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Malta's New Individual Tax Programme

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By **Abigail Aquilina**, 10th August 2026

The Maltese Government recently published the Individual Tax Programme Rules through Legal Notice 195 of 2026, introducing a new framework for individuals looking to relocate to Malta and benefit from a special tax status.

Effective from 1st January 2027, the Individual Tax Programme (ITP) replaces four existing residence schemes administered by the Malta Tax and Customs Administration (MTCA):

- Global Residence Programme
- The Residence Programme
- Malta Retirement Programme
- UN Pensions Programme

While the ITP retains the attractive 15% tax rate on qualifying foreign-source income remitted to Malta, it introduces updated property thresholds, higher minimum annual tax liabilities, five-year approval periods and enhanced compliance obligations.

Who Can Apply?

The ITP is available to foreign individuals establishing Malta as their principal place of residence under one of the following categories:

- **Global Resident Status**: non-EU, non-EEA, and non-Swiss nationals;
- **EU/EEA/Swiss Resident Status**: EU, EEA and Swiss nationals;
- **Retired Pensioner Status**: qualifying foreign pensioners;
- **UN Pensioner Status**: qualifying recipients of a United Nations pension or widow's or widower's pension.

Qualifying dependants may be included within the application. Applications must be submitted to the Commissioner for Tax and Customs through an Authorised Registered Mandatary (ARM).

Tax Treatment

The ITP retains the principal tax benefits available under the existing programmes:

- Foreign-source income remitted to Malta is taxed at a flat rate of 15%, with double taxation relief available where applicable;
- Foreign-source income not remitted to Malta remains outside the scope of Maltese tax;
- Malta-source income and capital gains are generally taxed at 35%.

Foreign capital gains derived by individuals who are resident but not domiciled in Malta are generally not taxable in Malta, even when proceeds are remitted.

The minimum annual tax liabilities are as follows:

- **Global Resident Status:** €35,000
- **EU/EEA/Swiss Resident Status:** €35,000
- **Retired Pensioner Status:** €15,000
- **UN Pensioner Status:** €20,000

Main Eligibility Requirements

Applicants must:

- Meet the nationality or pension conditions for the relevant category
- Hold a qualifying residential property in Malta, either purchased for at least €700,000 or rented for at least €14,000/year
- Not be domiciled in Malta and not intending to become Malta-domiciled within five years from the application
- Demonstrate sufficient resources to maintain themselves and their dependants
- Hold a valid travel document
- Maintain private health insurance that covers themselves and their dependants
- Communicate adequately in one of Malta’s official languages

Be fit and proper individuals.

Application Fees

Application costs are as follows:

- €8,500 for the initial application; and
- €2,500 for each renewal.

Duration and Renewal

Special tax status is granted for an initial five-year period, renewable for further five-year terms, subject to continued eligibility.

Beneficiaries must continue to:

- Maintain the qualifying property as their primary residence
- Retain appropriate private health insurance
- Pay the minimum annual tax by 30 April
- Submit the required annual tax returns and declarations
- Retain the services of an authorised registered mandatary where necessary
- Notify the Commissioner of changes affecting eligibility.

Failure to comply may result in the withdrawal of special tax status and the application of tax, interest and penalties.

Transitional Rules

The current Global Residence Programme, The Residence Programme, Malta Retirement Programme and UN Pensions Programme will remain available to new applicants until 31 December 2026.

Individuals granted special tax status under these programmes by this date, or whose applications are submitted before the end of 2026, and approved later, will retain their status until 31 December 2031, subject to compliance with the respective requirements.

Thereafter, beneficiaries wishing to retain special tax status will be required to transition to the ITP and comply with its provisions.

Final Thoughts

The Individual Tax Programme streamlines Malta's special tax residence regimes into a single legislative framework while preserving the principal fiscal benefits that have made Malta an attractive relocation jurisdiction.

Although the programme introduces higher property thresholds and increased minimum tax liabilities, it maintains its competitiveness and provides greater certainty through five-year approvals, reducing the administrative burden associated with annual renewals under the previous regimes.

How Dixcart Malta can Assist

Relocating to a new country is a life-changing decision and involves more than securing tax residence. Immigration, property acquisition, succession planning and cross-border tax considerations should all be assessed before relocating.

Dixcart Malta is an Authorised Registered Mandatary and advises private clients throughout the relocation process, from determining eligibility and submitting applications to coordinating tax, immigration and ongoing compliance requirements.

Contact our team at advice.malta@dixcart.com for a confidential discussion.