

WHPARTNERS

# RELOCATING TO MALTA

## EUROPEAN UNION CITIZENS







**European Union (EU) and European Economic Area (EEA) citizens, and their family members enjoy the right to move and reside freely within the territory of any Member State, including Malta. This guide is specifically designed to assist EU & EEA nationals in smoothly navigating the intricacies of relocating to Malta. It covers a range of topics, from understanding the legal requirements and residency procedures to addressing taxation responsibilities and benefits.**



## ARE THERE ANY TRAVEL RESTRICTIONS FOR AN EU & EEA CITIZEN TO TRAVEL TO MALTA?

EU & EEA citizens, enjoy the benefit of unrestricted travel within the 27 EU member states, as well as in Iceland, Liechtenstein, Norway, and Switzerland. This freedom is granted upon presentation of either a valid passport or a valid national identity card.

## WHAT IS THE MAXIMUM DURATION OF STAY FOR EU & EEA CITIZENS IN MALTA?

EU & EEA citizens have the right to stay in Malta for up to 90 days within a 180-day rolling period without needing a residence card.

## IS IT NECESSARY FOR EU & EEA CITIZENS TO OBTAIN A MALTESE RESIDENCE CARD ONCE THE 90 - DAY PERIOD HAS ELAPSED?

EU & EEA citizens who plan to reside and/or work in Malta for a period exceeding 3 months, must register their residence with Identita' to obtain a residence card.

### WHAT ARE THE GROUNDS FOR AN EU & EEA CITIZEN TO SEEK A RESIDENCE CARD?

In Malta, an EU & EEA citizen can apply for a residence card based on one of the following grounds:



study



self-sufficiency



employment



self-employment



family member

### 1. STUDY

EU & EEA citizens who are pursuing education in Malta, need to provide proof of enrollment and demonstrate sufficient financial resources to support oneself during their studies.

## 2. SELF-SUFFICIENCY

EU & EEA citizens who are financially self-sufficient and not involved in any employment or self-employment activities in Malta can seek a residence card by providing evidence of a consistent source of income or financial support, such as pensions, savings, passive income or investments, to cover their living costs. It's important to have enough financial resources to support oneself and any accompanying family members throughout their stay in Malta.

## 3. EMPLOYMENT

EU & EEA citizens who secure employment in Malta can seek a residence card based on their job, provided a valid employment contract or proof of employment is submitted with Identity'.

## 4. SELF EMPLOYMENT

EU & EEA who aspire to establish their own businesses or work as self-employed professionals in Malta can seek a residence card under this category. Generally, EU & EEA citizens who plan to apply as self-employed, need to register for a tax number with the Office of the Commissioner for Revenue, apply for a social security number as well as apply for a VAT number.

## 5. FAMILY MEMBERS

An EU & EEA national has the entitlement to bring their spouse, children, and other dependent family members to reside with them in Malta. The family members and dependents are granted the same rights granted to the EU & EEA citizen. The residence card issued to family members allows them to take up employment in Malta without the need for any further permits. This also applies if the family member of the EU & EEA national is a third country national.

### CAN EU & EEA NATIONALS SEEK PERMANENT RESIDENCE STATUS IN MALTA?

Yes, EU & EEA nationals who have maintained lawful and uninterrupted residence in Malta for a continuous period of five years are eligible to apply for a permanent resident status.

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## HOW MUCH TAX DO EU & EEA CITIZENS IN MALTA HAVE TO PAY?

Taxation for non-resident individuals in Malta is solely applied to the income and chargeable gains originating within the country's territory.

Persons who are ordinarily resident and domiciled in Malta are subject to income tax in Malta on their worldwide income i.e., all the money one earns from any source. Individuals who are resident but not domiciled in Malta are subject to tax in Malta on any income sourced in Malta, as well as any foreign income received in Malta or remitted to Malta. Foreign capital gains are not subject to tax in Malta.

Individuals are generally subject to tax at progressive tax rates, ranging from 0% to 35%. Malta resident not domiciled individuals holding an eligible office with entities licensed by competent authorities, such as the MGA or MFSA may benefit from a 15% flat tax on income derived from a qualifying employment. The 15% tax rate applies for a consecutive period of 5 years subject to 2 extensions of five 5 years each.

EU & EEA nationals in Malta holding an eligible office with entities that are not necessarily licensed by competent authorities, may also benefit from a 15% flat tax on income derived from an employment focused on: (i) industrial research, (ii) experimental development, (iii) product development, (iv) product or process innovation, (v) mathematical synthesis and modelling, (vi) systematic, logical, scientific, inquisitive, investigative manipulation of data. The 15% tax rate applies for a consecutive period of up to 4 years, renewable for a further period of 5 years.

## DO SOCIAL SECURITY CONTRIBUTIONS DIFFER BETWEEN EMPLOYED AND SELF-EMPLOYED EU & EEA NATIONALS IN MALTA?

Yes, there are differences. Employees in Malta have their taxes and social security contributions deducted directly by their employers. On the other hand, self-employed EU nationals are accountable for handling their own social security contributions and must ensure they make the requisite payments to the social security system.

## DO EU & EEA NATIONALS HAVE ACCESS TO THE MALTESE PUBLIC HEALTH SYSTEM?

EU & EEA nationals have access to the Maltese public health system. Malta, as a member of the European Union, follows the EU regulations that grant EU & EEA citizens certain healthcare rights when residing or staying temporarily in another EU & EEA country. For emergency treatment, EU & EEA nationals can use the European Health Insurance Card (EHIC), to access necessary healthcare services in Malta during temporary visits, such as tourism, work assignments, or short-term stays.

## DO EU & EEA NATIONALS AND THEIR FAMILY MEMBERS HAVE ACCESS TO THE MALTESE EDUCATIONAL SYSTEM?

Yes, EU & EEA nationals, as well as their family members, typically have access to the Maltese educational system. Malta, as a member of the European Union, follows EU regulations that grant educational rights to EU & EEA citizens residing in other EU & EEA countries.

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## ARE EU & EEA CITIZENS ALLOWED TO USE THEIR DRIVING LICENSE IN MALTA?

Driving licenses issued within the European Union are fully recognised and accepted in Malta, provided that these licenses remain valid in the EU member state where they were originally issued. It's important to note that in such cases, individuals holding these licenses have the choice to exchange them for an equivalent Maltese driving license.

## IS IT PERMISSIBLE FOR EU & EEA CITIZENS TO PURCHASE PROPERTY IN MALTA?

EU & EEA citizens have the privilege of purchasing immovable property in Malta without the need for an AIP permit, provided they have maintained continuous residence in Malta for a minimum of 5 years before the acquisition date.

For EU and EEA citizens who have not resided in Malta for at least 5 years, the situation differs slightly. When purchasing their primary residence or immovable property necessary for their business operations or provision of services, they are exempt from the AIP permit requirement. However, if their intention is to purchase immovable property for secondary residence purposes, an AIP permit is indeed required.

Furthermore, Malta has designated specific areas known as Special Designated Areas (SDA), where there are no restrictions on property acquisition. This means that individuals have the freedom to purchase their secondary property within an SDA without the need for an AIP permit.

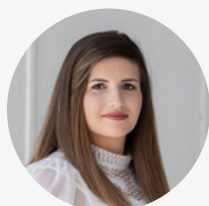
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