Your Moving to Malta Checklist

Jul 20, 2026 6 min read  Vincent Ventalon

I'm Vincent, I live in St Julian's and I've watched a lot of people make this move, so this is the checklist I wish everyone had before landing. Print it and tick things off as you go. Each item links to the full guide on maltaexpat.com when you need the detail.

6 months before

- **Confirm** your visa route. EU citizens just register their residence once they're living here (the obligation kicks in beyond three months); non-EU citizens need a route sorted before flying, such as the Nomad Residence Permit (gross income of at least €42,000 a year from outside Malta) or a single permit via an employer. Americans, read the moving from the USA guide first.
- **Research** neighbourhoods with where to live in Malta: Sliema/St Julian's for the expat core, Gzira/Msida for value, central towns for space, Gozo for quiet.
- **Email** international schools now if you have children; the popular ones (roughly €4,000-12,000 a year) fill up fast, and Verdala in particular can carry a waitlist beyond a year.
- **Open** a Revolut or Wise account. You get a European IBAN immediately that handles salary, rent and direct debits while a Maltese bank grinds for weeks.
- **Budget** €3,000-5,000 up front for deposit, agency fee, furnishing and setup, on top of the monthly numbers in the cost of living guide.
- **Renew** your EHIC/GHIC card if you're from the EU; a replacement is free but can take weeks.
- **Stock up** on at least three months of prescription medication and get dental work done at home (a filling here runs €80-150, entirely private).
- **Request** a medical-history summary with generic drug names from your doctor.
- **Start** pet paperwork if applicable: microchip, rabies vaccination at least 21 days before travel, EU pet passport or the non-EU equivalent. Begin at least four months out.

3 months before

- **Hunt** for an apartment remotely via Facebook groups (owners direct, no fee) or agencies like Quicklets and Dhalia (half a month to a month's rent). Always get a live video walkthrough, check the street on Street View, and confirm the bedrooms have modern, working AC.

- **Sign** nothing without a written contract registered with the Housing Authority; an unregistered lease leaves you with essentially no rights. Details in the renting guide.
- **Apostille** your birth certificate (and marriage certificate if relevant) in your home country now. It costs about €10-30 and takes days at home; done from Malta it takes weeks and ruins timelines.
- **Check** your passport is valid at least six months beyond arrival; renew if it's close.
- **Decide** what to ship: if you can buy it in Malta at a reasonable price, don't ship it. A full container from mainland Europe runs €1,500-3,000, courier boxes €100-300 each.
- **Remember** Malta uses UK-style Type G plugs at 230V. Buy new chargers here for a couple of euros; 120V appliances with motors or heating elements won't run properly even with an adapter.
- **Get** an International Driving Permit if you're from outside the EU.

1 month before

- **Tell** your bank you're moving abroad, or their fraud system freezes your card on your first Maltese transaction.
- **Notify** your pension provider and cancel or adjust home and car insurance.
- **Cancel** subscriptions that won't travel, and set up mail redirection for final bills.
- **Keep** your home phone number active; you'll need it for two-factor authentication until your Maltese number is live.
- **Pack** mostly summer clothes plus warm layers and a real rain jacket for the December-to-February damp, sunscreen (pricey locally), your usual over-the-counter medicines, and all important documents in your hand luggage, never the hold.
- **Download** the day-one apps: Tallinja (buses), Bolt (Malta has Bolt, not Uber), Wolt, and Revolut or Wise.

First week in Malta

- **Buy** a prepaid SIM from GO, Epic or Melita with just your passport; plans start around €10-15 a month. Comparison in the telecom guide.
- **Register** for your tax number and social security with the MTCA; bring passport, residence documentation and proof of employment or self-employment.
- **Register** with a GP: the public system via your local health centre, and a private GP (about €15-30 a visit) for quick everyday appointments. See the healthcare guide.
- **Start** the Maltese bank account (Bank of Valletta or HSBC) knowing it typically takes four to eight weeks; live off Revolut or Wise meanwhile, as the personal banking guide explains.
- **Book** your Identità appointment online for the residence card: the EU eResidence document follows within a few weeks of your biometrics, while non-EU routes take two to

three months. Step-by-step in the residence card guide.

- **Set up** electricity (Enemalta) and water (ARMS) in your name, or confirm they're included in your lease. Summer AC can push electricity to €150-300 a month.
- **Order** internet from Melita or GO (100 Mbps-plus from around €25-35 a month); installation usually takes one to two weeks.
- **Apply** for a personalised Tallinja card at publictransport.com.mt (€25 one-off, arrives in about two weeks, then buses are free for residents). Until then singles are €2.00 in winter, €2.50 in summer. More in the transport guide.

First month

- **Confirm** your tax registration if it isn't done, then read how you'll actually be taxed in the personal tax guide.
- **Sort** your driving licence: an EU licence is valid indefinitely, most non-EU licences (including US) are good for 12 months and then require the Maltese test, per the driving guide.
- **Register** with your embassy (the US STEP programme, the British High Commission, or your country's equivalent). Five minutes, do it and forget it.
- **Join** expat groups, sports clubs or a coworking space; the admin resolves itself, the social life is the part that takes deliberate effort.
- **Learn** a few Maltese words: bongu (good morning), grazzi (thank you), saħħa (cheers). They buy real goodwill at the corner shop.

Setting up a company?

If part of your move is a Maltese Ltd, these are the first steps. The full picture is in the corporate tax guide.

- **Understand** the tax mechanics before committing: 35% headline rate, roughly 5% effective on trading income after the 6/7ths shareholder refund, or an optional flat 15% election since 2025.
- **Budget** the minimum share capital for a private limited company: €1,164.69 with 20% paid up.
- **Open** an EMI business account (Wamo, Revolut Business or Wise) rather than waiting on a traditional bank; EMIs are live in days while banks take weeks to months, and HSBC Malta isn't taking new business accounts at all. See the business account guide.
- **Add** a second EMI as backup; if your only account freezes for a compliance check, your whole business freezes with it.
- **Hire** an accountant for year-end even if you run the books yourself; my own setup is in the company accounting guide.
- **Diarise** the statutory deadlines: Annual Return to the Malta Business Registry within 42 days of your company's anniversary (late penalties can top €2,300) and the tax return generally nine months after year-end.

That's the whole move. Prices and rules change, and when they do I send the updates by email, so you don't need to re-check this page. And if anything is unclear or your situation is unusual, just reply to any of my emails, I read them all.
