

# ENGLISH LEARNING FOR CURIOUS MINDS





**Episode #562**  
**Malta vs. The EU | The Right To Sell Passports**  
**8th Aug, 2025**

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## **Transcript**

[00:00:00] Hello, hello, hello, and welcome to English Learning for Curious Minds, by Leonardo English, the show where you can listen to fascinating stories and learn weird and wonderful things about the world at the same time as improving your English.

[00:00:21] I'm Alastair Budge, and today it's part three of our three-part mini-series on the subject of citizenship and identity.

[00:00:30] In case you missed it, in part one, we talked about who can and can't become an Italian citizen.

[00:00:37] In part two, we talked about the Windrush Scandal, where tens of thousands of people in Britain, who had lived in the country for decades and believed they were British, were suddenly told they were not.

[00:00:49] And in this episode, we are going to talk about the small Mediterranean island of Malta, and its battle with the European Union over its right to continue selling its passports.

[00:01:02] If you are a seriously dedicated listener to this show, you might remember us [touching on](#)<sup>1</sup> this subject in episode number 42, back in 2020, but today we are going to go a lot deeper and talk about how things have [evolved](#)<sup>2</sup> since then.

[00:01:18] So let's not waste a minute, and get right into it.

[00:01:24] So far in this mini-series, we've explored some of the ways in which an individual becomes a citizen of a country.

[00:01:33] They can be born there, they can have parents or grandparents who are citizens of that country, they can marry someone from that country, they can live in and [contribute](#)<sup>3</sup> to that country for a certain time, after which they can apply to become a citizen.

[00:01:49] For [the vast majority](#)<sup>4</sup> of the world's population, one or more of these will be the routes through which they have acquired citizenship or citizenships.

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<sup>1</sup> briefly talking about it

<sup>2</sup> changed or developed over time

<sup>3</sup> help or give something

<sup>4</sup> almost all

[00:02:00] But there are also countries that offer a [shortcut](#)<sup>5</sup>, countries that offer their passports to people who don't want to wait, people who want a citizenship now, and are prepared to pay [handsomely](#)<sup>6</sup> for the [privilege](#)<sup>7</sup>.

[00:02:16] These are the countries that sell their passports, or to give them their technical name, countries that offer “citizenship by investment” schemes.

[00:02:28] Typically, these are small countries, often islands, which will offer citizenship in exchange for a [cash](#)<sup>8</sup> donation or some kind of investment in the country.

[00:02:40] The first country to start offering it was the Caribbean island nation of Saint Kitts and Nevis, which launched its scheme in 1984.

[00:02:51] It offered citizenship of Saint Kitts and Nevis, along with low tax rates, in exchange for a [cash](#) payment. You didn't even have to [set foot in](#)<sup>9</sup> the country, but, for a [fee](#)<sup>10</sup>, of course, you could become a citizen.

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<sup>5</sup> a quicker and easier way to do it

<sup>6</sup> a large amount

<sup>7</sup> special benefit or right

<sup>8</sup> money (in the form of coins or notes)

<sup>9</sup> enter or go into the place

<sup>10</sup> money for the service

[00:03:07] And if you're wondering who was and is buying these passports, and for what reason, it's typically wealthy individuals looking for three main things.

[00:03:20] Firstly, greater travel freedom. A passport from Saint Kitts and Nevis gives visa-free access to over 150 countries, including the UK and much of Europe, which is a big deal for someone from, say, China or Russia, where they might need visas, or they might not be allowed to enter at all.

[00:03:43] Second, tax advantages. Saint Kitts has no income or [capital gains](#)<sup>11</sup> tax for citizens, so it can be a legal way for the very rich to reduce their tax bills.

[00:03:56] Third, a safety net. For people from [unstable](#)<sup>12</sup> countries, places with [shaky](#)<sup>13</sup> economies, or simply countries where the government can come along one day and [seize](#)<sup>14</sup> all your [assets](#)<sup>15</sup>, a second passport is like an insurance policy, a quick exit if things [go south](#)<sup>16</sup>.

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<sup>11</sup> money made from selling things like houses or shares at a higher price

<sup>12</sup> not safe or not steady

<sup>13</sup> weak or not strong

<sup>14</sup> take by force or without permission

<sup>15</sup> things you own that have value (like money, land, or buildings)

<sup>16</sup> become worse or go badly

[00:04:16] And for the country that sold these passports, the benefit was clear: cold, hard [cash](#).

[00:04:25] It costs practically nothing to print a passport and add a name to a database, and if there is no residency requirement, no need for the individual to come there or buy property, the effect on the local population is minimal: no complaints about foreigners increasing property prices or changing the local environment.

[00:04:48] And the [fees](#)<sup>17</sup> paid by these foreigners, or I should say newly [minted](#)<sup>18</sup> [fellow](#)<sup>19</sup> citizens, these can be used for everything from schools to hospitals to [pensions](#)<sup>20</sup>.

[00:05:00] Given this, after the first scheme in Saint Kitts and Nevis was launched in 1984, many other countries [followed suit](#)<sup>21</sup>, offering their own citizenship by investment schemes.

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<sup>17</sup> amounts of money paid for the service

<sup>18</sup> newly made or created

<sup>19</sup> people in the same group

<sup>20</sup> money people get after they stop working, usually when they are old

<sup>21</sup> did the same thing

[00:05:13] Soon enough, a wealthy person could choose from a [suite](#)<sup>22</sup> of different countries, like [wandering down](#)<sup>23</sup> a supermarket [aisle](#)<sup>24</sup> and looking at the various offers on sale.

[00:05:25] And fast forward to 2014, the tiny Mediterranean island of Malta [made a splash](#)<sup>25</sup> by launching its own scheme that didn't just get you any passport, it got you a passport to a country in the European Union.

[00:05:43] Now, importantly, Malta wasn't the first EU country to launch a CBI-type scheme; Ireland launched a similar scheme in 1988, but it was a little different, and it wasn't a great success.

[00:06:00] Malta's was different.

[00:06:03] Firstly, it was a question of [timing](#)<sup>26</sup>. There were simply a lot more people who could afford and who wanted to buy passports in 2014 than there were in 1988.

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<sup>22</sup> a set or group (of related things)

<sup>23</sup> walking slowly, without a clear goal

<sup>24</sup> a walkway between rows

<sup>25</sup> got a lot of attention

<sup>26</sup> when it happened



[00:06:15] Whether we are talking about China or Saudi Arabia or India, or even Russia, the market for people who could spend six-figure [sums](#)<sup>27</sup> on citizenship was considerably larger when Malta launched its scheme.

[00:06:30] What's more, the EU element was more valuable in 2014 than in the 1990s. When Ireland launched its programme, there were only 12 countries in the EU; when Malta did, there were 28.

[00:06:46] And importantly, having a passport to an EU country means that you have visa-free travel to any other country in the EU, which is a large bonus for a wealthy individual who likes the idea of [trotting](#)<sup>28</sup> between Milan and Paris and perhaps the [odd](#)<sup>29</sup> weekend trip to Stockholm or Barcelona. You also have the right to live in any EU country, so by getting a Maltese passport, you can live somewhere more desirable, like the south of France or a Tuscan villa.

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<sup>27</sup> amounts of money

<sup>28</sup> travelling

<sup>29</sup> happening sometimes, but not often

[00:07:20] And secondly, the Malta scheme had some very [slick](#)<sup>30</sup> marketing behind it. A company called Henley and Partners went around the globe selling passports on behalf of Malta, and collecting a [healthy](#)<sup>31</sup> [commission](#)<sup>32</sup> in the process.

[00:07:38] A 4% commission, by the way, on the cost of a minimum of €700,000, which would typically rise to almost a million Euros by the time everything else was taken into account.

[00:07:51] Now, you might be thinking “who would pay a million Euros for a passport?”, but the answer is “a lot of people”.

[00:08:00] The scheme was officially [capped at](#)<sup>33</sup> 1,800 main applicants, which is the classic marketing ploy of creating [scarcity](#)<sup>34</sup> to encourage people to take action, and in 10 years, almost all of those places were sold.

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<sup>30</sup> clever and attractive

<sup>31</sup> large or strong (in number or amount)

<sup>32</sup> money paid for helping to sell them

<sup>33</sup> limited to a maximum number or amount of

<sup>34</sup> not having enough of them

[00:08:17] Including dependents—so partners and children—a total of 5,300 people were granted<sup>35</sup> Maltese citizenship, which brought in an estimated €1.6 billion to the country.

[00:08:32] That might not be all that much for a larger country, but for a small country like Malta, with a population of less than half a million, it equated to<sup>36</sup> more than €3,000 for every man, woman and child.

[00:08:48] Yes, not all of this money reached the average person in Malta, and there are widespread<sup>37</sup> allegations<sup>38</sup> of corruption<sup>39</sup> and cronyism<sup>40</sup>, with politicians and businesspeople siphoning off<sup>41</sup> large chunks<sup>42</sup> for themselves.

[00:09:01] But it did mean that the government was able to start offering things like free childcare and make improvements to the healthcare and education systems.

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<sup>35</sup> officially given

<sup>36</sup> was the same as

<sup>37</sup> existing or happening among many people

<sup>38</sup> claims that someone did something wrong (without proof yet)

<sup>39</sup> dishonest or illegal actions by people in power

<sup>40</sup> giving jobs or help to friends, not the best people for the job

<sup>41</sup> secretly taking for themselves

<sup>42</sup> large pieces or amounts

[00:09:12] Now, the scheme in Malta was slightly stricter than that of Saint Kitts and Nevis, for example.

[00:09:19] There was a [theoretical](#)<sup>43</sup> requirement for you to “live” in Malta, but in practice this meant you either had to buy an apartment worth at least €350,000 or rent one for €1,300 a month.

[00:09:36] If you are already paying almost a million Euros for a passport, another €1,300 is [pocket change](#)<sup>44</sup>, and what this meant was that there were and still are hundreds of apartments in Malta that were rented out purely for the purpose of meeting this “residency requirement”.

[00:09:57] I lived in Malta for 7 years, for reasons [entirely](#)<sup>45</sup> [unrelated](#)<sup>46</sup> to passports or citizenship, I should add, and my former landlord had two apartments that he rented out to foreigners.

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<sup>43</sup> based on ideas, not always real

<sup>44</sup> a small amount of money

<sup>45</sup> completely

<sup>46</sup> not connected

[00:10:11] One was to us. We were pretty good [tenants](#)<sup>47</sup>, I think, but there was the occasional problem: the dishwasher broke or something needed to be fixed. You know, normal stuff that happens in any rented apartment.

[00:10:27] But he preferred his other tenants, who rented the apartment opposite us. They were far less demanding because they didn't actually live in the apartment.

[00:10:37] They had never even seen it; the place was completely empty, but they paid their rent every month, so they had the [paperwork](#)<sup>48</sup> to "prove" their so-called residency in Malta.

[00:10:50] Now, you might think this is all perfectly fair, and that a country has the right to decide who it gives citizenship to, and under what conditions.

[00:11:00] You might think that it's awful, and that citizenship should be about more than bank transfers and signatures in air-conditioned conference rooms.

[00:11:10] Someone, or rather something, that [firmly](#)<sup>49</sup> took the latter position, was the European Union.

[00:11:18] The EU's objection wasn't immediate, and Malta wasn't trying to hide this scheme, quite the opposite.

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<sup>47</sup> people who paid to live in the apartment

<sup>48</sup> official documents or forms

<sup>49</sup> strongly or clearly



[00:11:27] But as Malta's programme [gathered pace](#)<sup>50</sup> after its 2014 launch, concerns started to grow in Brussels.

[00:11:36] From the EU's perspective, the problem was simple: while every member state has the [sovereign](#)<sup>51</sup> right to decide who gets its citizenship, EU citizenship is automatically attached to national citizenship.

[00:11:52] The moment someone becomes Maltese, they also become European, with the right to live, work, and travel freely across 27 other countries.

[00:12:04] So, when Malta was selling its passports, it wasn't just selling access to Malta, it was selling access to the entire European Union.

[00:12:15] At first, the European Commission expressed what you might call gentle [unease](#)<sup>52</sup> about the scheme, with the occasional politician making a [passing comment](#)<sup>53</sup> about it or mentioning how it should be looked into.

[00:12:29] But as the number of applicants grew, and as questions were raised about how thoroughly applicants were being [vetted](#)<sup>54</sup>, the concerns became more serious.

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<sup>50</sup> increased in intensity or success

<sup>51</sup> having full control or power

<sup>52</sup> worry or nervousness

<sup>53</sup> a quick or casual statement

<sup>54</sup> carefully checked

[00:12:41] In 2017, a particularly strong light was shone on Malta after the [assassination<sup>55</sup>](#) of the investigative journalist Daphne Caruana Galizia, who was, among other things, looking into [allegations](#) of political corruption specifically related to sales of passports.

[00:13:01] In 2018, the European Parliament passed a resolution calling on member states to [phase out<sup>56</sup>](#) both citizenship and residence-by-investment programmes, warning that they posed risks related to [money laundering<sup>57</sup>](#), [tax evasion<sup>58</sup>](#), and security.

[00:13:19] The pressure kept [mounting<sup>59</sup>](#), and in October of 2020, the European Commission formally launched [infringement proceedings<sup>60</sup>](#) against Malta, accusing it of violating EU law.

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<sup>55</sup> killing for political reasons

<sup>56</sup> slowly stop using them

<sup>57</sup> hiding where money came from, so it looked legal

<sup>58</sup> the illegal non-payment of tax

<sup>59</sup> increasing

<sup>60</sup> legal action for breaking rules or laws

[00:13:33] At this point, Brussels wasn't just politely expressing its [disapproval](#)<sup>61</sup>; it was starting legal action against a member state.

[00:13:43] Malta, for its part, [pushed back](#)<sup>62</sup>. It argued that deciding who becomes a citizen is a matter of national [sovereignty](#)<sup>63</sup>, something that EU [treaties](#)<sup>64</sup> leave entirely up to member states.

[00:13:58] But behind the scenes, the government also began to make changes.

[00:14:03] In late 2020, Malta officially closed its original Individual Investor Programme and introduced a new version, the Maltese Exceptional Investor Naturalisation Programme.

[00:14:17] On paper, this new scheme was [stricter](#)<sup>65</sup>. Applicants now needed to establish residency for either 12 or 36 months, depending on the size of their payment, and the government claimed to have strengthened its [due diligence](#)<sup>66</sup> processes.

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<sup>61</sup> thinking that it wrong

<sup>62</sup> disagreed strongly and tried to stop them

<sup>63</sup> the power of a country to make its own decisions

<sup>64</sup> written agreements between countries

<sup>65</sup> more difficult or with more rules

<sup>66</sup> careful checks before making a decision

[00:14:34] But critics, including the European Commission, argued that these changes were largely [cosmetic](#)<sup>67</sup>. After all, wealthy individuals could still buy their way to Maltese citizenship in just over a year, often without any genuine connection to the country.

[00:14:52] They were still selling passports, it was now just a little harder to buy them.

[00:14:57] And there were more [leaks](#)<sup>68</sup>. In 2021, an investigation called the Passport Papers revealed that applicants to the Malta passport scheme said they only planned to spend an average of 16 days in the country, and that this was considered sufficient by the Maltese government to qualify for “12 months residency”.

[00:15:22] Clearly, the Maltese authorities had been well-advised when creating the scheme to add this “12-month residency requirement”, so as to be able to claim to the EU that these people were genuine residents, but these [leaked](#)<sup>69</sup> emails showed that people didn’t really have to spend any significant time in the country, they just had to pretend they did.

[00:15:44] And so, pressure continued to build, and the legal battle continued.

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<sup>67</sup> only for looks, not real or deep

<sup>68</sup> secret information that became known

<sup>69</sup> shared secretly, without permission

[00:15:50] In 2022, the European Commission [escalated](#)<sup>70</sup> the case by issuing what's called a reasoned opinion, which is the next formal step in [infringement proceedings](#), and warned Malta that if it didn't shut the programme down entirely, the case would be referred to the European Court of Justice.

[00:16:11] And in mid-2023, that's exactly what happened: the [dispute](#)<sup>71</sup> landed at the EU's highest court, and in April of 2025, the court gave its decision.

[00:16:24] The scheme is in violation of EU law, and—to quote directly—it "[amounts to](#)<sup>72</sup> [rendering](#)<sup>73</sup> the acquisition of nationality a [mere](#)<sup>74</sup> commercial transaction".

[00:16:37] In other words, something that should be about true connection—whether that's through blood, living in a country for an extended period, or through marriage—this is reduced to just another product with a [price tag](#)<sup>75</sup>.

[00:16:51] So, what comes next?

[00:16:54] Well, as of the time of recording this episode, not much has changed.

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<sup>70</sup> made it more serious or more intense

<sup>71</sup> argument or disagreement

<sup>72</sup> is equal to or means

<sup>73</sup> making it

<sup>74</sup> only, nothing more than

<sup>75</sup> a label showing the price of an item for sale



[00:16:59] The Henley & Partners website currently reads, “The Malta Citizenship by Naturalisation for Exceptional Services by Direct Investment process is no longer accepting new applications”, but there has been no official announcement.

[00:17:15] Malta has said it’ll examine the findings, and most likely it will find a way to challenge the EU’s decision.

[00:17:24] The country may be forced to shut its programme down permanently, and this decision could also effectively block any other EU country from launching a similar scheme in future.

[00:17:38] And that, ultimately, gets to the heart of the entire controversy.

[00:17:42] Is citizenship something that countries should be able to sell?

[00:17:46] Is it simply another product in a global market, like real estate or stocks?

[00:17:52] Or, as the European Union argues, is it something much deeper, tied to rights, responsibilities, and the shared values of a political union?

[00:18:04] Malta’s case may seem small and insignificant—a tiny island selling a few thousand passports—but the questions it raises are ones that every country, and every union of countries, are being forced to [confront](#)<sup>76</sup>.

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<sup>76</sup> face or deal with

[00:18:21] OK, then, that is it for today's episode on Malta's battle with the EU to sell passports, and with that comes an end to this mini-series on the theme of citizenship and identity.

[00:18:33] I hope it's been an interesting one and that you've learnt something new.

[00:18:37] As always, I would love to know what you thought of this episode and of this mini-series in general.

[00:18:42] Do you think an EU country should have full control over who it [grants](#)<sup>77</sup> passports to, and how?

[00:18:48] If you have become a citizen of another country, do you truly feel like you belong in that country, and what is your story?

[00:18:57] I would love to know, and I'll be happy to share my own experience too.

[00:19:01] You can head right into our community forum, which is at [community.leonardoenglish.com](http://community.leonardoenglish.com) and get chatting away to other curious minds.

[00:19:09] You've been listening to English Learning for Curious Minds by Leonardo English.

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<sup>77</sup> gives officially or legally

**English Learning for Curious Minds | Episode #562**  
**Malta vs. The EU | The Right To Sell Passports**

[00:19:14] I'm Alastair Budge, you stay safe, and I'll catch you in the next episode.

[END OF EPISODE]

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## **Key vocabulary**

Word	Definition
Touching on	briefly talking about it
Evolved	changed or developed over time
Contribute	help or give something
The vast majority	almost all
Shortcut	a quicker and easier way to do it
Handsomely	a large amount
Privilege	special benefit or right
Cash	money (in the form of coins or notes)
Set foot in	enter or go into the place
Fee	money for the service
Capital gains	money made from selling things like houses or shares at a higher price
Unstable	not safe or not steady
Shaky	weak or not strong

<b>Seize</b>	take by force or without permission
<b>Assets</b>	things you own that have value (like money, land, or buildings)
<b>Go south</b>	become worse or go badly
<b>Fees</b>	amounts of money paid for the service
<b>Minted</b>	newly made or created
<b>Fellow</b>	people in the same group
<b>Pensions</b>	money people get after they stop working, usually when they are old
<b>Followed suit</b>	did the same thing
<b>Suite</b>	a set or group (of related things)
<b>Wandering down</b>	walking slowly, without a clear goal
<b>Aisle</b>	a walkway between rows
<b>Made a splash</b>	got a lot of attention
<b>Timing</b>	when it happened
<b>Sums</b>	amounts of money
<b>Trotting</b>	travelling



<b>Odd</b>	happening sometimes, but not often
<b>Slick</b>	clever and attractive
<b>Healthy</b>	large or strong (in number or amount)
<b>Commission</b>	money paid for helping to sell them
<b>Capped at</b>	limited to a maximum number or amount of
<b>Scarcity</b>	not having enough of them
<b>Granted</b>	officially given
<b>Equated to</b>	was the same as
<b>Widespread</b>	existing or happening among many people
<b>Allegations</b>	claims that someone did something wrong (without proof yet)
<b>Corruption</b>	dishonest or illegal actions by people in power
<b>Cronyism</b>	giving jobs or help to friends, not the best people for the job
<b>Siphoning off</b>	secretly taking for themselves
<b>Chunks</b>	large pieces or amounts
<b>Theoretical</b>	based on ideas, not always real

<b>Pocket change</b>	a small amount of money
<b>Entirely</b>	completely
<b>Unrelated</b>	not connected
<b>Tenants</b>	people who paid to live in the apartment
<b>Paperwork</b>	official documents or forms
<b>Firmly</b>	strongly or clearly
<b>Gathered pace</b>	increased in intensity or success
<b>Sovereign</b>	having full control or power
<b>Unease</b>	worry or nervousness
<b>Passing comment</b>	a quick or casual statement
<b>Vetted</b>	carefully checked
<b>Assassination</b>	killing for political reasons
<b>Phase out</b>	slowly stop using them
<b>Money laundering</b>	hiding where money came from, so it looked legal
<b>Tax evasion</b>	the illegal non-payment of tax

<b>Mounting</b>	increasing
<b>Infringement proceedings</b>	legal action for breaking rules or laws
<b>Disapproval</b>	thinking that it wrong
<b>Pushed back</b>	disagreed strongly and tried to stop them
<b>Sovereignty</b>	the power of a country to make its own decisions
<b>Treaties</b>	written agreements between countries
<b>Stricter</b>	more difficult or with more rules
<b>Due diligence</b>	careful checks before making a decision
<b>Cosmetic</b>	only for looks, not real or deep
<b>Leaks</b>	secret information that became known
<b>Leaked</b>	shared secretly, without permission
<b>Escalated</b>	made it more serious or more intense
<b>Dispute</b>	argument or disagreement
<b>Amounts to</b>	is equal to or means
<b>Rendering</b>	making it

<b>Mere</b>	only, nothing more than
<b>Price tag</b>	a label showing the price of an item for sale
<b>Confront</b>	face or deal with
<b>Grants</b>	gives officially or legally

## **Language spotlight**

### **1. Set foot in**

- **Meaning:** To enter or go into a place (often used in the negative to mean "never visited")
- **Synonyms:** enter, go into, visit
- **Antonyms:** stay away, avoid
- **Examples:**
  - She has never **set foot in** a hospital since she was born.
  - I wouldn't **set foot in** that restaurant again if you paid me.

### **2. Go south**

- **Meaning:** To get worse or fail (often quickly or unexpectedly)  
**Synonyms:** collapse, fail, decline
- **Antonyms:** improve, succeed, go well
- **Examples:**
  - Their business started to **go south** after the economic crisis.



- Everything was fine until the project suddenly **went south**.

### 3. Followed suit

- **Meaning:** To do the same thing someone else has done
- **Synonyms:** copy, imitate, do the same
- **Antonyms:** lead, act differently
- **Examples:**
  - When one student started using AI tools to study, others quickly **followed suit**.
  - Germany raised interest rates, and France **followed suit** soon after.

### 4. Made a splash

- **Meaning:** Got a lot of attention, often suddenly or unexpectedly
- **Synonyms:** attracted attention, caused a stir
- **Antonyms:** went unnoticed, passed quietly
- **Examples:**
  - The young artist **made a splash** with her first exhibition in London.

- The company **made a splash** with its new eco-friendly product line.

## 5. Pushed back

- **Meaning:** To resist, argue against, or fight something
- **Synonyms:** resist, oppose, object
- **Antonyms:** accept, agree, give in
- **Examples:**
  - The community **pushed back** against plans to build a motorway through the park.
  - He **pushed back** when his boss tried to change his job role without asking.

## **Quiz**

### **Listening Comprehension Multiple Choice Questions**

1. What was the first country to offer a “citizenship by investment” scheme?

- a) Malta
- b) Ireland
- c) Saint Kitts and Nevis
- d) Cyprus

2. Why do many wealthy people buy second passports?

- a) To get free university education
- b) For travel freedom, tax advantages, and a safety net
- c) To avoid paying expensive rents
- d) To get free houses in other countries

3. What kind of marketing did the Malta scheme have?

- a) Local flyers in Maltese

- b) No marketing at all
- c) Free advertisements from the EU
- d) Slick, global marketing by a private firm

4. What did the European Commission formally do in October 2020?

- a) Launched infringement proceedings
- b) Banned Maltese citizens from the EU
- c) Closed the scheme itself
- d) Praised Malta for raising money

5. What did the European Court of Justice say about Malta's scheme in April 2025?

- a) It followed all EU rules
- b) It gave too many people EU jobs
- d) It was a clever business model
- d) It turned citizenship into a commercial transaction

### True or False

6. You had to visit Saint Kitts and Nevis before getting citizenship through their investment scheme. (True/False)
7. Henley and Partners helped Malta sell its passports and received a commission. (True/False)
8. Malta's citizenship scheme was completely free for wealthy investors. (True/False)
9. The European Union was concerned that Malta was giving people access to the whole EU. (True/False)
10. Malta was the first European Union country to create a citizenship-by-investment scheme. (True/False)

### Fill in the Blank

11. Saint Kitts has no income or capital \_\_\_\_\_ tax for citizens, so it can be a legal way for the very rich to reduce their tax bills.
12. There are widespread allegations of corruption and cronyism, with politicians and business people siphoning \_\_\_\_ large chunks for themselves.

13. If you are already paying almost a million Euros for a passport, another €1,300 is pocket \_\_\_\_\_.

14. As Malta's programme \_\_\_\_\_ pace after its 2014 launch, concerns started to grow in Brussels.

15. Applicants now needed to establish residency for either 12 or 36 months, and the government claimed to have strengthened its due \_\_\_\_\_ processes.

### Vocabulary Practice

16. What does “**allegations**” mean?

- a) Promises to fix problems
- b) Suggestions that someone did something wrong
- c) Friendly comments
- d) Legal punishments

17. What does “**handsomely**” mean in the context of payment?

- a) With a large amount
- b) In a good-looking way

c) Very slowly

d) Secretly

18. What does “**rendering**” mean?

a) Taking a photo

b) Making something become or seem a certain way

c) Cleaning something

d) Removing all details

19. What does “**trotting**” mean in the context of travel?

a) Running very fast

b) Riding a horse

c) Travelling around from place to place

d) Getting lost in a city

20. What does “**leaked**” mean when talking about information?

- a) Released secretly
- b) Thrown away
- c) Written in a book
- d) Said in a speech



## **Answers**

1. c) Saint Kitts and Nevis
2. b) For travel freedom, tax advantages, and a safety net
3. d) Slick, global marketing by a private firm
4. a) Launched infringement proceedings
5. d) It turned citizenship into a commercial transaction
6. False
7. True
8. False
9. True
10. False
11. gains
12. off
13. change
14. gathered
15. diligence
16. b) Suggestions that someone did something wrong
17. a) With a large amount
18. b) Making something become or seem a certain way
19. c) Travelling around from place to place
20. a) Released secretly