

### Citizenship By Exceptional Investment

Malta is a small island-country in southern Europe, with a population of around 510,000. Its capital is Valletta, and the official languages spoken are Maltese and English, whilst Italian is widely spoken.

Malta has been a member of the EU since 2004, part of Schengen since 2007 and part of the Euro zone since 2008. It is largely regarded as an international business hub, complemented by a competitive tax system, strategic geographic location and excellent flight connections.

Formerly known as the Malta Individual Investor Programme (MIIP), the Maltese Citizenship By Naturalisation For Exceptional Services By Direct Investment - or ESDI, for short - is a leading citizenship program which provides visa-free access to 185 countries, including the United States and Canada.

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### Eligibility

The main applicant must be over 18 years of age and must have a clean personal conduct and may include their spouse or de-facto partner. Both the main applicant and the spouse may also include unmarried children up to the age of 28, parents or grandparents, provided they are not economically active and principally dependent on the main applicant.

Health insurance will be required for all applicants.



### Investment

If the main applicant has resided in Malta for a minimum of 36 months, a government contribution of EUR 600,000 is required. By exception, residence may be reduced to a 12-month period, and the contribution is increased to EUR 750,000.

A EUR 50,000 additional investment is required for every dependent



Additionally, an investment in real estate is required. This can be made either through the purchase of a EUR 700,000 residential property, or a lease of a minimum of EUR 16,000 per annum. In both cases, the property needs to be held for 5 years.

A mandatory donation of EUR 10,000 to a registered charity organisation is also required.

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### Process Overview

Applications are submitted to the respective government agency, through a licenced service provider. A formal acknowledgement by the agency is issued.

Following stringent due diligence checks, for which the Malta citizenship programme is well known for, a letter of approval in principle is issued by the agency.

At this stage, all investment requirements need to be satisfied and a visit to Malta is required to take the Oath of Allegiance, which effectively bestows citizenship status. Passports and ID card may be issued at this stage.



### General Information About Taxation In Malta

The Citizenship for exceptional services regulations do not give access to preferential taxation in Malta. Generally speaking, Malta's taxation framework is an Anglo-Saxon model, embracing the concepts of domicile and residence.

Persons who are tax residents, but not domiciled in Malta, are taxed on a source and remittance basis - meaning, on income and capital gains arising in Malta. Income arising outside of Malta, which is received in Malta would also be taxed.

Capital gains arising outside of Malta would not be taxed.

### Summary Of Benefits Of Maltese Citizenship

- Visa-free access to 185 countries including the United States and Canada.
- English speaking international business hub with excellent educational institutions.
- Access to advantageous taxation, within the European Union.
- A politically and economically stable country, which provides a safe and secure social environment.



### ABOUT YAKOF AGIUS & ASSOCIATES



Yakof Agius redesigned the due diligence process of the Malta Individual Investor Program. He authored the 3rd edition of the Maltese Citizenship Program Handbook and produced the industry's first risk assessment framework. Yakof is also the founder of CIVIQUO™, the world's first investment migration platform.

Together with an exclusive and curated network, Yakof's unique knowledge and experience allow him to deliver bespoke solutions which are simply not available elsewhere.

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