

# Malta Government Retail Savings Bonds

Malta Government Retail Savings Bonds (MGRSBs) are non-marketable, non-transferable, fixed-rate debt instruments issued by the Treasury Department under the [Government Borrowing and Management of Public Debt Act](#), as well as the [Malta Government Retail Savings Bonds Regulations](#).

## 62+ Malta Government Retail Savings Bonds

Under this legislative framework, between 2017 and 2021, the Treasury Department issued the 62+ Malta Government Retail Savings Bond (62+ MGRSB), a series of bonds with a fixed 3.00% annual coupon payable every six months and a term to maturity of five years. These bond issues were available for individuals aged 62 years and over and were intended to supplement senior citizens' pension income during a period of very low interest rates.

Eligible applicants could invest up to €10,000 in these bonds. The entire sum invested in the 62+ MGRSB can be redeemed before the set maturity date, subject to a deduction of three (3) months' interest, by filling the prescribed [62+ MGRSB Early Redemption Form](#).

Recently, the Treasury Department offered holders of 62+ MGRSB approaching maturity, the possibility of rolling over (re-investing) the entire sum held in a new five-year 62+ MGRSB, bearing a fixed annual coupon reflecting the prevailing five-year market interest rate at the time of rollover.

62+ MGRSB Issue / Rollover Results can be accessed hereunder:

[July 2025 \(Rollover\)](#)

[March 2024 \(Rollover\)](#)

[June 2023 \(Rollover\)](#)

[October 2021](#)

[July 2020](#)

[March 2019](#)

[June 2018](#)

[September 2017](#)