, with no specific tax incentives or additional burdens. Should a beneficiary opt to become a tax resident, then existing tax regime tax bands will apply to any income remitted into Malta.

INVESTMENT REQUIREMENTS

Applicants for the Malta Permanent Residence Programme must meet all three of the following requirements:



PROPERTY INVESTMENT: Applicants must either purchase a property valued at a minimum of €375,000. Alternatively, one may lease a property for at least €14,000 annually.



GOVERNMENT CONTRIBUTION: One must pay a non-refundable government contribution of €60,000 if renting property, or €30,000 if purchasing property.



NGO CONTRIBUTION: Applicants must also pay a €2,000 contribution to a Malta registered philanthropic, cultural, sports, scientific, animal welfare, or artistic NGO.

It is important to highlight that the Malta Permanent Residence Programme doesn't grant the beneficiary an employment license. One will need to apply for a work permit.

DEPENDANTS

Family applications are allowed by the Malta Permanent Residence Programme. The programme accommodates family inclusivity, allowing the addition of:

- Spouses or long-term unmarried partners.
- Any children under the age of 18.
- Parents and grandparents on either side of the family.
- Any other adult dependants up to the age of 28, given that they are unmarried and financially dependant on the main applicant.

ADMINISTRATIVE FEES

Applicants must submit their application through a Licensed Agent and are required to pay an administrative fee of €50,000 to the Maltese government. An additional fee of €10,000 is charged for each dependant, regardless of their relationship to the applicant (spouses, children, parents, or grandparents).

DOUBLE TAXATION RELIEF

Malta's extensive Double Taxation Relief (DTR) network spans over 70 countries, ensuring that residents are not taxed twice on income such as pensions, dividends, or employment. Where no treaties exist, Malta provides Unilateral Relief to offset foreign taxes paid. Additionally, Malta has no inheritance tax, though certain duties apply to local property transfers and shares.





THE MALTA CITIZENSHIP BY DIRECT INVESTMENT

The Malta Citizenship by Naturalisation for Exceptional Services by Direct Investment (MEIN) is one of the most popular and sought-after citizenship programmes in Europe.

It provides individuals with a unique opportunity to obtain Maltese Citizenship in exchange for significant investments that contribute to the country's development.

By granting citizenship to qualified investors and their families, this programme offers access to the European Union, enabling visa-free travel across the Schengen Area, as well as the right to live, work, and study in any EU member state.

ELIGIBILITY

To be eligible for the Malta Citizenship by Investment Programme, applicants must meet several key criteria, including:

AGE: Applicants must be 18 years of age or older.

DUE DILIGENCE: Applicants, along with their dependants, must undergo a thorough background check to assess their financial status, source of wealth, and criminal record. This also includes providing a police certificate of conduct and adequate proof of the source of funds and wealth of the principal applicant. Supporting documentation, such as passport copies and birth certificates, must be legalised and counter-legalised.

RESIDENCY: Applicants must reside in Malta for at least 36 months (or 12 months under exceptional circumstances), with a lease of residential property valued at a minimum of EUR 16,000 annually. Applicants also require a valid residence card in order to apply for citizenship.

OATH OF ALLEGIANCE: The applicant must take an Oath of Allegiance to Malta and commit to supporting the country's democratic values.



Acquiring a second or even third citizenship is an asset for discerning investors looking to strategically structure their personal and professional lives. It offers a significant advantage in mitigating geopolitical risks and is increasingly seen as a preferred tool for diversifying assets.

By making a direct investment in Malta, individuals can gain access to Maltese citizenship through the Malta Citizenship by Investment programme. This offers the most desirable citizenship, backed by one of the EU's most rigorous due diligence processes. Additionally, it represents a sound and stable investment in one of Europe's most thriving economies, providing a safe and prosperous environment for the entire family.

Malta offers several compelling reasons to seek citizenship through the MEIN programme:

VISA-FREE TRAVEL: Maltese citizens enjoy visa-free or visa-on-arrival access to over 190 destinations, including the **Schengen Area** and **USA** (via ESTA).

STRATEGIC LOCATION: Malta is centrally located in the Mediterranean, just 2-3 hours by flight from most major European financial capitals, making it an ideal base for both personal and business needs.

FAMILY BENEFITS: Citizenship can be extended to spouses, children, parents, and grandparents, providing a secure future for the entire family.

NO LANGUAGE REQUIREMENTS: Unlike many other countries, Malta does not require applicants to meet language proficiency standards.

DUAL CITIZENSHIP: Malta recognises dual citizenship, allowing applicants to maintain their original nationality while benefiting from the advantages of being a Maltese citizen.

FAVOURABLE TAX SYSTEM: Malta offers competitive tax rates for both individuals and corporations.

GENERATIONAL CITIZENSHIP: Maltese citizenship is for life and can be passed down to future generations.

A SOUND INVESTMENT: Malta is an economically stable country with an A+ credit rating, showing one of the highest economic growth rates among all EU countries.



TAX TREATMENT

Malta's tax system applies based on residency rather than citizenship. While resident in Malta, individuals are subject to tax on worldwide income and capital gains if they reside in Malta for 183 days or more each year. Non-residents are taxed only on income derived from Malta. There are no inheritance or death taxes, and Capital Gains Tax (CGT) is levied at a rate of 12% on property sold within three years of purchase. However, properties held for five years are exempt from CGT.

INVESTMENT REQUIREMENTS

Applicants must make several key investments to qualify for Maltese citizenship:



PROPERTY INVESTMENT: Applicants must either purchase property valued at a minimum of €700,000 or lease property for a minimum annual rent of €16,000. Properties must be held for at least five years.



NATIONAL DEVELOPMENT AND SOCIAL FUND CONTRIBUTION: €600,000 for applicants having already resided in Malta for at least 36 months, or €750,000 for applicants if they have resided for 12 months only.

An additional €50,000 for each dependent.



NGO DONATION: A minimum donation of €10,000 to a registered charitable organisation is required.



DEPENDANTS

Eligible dependants of the main applicant include:

- Spouses or long-term partners;
 - Children under 18 (or 29 if financially dependent);
 - Parents or grandparents over 55, who are financially dependent on the applicant;
- Each dependent incurs a fee of €50,000.

ADMINISTRATIVE FEES

In addition to the investment requirements, the following administrative fees apply:

RESIDENCE APPLICATION FEES: €5,000 for the main applicant, €1,000 for each dependent.

DUE DILIGENCE FEES: €15,000 for the main applicant, €10,000 for each adult dependent.


ELIGIBILITY PROCESS FEES: €1,000 for each applicant, plus a fee of €500 after eligibility approval.

DOUBLE TAXATION RELIEF

Malta's extensive **Double Taxation Relief (DTR)** network spans over 70 countries, ensuring that residents are not taxed twice on income such as pensions, dividends, or employment. Where no treaties exist, Malta provides **Unilateral Relief** to offset foreign taxes paid.

Additionally, Malta has no inheritance tax, though certain duties apply to local property transfers and shares.





THE MALTA HIGHLY QUALIFIED PERSONS RULES

The Malta Highly Qualified Persons Rules aim to attract skilled professionals in financial services, gaming, aviation, and other high-growth industries.

This program offers eligible individuals a flat 15% tax rate on income derived from qualifying employment in Malta, capped at €5,000,000, with income exceeding this threshold being tax-exempt.

It provides access to Malta's thriving finance, aviation, fintech, and gaming industries, along with the benefit of a flat 15% income tax on qualifying employment contracts. Additionally, it offers residency in a Mediterranean EU member state known for its excellent connectivity and quality of life.

ELIGIBILITY

Applicants must meet the following conditions to qualify:

- The income received by the professional must amount to at least €75,000, adjusted annually in line with the Retail Price Index. The minimum income (based on the Retail Price Index published by the Malta National Statistics Office) must exceed €98,436 (as at 2024)
- Obtain an employment contract subject to the laws of Malta.
- Have at least five years of professional work experience.
- Hold sufficient professional qualifications related to the field of work.
- Prove that they can perform their duties sufficiently for the eligible office.
- Not have benefitted from the special income tax provisions relevant to Investment Services and Insurance Expatriates.
- Receive regular and stable income which are of a sufficient level to be able to support yourself and any dependents without needing the assistance of the social security system in Malta.
- Reside in suitable accommodation in Malta.
- Not be domiciled in Malta, nor benefit from any other special tax programs in Malta
- Have a valid travel document.
- Hold European health insurance coverage both for applicant and dependants
- Must be deemed a fit and proper person.



EMPLOYMENT ELIGIBILITY

The list of eligible positions under this scheme is as follows:

FINANCE & GAMING: Portfolio Managers, Chief Financial Officers, Senior Analysts.

AVIATION: Accountable Managers, Training Managers, and other senior aviation roles.

ASSISTED REPRODUCTIVE TECHNOLOGY: Embryologists, Lead Quality Managers.

Contracts must be with companies licensed by the Malta Financial Services Authority, Malta Gaming Authority, or Transport Malta.

TAX TREATMENT

Once an applicant's application is approved, he/she is thereafter granted a special tax status in accordance with the HQP rules.

The HQP Beneficiary will be subject to a rate of 15 cents on every euro thereof (hereinafter the 'Special Rate') on individual income arising from the qualifying contract. The flat rate will be imposed on income from the qualifying contract up to a capping of €5,000,000. Income above €5,000,000 from such qualifying contract is exempt income. It should be noted that the Special Rates apply for a maximum of five consecutive years in the case of EEA or Swiss nationals and for a maximum of four consecutive years in the case of third country nationals.

EEA/ Swiss nationals who take advantage of this tax benefit may be eligible, upon application, for a one-time extension of 5 years, making the total qualifying period a maximum of 10 years of assessment. This can be requested from the Malta Office of the Commissioner for Revenue.





MALTA DIGITAL NOMAD VISA

The Malta Digital Nomad Visa (also referred to as the Malta Nomad Residence Permit – MNRP) was introduced to attract remote workers and digital nomads by offering the chance to live in Malta while maintaining employment with an overseas employer or business.

This program allows non-EU nationals to reside legally on the island while continuing their remote work. It provides EU residency, enabling individuals to live in an EU member state and enjoy Malta's high quality of life. Residents benefit from freedom of movement, allowing travel within the EU and the Schengen Zone, while maintaining their foreign employment or business operations without relocating their careers.

Malta's stunning Mediterranean setting, rich culture, and vibrant environment make it an ideal destination for global remote workers. The MNRP is designed for freelancers, self-employed individuals, and anyone with the flexibility to work remotely from anywhere in the world.

ELIGIBILITY

To qualify for the Malta Digital Nomad Visa, applicants must meet the following conditions:

EMPLOYMENT OR SELF-EMPLOYMENT:

- Employed: Work remotely for an employer registered outside Malta.
- Self-employed: Operate a business registered abroad, of which you are a partner or shareholder.
- Freelance: Offer services to clients based outside Malta.

INCOME: Must demonstrate a minimum gross annual income of €42,000.

CLEAN CRIMINAL RECORD: A background check is required.

ACCOMMODATION: Proof of a valid residential lease agreement covering the entire duration of the permit.

HEALTH INSURANCE: Coverage must meet a minimum of €30,000, covering both inpatient and outpatient care.

ECONOMIC MEANS: Evidence of sufficient funds to support yourself and any dependents during your stay.

Applicants employed by a Maltese subsidiary or those seeking employment within Malta do not qualify for this permit.



TAX TREATMENT

Applicants who are in possession of a Digital Nomad Visa will keep on paying taxes in a foreign jurisdiction. Those individuals who work remotely from the island while being employed by a company registered abroad are regarded as earning income from foreign sources. This leads to an exemption from personal income tax for them.

DURATION

The Maltese Digital Nomad Visa is originally valid for up to one year. This can be renewed so long as the applicant meets all the visa requirements. It is required to re-apply before the current visa expires.

The Nomad Residence Permit may be renewed up to 3 times, meaning that applicants who continue to meet the requirements can stay up to 4 years in Malta on such a permit.

DURATION & RENEWALS

The Digital Nomad Visa is initially valid for 1 year. It can be renewed for up to 3 additional years, allowing a total stay of 4 years in Malta, provided you meet all the requirements.

DEPENDANTS

Family members (spouse, minor children, and economically dependent adult children) can apply for residence permits under the same application, at an additional fee of €300 per dependent.

Dependents cannot automatically work in Malta; they must apply for a work permit separately.

Once the main applicant completes the payment or receives approval, it is not possible to include additional dependents.

An exception to this rule applies to newborns, for whom inclusion is permissible. While residence permits are granted to family members, they do not automatically grant the right to work in Malta. Those wishing to work must apply for the appropriate permit.

APPLICATION FEE

The Malta Digital Nomad application incurs a fee of €300 for the main applicant, with an additional €300 for each dependent. The issuance of visa cards requires a nominal fee of €27 per card.





BUYING A PROPERTY IN MALTA

For foreign nationals interested in purchasing property in Malta, the process is relatively straightforward but comes with specific legal requirements, particularly regarding permits and eligible property types. Below is a simplified guide to help foreigners navigate the process of buying a home in Malta.

PROCESS INVOLVED WHEN BUYING A PROPERTY

CHOOSING THE PROPERTY

Once the necessary permits are secured (if applicable), the buyer can proceed to choose a property. In Malta, foreign buyers have access to a diverse range of properties. These can include modern apartments in urban areas, traditional villas in the countryside, historic houses of character, and luxurious properties in Special Designated Areas (SDAs). SDAs are exclusive zones that allow foreign buyers to purchase property without the need for an AIP (Acquisition of Immovable Property) permit. These areas often feature high-end residential developments with upscale amenities like swimming pools, gyms, restaurants, and marinas, offering a luxurious living experience.

Additionally, properties in rural areas may include restored farmhouses and palatial villas, blending traditional Maltese architecture with modern comforts. Whether a buyer is looking for a contemporary flat, a historic home, or an exclusive investment opportunity in a high-end development, Malta offers a variety of options to suit different tastes and budgets.

SIGN A PRELIMINARY AGREEMENT

After selecting the property, the buyer and seller will sign a preliminary agreement, which outlines the terms of the sale, including the agreed purchase price and any conditions. This agreement is typically binding and will involve a deposit of around 1% to 10% of the purchase price.

OBTAIN AN AIP PERMIT (IF REQUIRED)

Non-EU citizens who wish to purchase property in Malta must first apply for an Acquisition of Immovable Property (AIP) permit, unless the property is in a Special Designated Area. EU citizens do not need a permit to purchase property for business activities or investment, such as rental properties.

CONDUCT DUE DILIGENCE

The buyer's legal representative (usually a notary) will conduct thorough due diligence on the property. This includes verifying ownership, checking for any encumbrances, and ensuring that the property is free from legal disputes. The notary will also confirm that the property meets all necessary legal and planning requirements. Usually this process takes between 3 to 6 months.

FINAL AGREEMENT AND TRANSFER OF OWNERSHIP

Once all checks are completed, the final deed of sale is signed by both parties in the presence of a notary. The buyer will pay the remaining balance of the purchase price, and the property is transferred into their name. The notary will then register the transfer with the Land Registry, finalising the process.

PAYMENT OF FEES AND TAXES

The buyer is required to pay stamp duty, which is generally 5% of the purchase price. If the property is being bought as the buyer's primary residence, they may be eligible for a reduced stamp duty rate of 2%. Additionally, the buyer may need to pay other associated costs such as notary fees, legal fees, and registration charges.

REGISTRATION AND TITLE TRANSFER

After the final agreement, the notary will file the deed of sale with the Public Registry and the Land Registry. The property will officially be transferred to the buyer's name, and they will receive the necessary documentation proving ownership.

RESIDENCE PERMITS (IF APPLICABLE)

Foreign buyers purchasing property as their primary residence in Malta may also be eligible for residence permits, depending on the purchase type and their specific situation.

TYPICAL FEES

When buying property in Malta, several fees and charges should be considered by foreign buyers to understand the total cost of their investment. Here's a breakdown:

STAMP DUTY:

- **Standard Rate:** 5% of the property's purchase price.
- **First-Time Buyer Discount:** Reduced to 2% on the first €200,000 for eligible buyers.
- This tax is paid at the time of the final deed.

NOTARY FEES:

- Ranges from **1% to 2.5%** of the property's value.
- Fees are based on the **Notarial Council Guidelines** and include drafting the contract, verifying ownership, and ensuring no outstanding debts on the property.

AIP PERMIT FEE (IF APPLICABLE):

- Applies to non-EU nationals purchasing property outside Special Designated Areas.
- Fee ranges from €200 to €500.

REGISTRATION FEES:

- These cover the cost of registering the deed with the Public Registry.
- Often included in the notary's overall service fees.

PROPERTY VALUATION FEE:

- If a bank or institution requires a valuation (typically for mortgage purposes), fees range from **€150 to €500** depending on the property's complexity.



**BANK CHARGES (FOR MORTGAGES):**

- Includes **legal fees, administrative charges**, and potentially **home insurance**.
- Fees vary depending on the bank, loan amount, and terms.

GROUND RENT (CENS):

- Some properties in Malta are sold **freehold**, meaning no additional annual charges.
- Others are subject to **ground rent**, an annual fee paid to the landowner. This can range from a nominal amount to a higher fee, depending on the terms of the property title.

REAL ESTATE AGENT FEES:

- Typically **5% of the property's purchase price**.
- This fee is generally paid by the seller, not the buyer, unless otherwise agreed.

TOTAL ADDITIONAL COSTS

The cumulative fees typically amount to **7-10% of the property's value**, excluding the purchase price. Buyers should budget accordingly to cover these expenses.

FINANCING OPTIONS

Foreign buyers may secure mortgages through Maltese banks, though terms vary. A substantial deposit, often around **20-30% of the property value**, is usually required. Additional insurance or guarantees might also apply depending on the lender.

Understanding these costs upfront ensures a smooth buying process and helps avoid unexpected expenses.

BUYING A HOLIDAY HOME

Non-residents looking to buy a holiday home in Malta can purchase one property, but they must first obtain an AIP (Acquisition of Immovable Property) permit. However, this requirement does not apply to properties in Special Designated Areas or to EU citizens buying a property as their primary residence, even if they haven't lived in Malta for five continuous years.

For EU citizens who have lived in Malta for at least five years, there are no restrictions on the number of properties they can buy. If one spouse is an EU citizen and the other is a non-EU citizen, they can also purchase property without needing an AIP permit, as long as it is for their primary residence.

No AIP permit is required if the property is being purchased for residence, investment, or business purposes, but the purchaser must declare this intention in the purchase contract.

If an AIP permit is needed, the property must meet a minimum value, which is updated annually. In 2024, the minimum value is €174,274 for apartments, maisonettes, and penthouses, and €300,619 for villas, townhouses, or other properties.

WHAT IS AN AIP PERMIT?

An AIP (Acquisition of Immovable Property) permit is required for non-residents who wish to buy property in Malta, unless they are purchasing in Special Designated Areas or intend to use the property as their primary residence. The permit ensures compliance with the rules governing foreign property ownership in Malta, including approval from the Maltese government and minimum property values, which are updated annually.

BUYING A PRIMARY RESIDENCE

EU citizens who intend to buy a property as their primary residence in Malta, even if they have not lived in the country for five continuous years, do not need a permit. However, EU citizens who have resided in Malta for at least five years can purchase any number of properties without the need for a permit.

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BUYING FOR BUSINESS OR INVESTMENT PURPOSES

No permit is needed to purchase property for business activities or investment, such as rental properties.

SPECIAL DESIGNATED AREAS

Special Designated Areas are high-end residential developments where property ownership rules are the same for both Maltese and foreign residents. No AIP permit is required, and foreign nationals can purchase any number of properties and lease them out without restrictions.

ACQUISITION BY COMPANIES OR A GROUP OF COMPANIES

Entities based in the EU can acquire property for their business purposes without needing a permit. However, non-EU owned companies or entities must apply for a permit, which is only granted if the property is intended for industrial, touristic, or economically beneficial projects.





SELLING YOUR PROPERTY

No property transfer tax is due when the property being transferred has been the transferor's ordinary residence for at least 3 consecutive years immediately preceding the date of transfer and has not been vacated by the transferor for more than 12 months prior to the date of the deed of transfer.

No tax on capital gains is charged on the transfer of immovable property in Malta. However, a property transfer tax is applicable in the form of a Final Withholding Tax.

WITHHOLDING (CAPITAL GAINS) TAX

As a general rule, a final withholding tax at the rate of 8% on the transfer value of the property being transferred is applicable. However, there are some exceptions, as follows:

- If the property was acquired by the transferor before 1st January 2004, the final withholding tax is 10% of the transfer value
- If the deed of transfer is concluded within 5 years of the transferor acquiring the property, and the transferor is an individual who does not trade in immovable property, the final withholding tax is 5% of the transfer value.
- If the property has been your primary residence for at least 3 years and is sold within 12 months of vacating, no CGT is due.



PROPERTY TRANSFER

Other exemptions apply when the transfer involves immovable property originating from a transaction within the same group of companies, or a transfer between spouses following a change in the matrimonial regime (including legal separation and/or divorce).

If the property was inherited after 24th November 1992, the transferor can choose either to pay a 12% final tax on the difference between the transfer value and the cost of acquisition (denunzja), or to pay the final withholding tax (10%, 8%, or 5%), depending on the year the property was acquired through inheritance. If the property was inherited before 25th November 1992, the tax is 7% of the transfer value. The 7% tax is final.

For a transfer of property acquired by the transferor through a donation made more than five years before the transfer date, the tax can either be 12% on the excess (if any) of the transfer value over the acquisition value, or the transferor can choose to pay the final withholding tax (10% or 8%).

OTHER FEES

- Sellers are required to pay a 1% duty on the final selling price of the property.
- Real estate agents typically charge the seller a commission of **5% of the agreed selling price**, plus VAT (18%).
- Typically no notarial fees are applicable as these are paid by the buyer.

BUYING A PRIMARY RESIDENCE

GROUND RENT CLEARANCE: If the property is subject to ground rent (cens), any arrears must be cleared before finalizing the sale.

CLEARANCE OF LOANS AND MORTGAGES: Any outstanding mortgage on the property must be settled before transferring ownership to the buyer.

VAT APPLICABILITY: Most residential property sales are VAT-exempt; however, VAT applies to commercial properties or properties sold as part of a business activity.

TAXATION ON RENTAL INCOME

Rental income is taxed at a flat rate of 15% on the gross amount earned. Alternatively, landlords can opt to declare rental income under normal progressive tax rates. Rental income must be declared annually on the landlord's tax return.

DOCUMENTS REQUIRED

- Property title deed.
- Energy Performance Certificate (EPC).
- Copies of planning and compliance permits.
- Ground rent clearance certificates (if applicable).
- Any additional documents related to mortgages or loans on the property.

LETTING YOUR PROPERTY

Foreign nationals owning property in Malta can rent it out to third parties, either for long or short lets. The only exception is if the property was purchased with an AIP. A short-let license is always required from the Malta Tourism Authority.

All rental agreements must comply with the Private Residential Leases Act (PRLA), which governs lease terms, landlord-tenant relations, and rental documentation. Furthermore, all leases must be registered with the Housing Authority within 10 days of the agreement's commencement.

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