

Malta

Professional Services Guide 2026

The specialist directory of law firms, corporate service providers, accountancy practices, wealth managers, and fiduciary firms operating in Malta — for international businesses, UHNW individuals, family offices, and their professional advisers.

260

PROFILED FIRMS

5,500+

FIRMS ACROSS 30+ JURISDICTIONS

EU

MEMBER STATE SINCE 2004

5%

EFFECTIVE TAX ON DIVIDENDS

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| ABOUT THIS GUIDE

The SearchOffshore Malta Guide

SearchOffshore is the specialist directory for offshore and international professional services, connecting UHNW individuals, family offices, institutional investors, and professional advisers with profiled firms across 30+ jurisdictions. This guide provides a structured overview of Malta as a European Union member state with a distinctive financial services proposition — EU market access, English common law heritage, a competitive corporate tax refund system, and a leading position in digital asset regulation and online gaming.

Malta is not an offshore secrecy jurisdiction. As an EU member state it implements all EU financial services directives — AIFMD, MiFID II, UCITS, the AML Directives — and is subject to European Commission oversight. Its competitive advantage lies in the combination of EU regulatory passporting, an English-language business environment, a competitive but legitimate tax framework, and deep specialist expertise in gaming, fintech, and digital assets.

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SECTION 1

Malta: Jurisdiction Overview

The Republic of Malta is a sovereign EU member state comprising an archipelago in the central Mediterranean, with a population of approximately 550,000. Malta joined the European Union in 2004 and the Eurozone in 2008. It operates under a legal system that draws on English common law, Napoleonic civil law, and Roman law — a reflection of its rich colonial and cultural history. English is an official language alongside Maltese, making it one of the most accessible EU jurisdictions for UK and international professionals.

Malta has built a financial services industry of substantial depth relative to its size, driven by its EU membership and EU regulatory passporting, an internationally recognised corporate tax refund system, specialist strength in online gaming — one of the world’s largest regulated gaming markets by licence count — and a pioneering position in digital asset regulation through its Virtual Financial Assets Act. With 260 profiled firms, Malta is one of the most extensively covered jurisdictions in the SearchOffshore directory.

Key Facts

Status	Sovereign EU member state (since 2004) and Eurozone member (since 2008)
Capital	Valletta
Legal System	Mixed: English Common Law, Napoleonic Civil Law, and Roman Law
Currency	Euro (EUR)
Corporate Tax	35% headline rate; shareholder refund system reduces effective rate to 5% in qualifying cases
Capital Gains Tax	Applicable in certain circumstances; exemptions available for qualifying holdings
Withholding Tax	Generally none on dividends to non-resident shareholders under the refund system
Regulator	Malta Financial Services Authority (MFSA)
Time Zone	CET (UTC+1) / CEST (UTC+2) in summer
Major Legislation	Companies Act, Financial Services Act, Investment Services Act, Virtual Financial Assets Act, Gaming Act

“Malta is selected for EU regulatory passporting, its distinctive corporate tax refund system, and deep specialist expertise in gaming, fintech, and digital assets — within a full EU compliance framework.”

SECTION 2

Legal and Regulatory Framework

Malta's financial services sector is regulated by the Malta Financial Services Authority (MFSA), which supervises banks, investment services providers, insurance companies, fund managers, payment institutions, and virtual financial asset service providers. As an EU member state, the MFSA implements and enforces EU financial services directives directly, giving Malta-licensed entities EU passporting rights across the single market.

EU Market Access and Passporting

Malta's principal competitive advantage for financial services businesses is EU regulatory passporting. A Malta-licensed AIFM can manage and distribute alternative investment funds across the EU under the AIFMD passport. A Malta-licensed MiFID investment firm can passport investment services across the EU. A Malta-licensed UCITS management company can distribute retail funds throughout the EU. Post-Brexit, Malta has attracted UK-based financial services businesses seeking to establish an EU regulatory base.

Gaming Regulation

The Malta Gaming Authority (MGA) is the dedicated gaming regulator, operating under the Gaming Act. The MGA issues B2C (player-facing) and B2B (platform and software) licences for online gaming operations. Malta-licensed gaming operators accessing the UK market require a separate UK Gambling Commission licence — the Malta licence does not provide UK market access post-Brexit. The MGA is one of the most respected gaming regulators globally.

Virtual Financial Assets Act (VFA Act)

Malta was one of the first EU member states to introduce a comprehensive regulatory framework for digital assets through the Virtual Financial Assets Act 2018. The VFA Act established a licensing regime for virtual financial asset services — including exchange, custodian, portfolio management, and brokerage — under MFSA supervision. With the EU-wide Markets in Crypto-Assets Regulation (MiCA) now fully applicable, Malta's VFA framework operates alongside and is being harmonised with MiCA requirements.

SECTION 3

Corporate Structures and Tax Framework

Malta's corporate tax framework is one of its most distinctive features. The headline corporate tax rate is 35%, but Malta's full imputation and tax refund system means that shareholders of Maltese companies can claim refunds of tax paid at the company level, reducing the effective combined rate substantially — in many cases to approximately 5% for qualifying trading income distributions to non-resident shareholders. This system is fully compliant with EU state aid rules and has been in place in its current form since 2007.

The Tax Refund System

When a Maltese company pays corporate tax at 35% and distributes a dividend, a non-resident shareholder may claim a refund of 6/7ths of the Malta tax paid on trading income (reducing the effective rate to 5%), or 5/7ths on passive income and royalties. The refund is paid by the Maltese tax authority to the shareholder. Careful structuring — and qualified Maltese tax advice — is essential to ensure the conditions for the refund are met and that the arrangement satisfies EU anti-avoidance requirements.

Participation Exemption

Malta provides a participation exemption for dividends and capital gains received by a Maltese holding company from a qualifying participating holding. Conditions include minimum shareholding thresholds, holding period requirements, and the investee company not being principally held for immovable property. The participation exemption is widely used in international holding structures.

Private Foundations and Trusts

Malta's Trusts and Trustees Act provides for trusts administered by MFSA-licensed trustees. The Second Schedule to the Civil Code provides for Maltese foundations — a civil law entity used for philanthropy, family wealth planning, and certain commercial purposes. Both structures benefit from Malta's EU regulatory framework and English-language legal environment.

SECTION 4

Gaming, Fintech and Digital Assets

Malta's specialist strength in gaming, fintech, and digital assets distinguishes it from other EU member states. These sectors have developed a professional services ecosystem of exceptional depth, with specialist law firms, compliance consultancies, and technical service providers that are internationally recognised.

Online Gaming — MGA Licensing

Malta hosts some of the world's largest online gaming operators under MGA licences. The MGA's B2C licence covers casino, sports betting, poker, and lottery products. The B2B licence covers platform provision, software supply, and ancillary gaming services. MGA-licensed operators must comply with rigorous player protection, responsible gaming, and AML/CFT requirements. The MGA's technical and compliance standards are among the most demanding in the regulated gaming world.

MiCA and the VFA Framework

The EU Markets in Crypto-Assets Regulation (MiCA) came into full effect in December 2024, creating a harmonised EU regulatory framework for crypto-asset service providers and issuers. Malta, with its existing VFA framework and MFSA supervisory expertise in digital assets, is well-positioned to attract crypto-asset service providers seeking an EU regulatory base under MiCA. MiCA authorisation in Malta provides EU passporting rights for crypto-asset services across all member states.

Fintech and Payment Services

Malta has a growing fintech ecosystem, with the MFSA licensing payment institutions and e-money institutions under the EU Payment Services Directive (PSD2) and E-Money Directive frameworks. Malta-licensed payment institutions benefit from EU passporting for payment services across the single market.

SECTION 5

Key Service Categories

Corporate Services

With 97 profiled firms, corporate services is by far the largest category in the Malta directory — a reflection of the jurisdiction's popularity for international holding company formation, gaming licence holding, fintech operations, and digital asset businesses. Services cover company formation, MFSA licence management, company secretarial, directorship, and ongoing compliance.

Law Firms

50 profiled law firms provide services across corporate law, MFSA and MGA licensing, VFA and MiCA advisory, M&A, tax structuring, real estate, gaming regulatory compliance, trusts and foundations, and private client matters. Malta legal counsel is essential for MFSA and MGA applications and for structuring the corporate tax refund system.

Accountancy Firms

44 accountancy firms provide audit, tax compliance, management accounting, and advisory services. Statutory audit is required for all Maltese companies above certain thresholds and for all MFSA-licensed entities. Gaming and VFA sector audit requires specialist sector knowledge.

Wealth Management

34 wealth management firms serve resident and non-domiciled UHNW individuals, company founders, and family offices attracted by Malta's individual residence programmes and EU lifestyle. MFSA authorisation is required for regulated investment activities.

Fiduciary Services, Trusts, Property, and Notary

29 fiduciary services firms and 29 trust companies provide private wealth and corporate fiduciary services. 34 property service providers serve Malta's active residential and commercial market, including the Maltese Individual Investor Programme and Residency Programme property requirements. 20 notaries handle the civil law notarial requirements central to Maltese property and corporate practice.

SECTION 6

The Current Compliance Environment

As an EU member state, Malta implements EU AML Directives directly into national law and is subject to European Commission oversight on its AML/CFT framework. Malta was listed on the FATF grey list from June 2021 to June 2022 — a significant event for an EU member state — and has invested substantially in its AML/CFT infrastructure since removal.

AML/CFT Framework

Malta's AML/CFT framework is governed by the Prevention of Money Laundering Act (PMLA) and the Prevention of Money Laundering and Funding of Terrorism Regulations, implementing the EU's successive AML Directives. The MFSA supervises AML/CFT compliance for licensed financial services entities. The Malta Financial Intelligence Analysis Unit (FIAU) is the national FIU and AML/CFT supervisor for designated non-financial businesses. The FIAU has significantly increased its enforcement activity and issued substantial administrative penalties since 2021.

Beneficial Ownership Register

Malta maintains a public beneficial ownership register consistent with EU AML Directive requirements — subject to the CJEU November 2022 ruling that found unrestricted public access to violate the EU Charter of Fundamental Rights. Following that ruling, Malta restricted public access to the register to competent authorities, obliged entities conducting AML due diligence, and persons demonstrating a legitimate interest, consistent with the approach adopted across EU member states.

CRS, FATCA, and DAC6

Malta participates in the OECD CRS and exchanges financial account information with over 100 partner jurisdictions. FATCA compliance is through a Model 1 IGA. As an EU member state, Malta implements DAC6 — the EU Mandatory Disclosure Rules — requiring intermediaries to report cross-border arrangements with specified hallmarks.

FATF Status

Jun 2021	Added to FATF grey list — significant milestone for an EU member state
2021-22	Major investment in MFSA and FIAU supervisory capacity; enforcement intensified
Jun 2022	Removed from FATF grey list — action plan successfully completed
2023	FIAU enforcement continues; MiCA implementation begins
Current	Not on FATF grey list — full EU AML Directive participant; DAC6 in force

Current FATF, EU, and MFSA status should always be verified with qualified advisers at the time of planning.

SECTION 7

Regulatory Considerations for 2026

Malta in 2026 is in a post-grey-list strengthening phase, actively positioning as the EU's premier MiCA jurisdiction, and continuing to develop its core strengths in gaming, fintech, and international corporate structuring within a full EU compliance framework.

MiCA — Malta as EU Crypto Hub

With MiCA fully applicable since December 2024, Malta's existing VFA infrastructure, MFSA digital asset supervisory experience, and established crypto business ecosystem position it as a leading destination for MiCA authorisation. A MiCA licence issued in Malta provides a passport for crypto-asset services across all 27 EU member states. Businesses previously operating under the VFA framework are transitioning to MiCA authorisation and should obtain current MFSA guidance on the transition process.

Corporate Tax Refund System — OECD Pillar Two Interaction

The Pillar Two global minimum tax of 15% is the most significant external challenge to Malta's corporate tax refund system. For large multinational enterprise groups with revenues exceeding EUR 750 million, Malta's effective 5% rate falls substantially below the Pillar Two minimum. Malta has enacted Qualified Domestic Minimum Top-up Tax (QDMTT) legislation ensuring that top-up tax is collected by Malta rather than by the parent's home jurisdiction. Groups using Malta entities must obtain current Pillar Two analysis.

Gaming — UK Market Access Post-Brexit

Malta-licensed gaming operators accessing the UK market must hold a UK Gambling Commission (UKGC) licence — the Malta licence provides no UK market access post-Brexit. The UKGC's implementation of the Gambling Act Review White Paper has introduced enhanced consumer protection and AML requirements. Gaming operators serving both EU and UK markets must maintain separate licence compliance frameworks.

EU AMLA — Impact on Malta

The EU's proposed Anti-Money Laundering Authority (AMLA) — expected to directly supervise the highest-risk financial institutions in key EU financial centres — is likely to include Malta-based entities within its supervisory scope given the jurisdiction's profile in gaming and digital assets. Malta firms should monitor AMLA developments closely and ensure their AML/CFT frameworks are calibrated to the elevated expectations of both the MFSA/FIAU and, in due course, AMLA.

Key Questions to Explore with a Qualified Adviser

1. What MFSA or MGA licence is required for the proposed activity, and what are the capital, governance, and compliance requirements?
2. Has the corporate tax refund mechanism been modelled for the specific structure, and does the arrangement satisfy the conditions for the applicable refund rate?
3. What are the Pillar Two implications for the multinational group, given Malta's effective tax rate under the refund system may fall below the 15% global minimum?
4. For gaming operators, what MGA licence category is required, and what separate UKGC or other national licences are needed for access to target markets?
5. For digital asset businesses, what MiCA authorisation is required and how does the Malta MFSA transition from VFA to MiCA framework apply?

6. What DAC6 reporting obligations apply to the cross-border arrangement, and has the EU AML Directive due diligence framework been implemented for all counterparties?
7. What are the individual residence programme options in Malta, and what are the tax and lifestyle implications of Maltese residence?

SECTION 8

SearchOffshore Directory

SearchOffshore profiles 260 professional firms across 8 service categories in Malta. All profiled firms are either self-registered or sourced from public professional registers.

SERVICE CATEGORY	FIRMS	DIRECTORY
Corporate Services	97	View Listings
Law Firms	50	View Listings
Accountancy Firms	44	View Listings
Wealth Management	34	View Listings
Property Services	34	View Listings
Fiduciary Services	29	View Listings
Trusts	29	View Listings
Notary	20	View Listings



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SearchOffshore is the specialist directory connecting UHNW individuals, family offices and their advisers with professional firms across 30+ offshore jurisdictions.

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SECTION 9

Important Notices and Disclaimer

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The offshore regulatory environment changes frequently. Information reflects the position as understood at the time of publication in May 2026 and may become outdated. Information should not be relied upon without independent professional verification. Always seek advice from qualified legal, tax, and financial professionals in all relevant jurisdictions before making any decisions relating to offshore structures, trusts, or jurisdictional choices.

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No Solicitation

Nothing in this guide constitutes a solicitation or recommendation to establish any offshore structure, invest in any jurisdiction, or engage any particular service provider. Offshore and international financial structures involve complex legal, tax, and regulatory considerations that vary significantly by jurisdiction and individual circumstance. The consequences of incorrectly structured arrangements can be severe. SearchOffshore strongly encourages all users to obtain qualified professional advice in all relevant jurisdictions.

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