

RESIDENCE PROGRAMMES

A Comparison

PROGRAMME

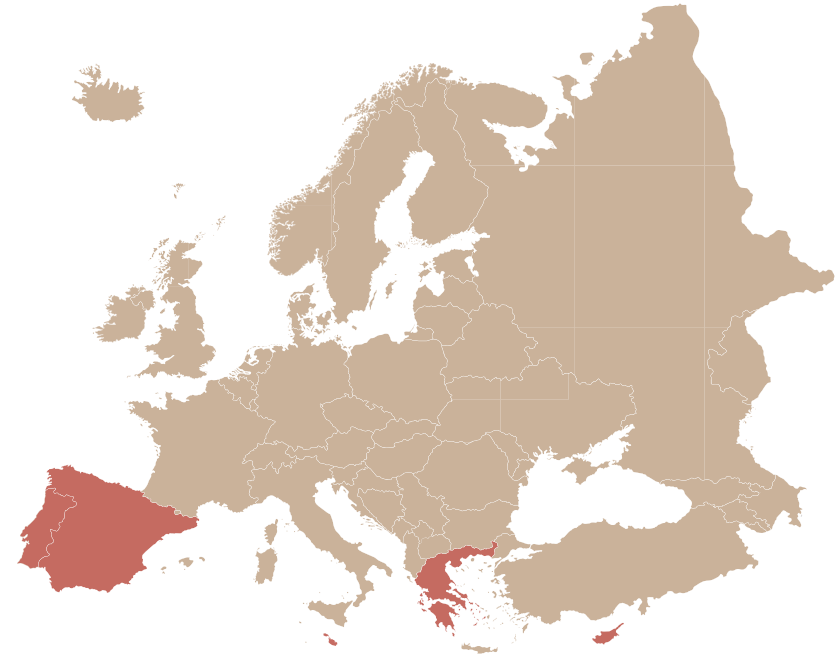
- MALTA RESIDENCE
- GREECE RESIDENCE
- CYPRUS RESIDENCE
- PORTUGAL RESIDENCE
- SPAIN RESIDENCE

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At CCLEX, we seek to provide holistic solutions in line with the needs of the individuals and families we encounter. Equipped with over 20 years of experience in residency and citizenship matters, we strive to look beyond the surface when selecting options for our people – and this is precisely the rationale behind our tailor made approach.

Besides offering our full guidance throughout the process, we think you should be able to make an informed decision - by comparing the benefits, downsides, eligibility criteria and the key elements of the process for your assessment.



COUNTRY HIGHLIGHTS

COUNTRY	MALTA	PORTUGAL	SPAIN	GREECE	CYPRUS
Programme	Malta Residence	Portugal Residence	Spain Residence	Greece Residence	Cyprus Residence

COUNTRY HIGHLIGHTS	Valletta	Lisbon	Madrid	Athens	Nicosia
CAPITAL CITY	Valletta	Lisbon	Madrid	Athens	Nicosia
TIME ZONE	Central European Time Zone (UTC+01:00)	Western European Time Zone (UTC+00:00)	Central European Time Zone (UTC+01:00)	Eastern European Time Zone (UTC+02:00)	Eastern European Time Zone (UTC+02:00)
TOTAL AREA	316 km ²	92,212 km ²	505,370 km ²	131,960 km ²	9,251 km ²
LANGUAGES	Maltese, English	Portuguese	Spanish	Greek	Greek, Turkish, English
CURRENCY	Euro €	Euro €	Euro €	Euro €	Euro €
POPULATION	430,432	10,833,816	48,146,134	10,773,253	1,205,575
SCHENGEN STATUS	Full Member	Full Member	Full Member	Full Member	Prospective Member



BENEFITS

COUNTRY	MALTA	PORTUGAL	SPAIN	GREECE	CYPRUS
Programme	Malta Residence	Portugal Residence	Spain Residence	Greece Residence	Cyprus Residence
BENEFITS					
RESIDENCE	Freedom to live in Malta	Freedom to live in Portugal	Freedom to live in Spain	Freedom to live in Greece	Freedom to live in Cyprus
SCHENGEN ACCESS	Right to travel within the Schengen Area	Right to travel within the Schengen Area	Right to travel within the Schengen Area	Right to travel within the Schengen Area	Right to travel to Cyprus
RETURN ON INVESTMENT	Property	Property	Property	Property	Property
KEY BENEFITS	<ul style="list-style-type: none"> -Right to travel within the Schengen Area -Safety and Economic Stability -Dependants may be included – no age limit -No minimum presence required Short processing time 	<ul style="list-style-type: none"> -Right to travel within the Schengen Area -Safety and Economic Stability -Dependants may be included -Low minimum stay requirements -Short processing time -Flexibility: Variety of Investment options 	<ul style="list-style-type: none"> -Right to travel within the Schengen Area -Safety and economic stability -Dependants may be included -No minimum stay requirements -Flexibility: Variety of Investment options 	<ul style="list-style-type: none"> -Right to travel within the Schengen Area -Safety and economic stability -Dependants up to the age of 21 may be included -No minimum stay requirements -Most affordable European residence programme 	<ul style="list-style-type: none"> -Safety and economic stability Dependants up to the age of 24 may be included -No minimum stay requirements -Key Geographic Location
DOWNSIDES	<ul style="list-style-type: none"> -Administrative fee of EUR 40,000 is non-refundable -Contribution of EUR 28,000/58,000 is non-refundable 	Children lose residence status on becoming economically self sufficient	Higher investment required when compared with other programmes	Children lose PR status on reaching the age of 21	Cyprus is not a member of the Schengen Area

ELIGIBILITY CRITERIA

COUNTRY	MALTA	PORTUGAL	SPAIN	GREECE	CYPRUS
Programme	Malta Residence	Portugal Residence	Spain Residence	Greece Residence	Cyprus Residence

ELIGIBILITY CRITERIA					
NON-EU	Non-EU	Non-EU	Non-EU	Non-EU	Non-EU
INELIGIBLE NATIONALITIES	Afghanistan, North Korea, Iran, Democratic Republic of Congo, Somalia, South Sudan, Sudan, Syria, Yemen, Venezuela	N/A	N/A	N/A	N/A
INVESTMENT OPTIONS	Contribution + Property	Property or Bank Deposits	Property	Property	Property
CURRENCY	Euro €	Euro €	Euro €	Euro €	Euro €
CONTRIBUTION + ADMINISTRATIVE FEES	€ 68,000 /€ 98,000 + € 7,500 per parents/grandparent	€5,082 - Main Applicant €5,336 - Dependents	-	€2,016 – Main Applicant €166 - Dependents	€500 – Main Applicant €500 - Dependents
REAL ESTATE	Rent @ €10,000 or Purchase @ €300,000 (min)	Property Purchase @ €280,000 - €500,000	Purchase @ €500,000	Purchase at € 250,000	Purchase @ €300,000
CAN SPOUSE JOIN?	Yes	Yes	Yes	Yes	Yes
CAN UN-MARRIED PARTNERS JOIN?	Yes-case by case basis	Yes-case by case basis	Yes-case by case basis	No but civil partnership is accepted	No but civil partnership is accepted
CAN CHILDREN OF THE MAIN APPLICANT JOIN?	Yes – no age limit	Yes – no age limit	Up to the age of 18 yrs	Up to the age of 21 yrs	Up to the age of 24 yrs
CAN PARENTS JOIN?	Yes – financially dependent	Yes – financially dependent	Yes – financially dependent	Yes – no conditions	Yes – financially dependent
CAN PARENTS OF THE SPOUSE JOIN?	Yes – financially dependent	Yes – financially dependent	Yes – financially dependent	Yes – no conditions	Yes – financially dependent
LANGUAGE TEST	Not Required	Not Required	Not Required	Not Required	Not Required
PHYSICAL RESIDENCE	No physical stay requirement	7 days 1st year 14 days remaining 2 years	No physical stay requirement	No physical stay requirement	No physical stay requirement



PROCESS

COUNTRY	MALTA	PORTUGAL	SPAIN	GREECE	CYPRUS
Programme	Malta Residence	Portugal Residence	Spain Residence	Greece Residence	Cyprus Residence

PROCESS					
TOTAL TIME TO RESIDENCE	5-6 months	6-12 months	2-3 months	6-12 months	2-3 months



CCLEX's team of specialised Residency and Citizenship lawyers is dedicated to providing sound law advice and cross-border relocation assistance to private clients and high net worth individuals worldwide. Led by Dr Jean-Philippe Chetcuti and Dr Priscilla Mifsud Parker, CCLEX's award-winning Residency and Citizenship Law team is the oldest specialised immigration law practice in Malta.

We have successfully represented individuals and families ranging from expatriate retirees, immigrants seeking employment, entertainment and sports personalities to HNW individuals listed in Fortune

lists. We also provide practical relocation assistance ranging from transportation of movable effects to schooling, renting or buying of property, obtainment of a driving licence and health insurance coverage.



High
Success Rate



We're lawyers:
Maximum secrecy
guaranteed



Malta
Immigration
Lawyers: 20+



Malta Lawyers,
Tax advisors,
Fiduciary staff: 150+



Our Ethos:
Small firm personal,
Big firm expertise



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