KT3DSTUDIO
ARCHITECTURE AND DESIGN

A GUIDE FOR BUYERS — 2026

Buying Property in Malta

The process, the pitfalls, and why the right architect protects your purchase — written for local and foreign buyers alike.

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Why this guide

Buying property in Malta is one of the most significant decisions you will make — and one of the most misunderstood, especially if you are buying from abroad. The process is safe and well-regulated, but it carries steps, costs and legal checkpoints that catch unprepared buyers off guard.

This guide walks you through the whole journey, in plain English: how a purchase works, what it costs, the permits foreign buyers need, what your bank will require, and — crucially — where a warranted architect (Perit) protects you from expensive mistakes.

> "In Malta, the difference between a good purchase and a costly one is usually what you checked before you signed."

The buying process, step by step

A standard purchase in Malta runs on two key legal documents — the **Konvenju** (promise of sale) and the **final deed** (kuntratt) — with a notary guiding both. Plan for roughly three to four months from an accepted offer to keys.

1 · Offer & budget

Agree a price with the seller (agency fees are normally paid by the seller, not you). Confirm your budget including the extra costs set out later in this guide.

2 · Appoint your notary

The notary is a public official who verifies clean title, prepares the deed, collects stamp duty and registers the transfer. You are free to choose your own.

3 · Sign the Konvenju

The promise of sale binds both parties. You pay a deposit (commonly 10%) and 1% provisional stamp duty. Insist on the right conditions — see the warning box below.

4 · Due diligence & permits

Over the next weeks the notary runs title searches; if you are a non-EU buyer outside a Special Designated Area, your AIP permit is applied for now; your bank valuation and mortgage proceed in parallel.

5 · Final deed

Once searches are clear, the permit is issued and finance is approved, buyer, seller and notary meet to sign the deed. You pay the balance of the price and the remaining 4% stamp duty. The bank disburses on this day — not before.

Protect yourself in the Konvenju

Make the promise of sale **“subject to bank loan”** if you need finance, and **“subject to AIP permit”** if you are a non-EU buyer outside an SDA. Without these conditions, you can lose your deposit if finance or the permit falls through.

What it really costs

The headline price is only part of the story. Budget for roughly **6.5%–11%** on top of the purchase price. The main tax is stamp duty; the rest is notary, searches, permits and — if you borrow — bank fees.

Cost	Typical amount (2026)	Notes
Stamp duty	5% of price	Paid 1% at Konvenju, 4% at deed. Reduced rates apply for first-time buyers, Urban Conservation Areas and Gozo.
Notary fees	~1%–2.5% + VAT	Covers title research and the deed; somewhat negotiable on higher values.
Searches & registration	~€500–€1,000	Title searches and registry filing.
AIP permit (if applicable)	~€233	Non-EU buyers outside an SDA. Nominal fee; the time it adds matters more than the cost.
Bank valuation & fees	~€150–€300 + loan fees	Required if financing. The valuation must be a warranted Perit's signed report.
Agency commission	Usually €0 to you	Normally paid by the seller in Malta — but check no finder's fee has been added to your side.

Example — a €350,000 apartment, EU owner-occupier, no first-time relief: stamp duty €17,500, notary ~€5,250, searches ~€750. Roughly €23,000–€24,000 of extra cost, about 6.7% on top of the price.

Buying as a foreigner

Malta welcomes foreign buyers, but the rules differ by nationality and by where you buy.

EU citizens

EU nationals may generally buy a primary residence freely. An AIP permit is only needed for a second property unless you have been resident in Malta for five continuous years.

Non-EU citizens

Non-EU buyers (including US and UK nationals) need an **AIP permit** to buy a standard property outside a Special Designated Area. It is processed by your notary and typically takes several weeks. Note that an AIP property must generally be for your own personal use — not rented out.

Special Designated Areas (SDAs)

In an SDA — developments such as Portomaso, Tigné Point, Fort Cambridge, Pendergardens and Fort Chambray in Gozo — any buyer, of any nationality, can purchase with no AIP permit and with full rights, including rental. If flexibility to rent matters to you, this is worth weighing early.

> The single most common foreign-buyer mistake is signing a Konvenju without the “subject to AIP” condition, then discovering the permit or the property's status delays or blocks the purchase.

What your bank expects

If you are financing the purchase, the bank's requirements shape your timeline and your budget. Maltese lenders (BOV, HSBC, APS, BNF, MeDirect, Lombard and others) each have their own criteria, but the essentials are consistent.

— **A warranted Perit's valuation.** Banks in Malta do not lend against an online estimate — they require a signed, stamped valuation report from a warranted architect. This is a legal and practical necessity, not an optional extra.
— **Loan-to-value limits.** EU buyers commonly secure 80–90% on a primary residence; non-EU buyers typically face stricter limits (around 60–75%) and higher rate margins.
— **Proof of income and life insurance.** Expect to provide extensive documentation of income, and to arrange life cover assigned to the loan.
— **Disbursement on the deed.** The bank releases funds on the day the deed is signed — your cash-flow planning must account for this.

The valuation is where an architect's judgement directly affects your finance: it establishes what the bank will lend against, and it takes account of the property's real condition — not just its floor area.

Why you need an architect

In Malta the architect (Perit) is not a luxury add-on to a property purchase — the Perit is central to it. As the guiding architects for property purchasers in Malta, for locals and foreigners alike, our role before you commit is simple: to make sure your investment isn't compromised by something you couldn't have seen.

Not every building is compliant with its permits

This is the single most important thing a buyer needs to understand. What physically exists on a site is not always what was permitted. As a rule of thumb, more recent builds tend to be safer: construction and layout obligations were taken far less seriously before 2016, and less again before 2000. Owners of older properties today can find themselves struggling to bring what they bought into compliance — at their own cost, after the purchase. We research a property's permits and tell you where it stands before you sign.

Some properties are old enough that no permit was ever required

Where a property predates 1967 — before any planning authority existed — permits may not be required at all. Knowing this matters: it changes what you need to check and what you can and cannot do with the property. We identify exactly where a property falls.

Heritage carries restrictions — and opportunity

Heritage and scheduled properties come with real limits on how they can be altered, in order to protect Malta's history and culture. Those limits are not a dead end. We guide you to make the best use of the property while conserving the character and heritage it carries — so you buy with your eyes open to both the constraint and the potential.

What the untrained eye misses

- **Structural defects** that are not obvious on a viewing, but that decide whether a property is a sound investment or a liability.
- **Sanitary regulations** — we check that the property adheres to them, and flag where it does not.
- **Available government schemes** — the government periodically issues grants and incentives for buyers; we stay up to date and tell you where you may qualify.

Whether you use a bank or not

If you are borrowing, the bank will appoint its own architect — who **will** flag problems. It is far better to know about those problems from your own Perit first, so you are never caught out at the loan stage and never waste time in a process that was going to stall. And if you are **not** using a bank, the case for an architect is stronger, not weaker: there is no bank valuation standing between you and a bad purchase. In that case we are the safeguard for your future investment.

And once the property is yours

- Design, planning applications and full architectural drawings, tailored to how you'll live and work.
- Construction contract administration and delivery with Malta's leading contractors.
- Photorealistic 3D visualisation, so you see and refine the finished space before work begins.

Talk to us before you sign.

A short conversation early can save you far more than it costs. Tell us about the property you're considering and we'll tell you what to check.

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