



**IMPORTANT
INFORMATION**
you need to know
about your relocation
to Malta!



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**Information
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GENERAL INFORMATION

Information YOU need to know!

Absolutely, Maltese nationals are renowned for their warmth, hospitality, and friendliness towards both fellow Maltese and expatriates. The country's growing popularity as a destination has only enhanced this welcoming nature, as Maltese people are enthusiastic about sharing their culture and traditions with newcomers.

The Maltese are known for their sociable nature and strong family ties. They take pride in their local customs and are eager to introduce expatriates to their way of life. Being part of a Mediterranean culture, gathering for food, celebrations, and social events is a common and cherished tradition.

As an expatriate in Malta, you will likely find that the locals are happy to welcome you into their homes and lives, offering you a glimpse of their rich cultural heritage. The openness and genuine warmth of the Maltese people make it easier for newcomers to integrate into the local community and build meaningful connections.

Embracing the local customs, participating in festivities, and showing interest in Maltese traditions can help you foster strong relationships with the locals and fully immerse yourself in the vibrant Maltese culture. Whether it's exploring historical sites, enjoying traditional Maltese cuisine, or joining in on local celebrations, embracing the warm and hospitable nature of the Maltese people will undoubtedly enrich your experience as an expatriate in Malta.

Religion in Malta:

Malta has a deeply rooted Catholic tradition, with approximately 97% of the population identifying as Catholics. Catholicism is the state religion, and this is reflected in the country's culture and traditions. Religious festivals are an essential part of Maltese life, and some of these celebrations are even designated as public holidays.

Despite the dominant Catholic presence, younger generations in Malta have been advocating for more socially progressive values. Over time, the country has witnessed significant changes in its social and legal landscape.

Malta embraces an open and multicultural society, allowing people of various faiths and traditions to practice their beliefs freely.

Languages in Malta:

Maltese holds a unique position in Malta as both a nationality and an official language. It is a Semitic language with significant influences from Italian, Sicilian, French, and English, resulting in a fascinating linguistic blend. Learning Maltese can be challenging due to its complex roots and influences.

English is widely spoken and holds the status of an official language alongside Maltese. English is used extensively in government, education, business, and daily communication, making it easy for English-speaking expatriates to adapt and integrate into Maltese society.

Additionally, Italian is also commonly understood and spoken in Malta, further facilitating communication and cultural exchange, particularly due to its proximity and historical connections with Italy.

Overall, the multilingual environment in Malta, with a strong emphasis on English, ensures that expatriates have a relatively smooth experience when it comes to communication and social interaction in the country.

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EMPLOYMENT IN MALTA

Information YOU need to know!

Non-European Union (EU) citizens need a residence permit to work in Malta. To qualify for employment, the first step is to secure a job offer from a Maltese employer.

When granted a residence permit based on employment, it remains valid as long as the main conditions are still met, including the specific job title, employer, and duration of employment. These details are also mentioned on the residence card issued to the non-EU national.

If any of these conditions change or are no longer met, the permit holder is required by law to inform the Expatriates Unit within the Identity Malta Agency and promptly return the residence card. Failure to comply would violate Malta's Immigration Act (Cap. 217) and could lead to actions by the Principal Immigration Officer.

It's important to note that employment must take place in Malta, and possessing a residence permit does not grant the right to work in other European Union countries.

The most common types of residence permits related to employment are:

- Single Permit
- Self-Employment
- Employment lasting less than six (6) months
- Blue Card
- Intra-Corporate Transferee

NB. PLEASE NOTE THAT YOU WILL NOT BE ABLE TO WORK AS SOON AS YOU ARRIVE IN MALTA YOU ARRIVE IN MALTA AS YOU NEED TO PREPARE THE FOLLOWING.

1. Health Screening (health approval from the health authority may take up to 15 days)
2. Health Insurance
3. Lease Agreement
4. Housing Authority Approval (housing authority approval from the housing authority may take up to 15 days).

An approximate expense:-

Health Insurance	€120
Health Screening including chest x-ray & vaccines	€200*

**in case you will be working in the food and beverage sector the price may increase as additional vaccines are required.*

Once the above documents are available a biometric appointment with Identity Malta needs to be scheduled. ***Expatriates Booking - Identity Malta Agency | Scheduling and Booking Website***

This process may take up to **two months** so please ensure that you have enough money to cover your expenses for the first two to three months.

In addition to the above, anyone working in the Food & Beverage sector needs a food handling certificate. Food handling course: <https://healthandsafety.com.mt/product-category/courses/food-handling-courses/>

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ACCOMODATION

Information YOU need to know!

Why should the landlord register the property to obtain housing authority approval?

Registration will help local authorities to ensure that landlords comply with legislation and meet the required standards.

Identity Malta requires said approval in order to process the single permit application.

After the implementation of the law on private residential leases on January 1, 2020, a joint collaboration was initiated between the Housing Authority and the Identity Malta Agency. The main objective of this collaboration is to streamline the process for foreign residents in Malta who rent properties in the country, enabling them to obtain a valid residence permit as quickly and efficiently as possible.

During the discussions that led to the development of a procedure aligned with the new law, the Identity Malta Agency decided to require a letter of approval issued by the Housing Authority. This letter serves as confirmation that the applicant holds a secure title on each residential lease contract that falls within the parameters of the new law. This approval is important for foreign residents renting properties in Malta as it allows them to apply for the relevant permits, which if granted allows them to live and work in the country legally.

Furthermore, both entities reached an agreement regarding lease contracts with a duration of six months. In such cases, when the time comes to renew the single permit, the applicant must provide the initial lease contract that was originally submitted with the previous application. This refers to the lease between the expiration of the first contract and the expiration date of the single permit. Additionally, the applicant must also present the current lease contracts, each having a duration of at least six months. This agreement ensures a standardized and efficient process for renewing permits and maintaining compliance with the law for foreign residents in Malta.

Shared Residential Space

Lease of a **shared residential space** means the lease of a separate space in an apartment or building, with shared amenities like the kitchen and bathroom facilities.

Explanation of a shared residential space lease:

- The lease duration is six months;
- The lessee may be released from the contract at any time by giving one week's prior notice to the lessor by means of a registered letter;

Short-Let contracts are applicable only to the following categories:

- **Temporary foreign workers employed for six months or less.**
- Students pursuing short courses lasting less than six months.
- Foreign lessees not intending to establish ordinary residency in Malta.
- Residents requiring an ordinary residency for a brief period of less than six months.

Explanation of Short-Let Contracts:

- **Lease Duration: The contract duration is fixed at six months.**
- **Mandatory First Month:** The lessee must occupy the property for the initial month of the lease.
- **Early Termination:** After the obligatory first month, the lessee can terminate the contract by providing at least one week's notice to the lessor through a registered letter.
- **Non-Renewal:** Short-Let contracts cannot be renewed beyond the initial six-month period.

A **Long Private Residential Lease** must have a minimum duration of one (1) year. Here's an explanation of lease contracts for different durations:

One-Year Lease Contract:

- The lessee is obligated to stay for the first six months.
- After the initial six months, the lessee can terminate the contract by providing at least one (1) month's notice to the lessor through a registered letter.
- If the lessor decides not to renew the lease, they must notify the lessee three (3) months before the contract's termination, using a registered letter.
- If the lessor fails to give timely notice, the lease automatically renews for another year.
- Although the minimum mandatory duration is one year, the lessor and lessee may agree to a longer lease if desired.

Two-Year Lease Contract:

- The lessee is obligated to stay for the first nine months.
- After the initial nine months, the lessee can terminate the contract by providing at least two (2) months' notice to the lessor through a registered letter.
- If the lessor does not intend to renew the lease, they must inform the lessee three (3) months before the contract's termination, using a registered letter.
- If the lessor fails to give timely notice, the lease automatically renews for another year.

Lease Contract for Three Years or Longer:

- The lessee is obligated to stay for the first twelve months.
- After the initial twelve months, the lessee can terminate the contract by providing at least three (3) months' notice to the lessor through a registered letter.
- If the lessor does not intend to renew the lease, they must inform the lessee three (3) months before the contract's termination, using a registered letter.
- If the lessor fails to give timely notice, the lease automatically renews for another year.

To find accommodation in Malta, you have several options available:

1. Real Estate Agents: Contacting a real estate agent can help you find suitable accommodation quickly. They can provide you with options that match your preferences and budget. Keep in mind that using an agent may involve paying a fee or commission.
2. Direct from Owner: Renting directly from the owner can be more cost-effective as you avoid agent fees. However, be cautious and ensure the owner is trustworthy to avoid potential scams.
3. Social Networks: Many accommodation listings are posted on social media platforms, especially on Facebook. Look for specialized groups or use relevant keywords to find accommodation listings, such as "accommodation in Malta," "rent a flat in Malta," or "Malta sharing accommodation."
4. Online Marketplaces: Check online marketplaces like Maltapark for accommodation listings.
5. Classified Ads: Look for accommodation listings in newspapers like the Times of Malta.
6. Word-of-Mouth: If you know people in Malta, ask for recommendations or inquire if they know of any available accommodations.

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Tips:

- Start your search before arriving in Malta to have some options lined up.
- Be cautious of potential scams, especially if you are renting from abroad. Verify the legitimacy of the property and owner before making any payments.
- Arrange viewings either before or upon arrival, and consider using phone communication to make arrangements once you're on the island.
- By exploring these options and being vigilant in your search, you should be able to find suitable accommodation in Malta.

When choosing your accommodation in Malta, consider the following factors:

1. Reversible Air Conditioning: Opt for accommodation equipped with reversible air conditioning, especially if you are moving to Malta during the hot summer months. AC will help you stay comfortable during hot summers and provide some warmth in the relatively mild winters.
2. Location and Parking: If you plan to rent in busy areas like Sliema or Saint Julian's, consider properties with private parking as parking spaces can be limited in such crowded areas. However, if you choose a less crowded area in the countryside, street parking should be safe and readily available.
3. Proximity to Public Transport: Check the availability of public transport near your accommodation. Maltese buses cover most areas, but if you don't have a car, ensure that you have easy access to bus stops for your daily commute and to explore the islands.
4. Safety: Research the safety of the neighbourhood where the accommodation is located. Look for areas with low crime rates and a secure environment.
5. Amenities and Services: Consider the proximity of essential amenities such as grocery stores, pharmacies, hospitals, and schools to ensure convenience in your daily life.
6. Budget: Set a budget for your accommodation and stick to it. Be mindful of additional costs such as utility bills and potential maintenance expenses.
7. Length of Stay: If you plan to stay in Malta for a short period, a furnished rental might be more practical, whereas long-term residents might prefer an unfurnished option.
8. Reviews and Recommendations: Check online reviews and seek recommendations from others who have lived in Malta to get insights into the best areas and properties.

By carefully considering these factors, you can choose accommodation that suits your needs and enhances your experience while living in Malta.

When deciding where to live in Malta, consider the following options:

1. North Malta - Main Cities: Most expats choose to live in the northern part of Malta, where the main cities and economic activity are located. Sliema and St. Julian's are popular choices due to their vibrant commercial and cultural scenes. You can find modern flats and luxury properties in these areas.
2. Valletta: Some expats consider living in Malta's capital, Valletta. The city is known for its protected architectural wealth, offering mainly old townhouses and remodeled palaces.

3. Central Malta: If you prefer a good location away from the main cities, consider areas like Mosta, Naxxar, and Birkirkara. These locations are well-located and close to all amenities.
4. Rural Houses and Villages: Moving away from the cities, you can find authentic rural houses and pleasant villages. The countryside of Malta, especially in the south, offers peaceful surroundings, nature, and more affordable rents. Consider villages like Rabat, Siggiewi, Qrendi, Żurrieq, Marsaskala, Mellieha, Mgarr, and St. Paul's Bay.
5. Gozo: If you prefer a quieter and more serene environment, consider living in Gozo, Malta's sister island. Gozo offers beautiful nature and a tranquil atmosphere.

When choosing the right location, consider factors such as your preferred lifestyle, proximity to work or amenities, and the type of housing available in the area. It's always a good idea to visit potential neighborhoods to get a feel for the surroundings before making a decision.

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TRANSPORT IN MALTA

Obtain your Tallinja Card to commute for free.

- Free Public Transport - **Tallinja Card - Malta Public Transport**

The Tallinja App

Download the Tallinja App to upgrade your experience of the public transport service in Malta. Welcome to the Tallinja App. With the Tallinja App, you will enjoy all the benefits of Malta Public Transport by travelling more affordably and sustainably.

A – iPhone: <https://apps.apple.com/kw/app/tallinja-plan-your-bus-trip/id1074287322>

B – Android: <https://apkpure.com/tallinja-plan-your-trip/com.mpt.tallinjaapp>

Additional information regarding Malta Public Transport

Currently, the primary mode of public transportation in Malta consists of a network of route buses. There are no underground or metro systems, and the previous railway service, which existed in the late 19th and early 20th centuries, now only has remnants of old train station buildings.

Operated by Malta Public Transport, the bus routes offer extensive coverage throughout Malta and Gozo from 5:30 am to 11 pm. Additionally, there is a night service available on Friday and Saturday nights and public holidays.

Although traveling by bus may not be the quickest option, it is undoubtedly the most economical one, aside from walking or cycling. If you can exercise some patience and don't mind a leisurely journey, the bus service is worth considering.

With over 80 bus routes, you can easily reach essential locations on the islands, including the Malta International Airport, the Valletta cruise liner terminal, and the Gozo ferry terminals at Cirkewwa and Valletta, from where you can catch a ferry to Gozo.

The buses are generally efficient, serving major tourist areas and points of interest, although occasional disruptions may occur. The main bus terminus is located just outside Malta's capital, Valletta, with other significant bus nodes at the airport, Bugibba, Cirkewwa (Gozo ferry), and Victoria (Gozo's largest town).

For planning bus trips, you can use the Malta Public Transport website, specifying your departure point and destination to see all available route options. Alternatively, using Google Maps to search for bus stop names rather than place names can yield better results.

To pay for single tickets, contactless payment with a VISA credit or debit card is accepted onboard the bus. However, multi-day tickets, such as the 'Tallinja card,' are best purchased from ticket booths or machines. For visitors staying seven days or more, there are two suitable options:

Explore card: Costs €21 (adult) or €15 (child) and provides unlimited bus travel for seven days.

Explore Plus Meep card: Costs €39 and offers seven days of unlimited bus travel, two ferry trips on the Valletta ferry, and a one-day hop-on/hop-off bus tour or a boat trip to Comino.

Another option is the **12 Day Journey Card** at €15, which offers reduced fares for 12 journeys or 6-night trips.

You can purchase bus tickets and passes from various locations, such as the Malta Public Transport sales office/booth at the airport, Sliema Ferries, Valletta bus terminal, Bugibba bus terminal, and Victoria (Gozo) bus terminal. Alternatively, you can buy tickets directly from the bus driver, but it is advisable to have exact change to avoid inconveniences.

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Unfortunately, bus tickets and passes are not available for online purchase at this time. Hence, the most convenient option is to plan your preferred ticket/card type and buy it at the airport if your flight arrives during the opening hours of the sales office.

Exchange your foreign Driving Licence

Any person holding a licence issued outside Malta and the European Union shall be entitled to drive in Malta for a period not exceeding twelve months from the date of his last entry into Malta. The validity, duration and expiry of the Maltese counterpart issued will be the same as per the details of the driving licence being presented and exchanged.

Any holder of a driving licence issued in the following countries, who takes up normal residence in Malta shall be entitled to have his driving licence exchanged for an equivalent Maltese licence:

- Another Member State of the European Union (EU), or
- A member state of the European Economic Area (EEA) namely Norway, Iceland and Liechtenstein; or
- Switzerland; or
- Australia; or
- The United Arab Emirates (UAE); or
- The United Kingdom (UK).

Driving licences issued within the European Union shall be recognised in Malta as long as they are valid in Member State of issuance.

National provisions regarding the restriction, suspension, withdrawal or cancellation of a driving licence shall apply to holders of a driving licence issued in the above-mentioned countries who have their normal residence in Malta.

All matters concerning Driving Licence in Malta are regulated by the Motor Vehicles (Driving Licences) Regulations - **S.L. 65.18**.

Any additional information can be found on Transport Malta website:- ***Exchange your foreign Driving Licence - Transport Malta (gov.mt)***. Likewise, for anyone interested in obtaining a licence ***Obtaining your driving licence - Transport Malta (gov.mt)***

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COMMUNICATION

(TELEPHONY AND INTERNET)

Information YOU need to know!

Malta indeed boasts a highly developed and advanced telecommunications network, making it easy for residents to obtain essential communication services. When relocating to Malta, you should have no trouble setting up a landline, getting a mobile phone, and securing an internet connection.

Key features of Malta's telecommunications network include:

Optical Fiber Network: Like many European countries, Malta has a widespread optical fiber network, providing high-speed internet connectivity to homes and businesses.

Affordable International Calls: Rates for international phone calls from Malta are generally reasonable, making it convenient for residents to stay connected with friends and family abroad.

To ensure you get the best telecommunications offer that suits your needs and budget, consider the following tips:

- **Research and Compare Offers:** Explore different telecommunications providers in Malta to find the most suitable offers for landlines, mobile phone plans, and internet services. Consider factors such as coverage, data limits, call minutes, and pricing.
- **Check for Bundled Services:** Some providers may offer bundled packages that combine landline, mobile phone, and internet services, providing cost-effective solutions.
- **Inquire About Formalities:** Before finalizing your choice, inquire about any formalities, contract terms, and installation processes involved.
- **Read Customer Reviews:** Look for customer reviews and experiences with different telecommunications providers to gauge their quality of service and customer satisfaction.
- **Consider Customer Support:** Choose a provider that offers reliable customer support to address any issues or inquiries you may have in the future.

By carefully considering your communication needs and comparing the available offers, you can easily set up your telecommunications services in Malta and stay well-connected while enjoying the benefits of the island's advanced network.

Service providers

- The primary telecommunications providers in Malta are the following:
- Landlines: GO, Melita
- Mobile phones: Epic, GO Mobile, Melita Mobile
- Internet: GO, Melita, Epic

Mobile phone services in Malta offer both prepaid and postpaid options. Here are some key points to consider:

- **Prepaid Mobile Lines:** With a prepaid package, you can purchase a SIM card from approved shops and choose a service provider based on coverage and pricing. Recharging your account is easy with prepaid scratch cards or mobile/online top-up.
- **No Roaming Charges:** As of June 2017, there are no roaming charges for European mobile phone use, so international texting or calls should not incur additional charges.
- **Postpaid Contracts:** If you prefer a postpaid contract, you can subscribe to a service bundle that may offer better rates for internet, cable, or landline services in addition to your mobile line.

- **Documentation:** When signing up for a mobile line, you will likely need to provide documents such as your resident permit or passport, proof of address, and a recent bank statement or payment card.
- **Compare Packages:** Different service providers offer various packages with different features and rates. Compare the options available from each provider to find the best fit for your needs.
- **Read Terms and Conditions:** Before finalizing any contract, carefully read the terms and conditions to ensure you understand the terms of service and any commitments you might be making.
- **Visit Branch or Approved Shop:** To complete the necessary documentation and sign up for a mobile line, visit the nearest branch or an approved shop of your chosen service provider.

It's essential to consider your usage patterns and communication needs when choosing between prepaid and postpaid options. By selecting the right mobile plan and provider, you can stay connected conveniently while in Malta. For detailed information on specific packages and services, refer to the websites of the respective service providers.

The Internet in Malta

Internet service providers also offer a wide range of packages at different rates. To acquire an internet connection at home, visit the nearest branch of your service provider with the following documents:

- Your resident permit or passport
- The owner's authorization if you are renting accommodation

Your internet connection should be set up within a few days. Again, carefully review the documentation for terms and conditions. If you do not intend to stay in Malta or are unsure of the length of your stay, it's best to avoid a contract period with early termination fees.

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EMERGENCIES

If you are involved in an accident in Malta, follow these steps:

Call for Help: Dial the emergency number 112 to report the accident and get assistance from relevant authorities, including doctors, firefighters, and police.

- **Provide Information:** When speaking to the emergency operator, be clear and provide essential details about the accident, such as the location, type of accident, and any injuries or medical emergencies.
- **Seek Medical Attention:** If there are injuries or medical problems resulting from the accident, prioritize getting medical attention. The emergency services will dispatch appropriate medical personnel to the scene.
- **Cooperate with Authorities:** Stay calm and cooperate with the police and other emergency responders at the accident scene. Provide necessary information and cooperate with any investigations.
- **Document the Accident:** If it is safe to do so, gather information about the accident, such as taking photos, noting the location and time, and exchanging contact information with other parties involved, if applicable.
- **Notify Relevant Parties:** If necessary, inform your insurance company or relevant authorities about the accident as soon as possible.
- **Know Your Rights:** Be aware that both hospitals in Malta and Gozo offer excellent accident and emergency care facilities, and these services are provided free of charge.
- **Remember, safety should always be a priority.** If you are unsure about what to do in the aftermath of an accident, it's best to seek guidance from the emergency services and follow their instructions.

Other useful emergency numbers and facilities in Malta:

Malta Police Force

Phone: 356 2122 4001 / 2122 4009

Civil Protection Department

Phone: 356 2393 0000

Armed Forces of Malta

Phone: 356 2249 4016

Local Wardens

Phone: 356 02132 0202

Emergency rescue by helicopter

Phone: 356 2124 4371

Emergency rescue by patrol boat

Phone: 356 2123 8797

Emergency vet services

Phone: 356 5004 3888

Information YOU need to know!

Important:

When you call an emergency service, make sure to specify:

- The nature of the incident.
- The location of the incident.
- Your location.
- The Maltese telephone number used during your communication.

What is a real police emergency?

A real emergency is one that poses an immediate threat to your life and property, such as, personal physical attacks and break-ins. Other situations that we consider emergencies are the following:

- Traffic accidents with fatalities and/or injuries
- Bomb threats.

If your emergency or the one that you are witness to requires police assistance, dial 112 immediately.

When you dial 112, we will assess whether your emergency requires our help. In this case, you will be immediately assisted.

Public Hospital

Mater Dei in Msida is the biggest public hospital in Malta. It offers a 24-hour, 365 days-a-year emergency department with highly trained staff. The department is dedicated to those seeking treatment for an urgent medical problem related to an illness or accident.

For those who have no need for an ambulance, the accident and emergency department of Mater Dei Hospital can be reached by bus, car, or taxi. The building is well-indicated, so you will be able to find the place easily.

The address is Triq Dun Karm, L-Imsida, Malta. You can reach the department by phone at the following number: 356 2545 0000 / 2545 4030.

In order to make use of the public hospital you need to have a valid residence permit together with a national insurance number.

There are various **private hospitals** in Malta, however services are at a cost.

- St. James Hospital
- St. Thomas Hospital
- Da Vinci

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BANKS IN MALTA

Information YOU need to know!

Opening a bank account in Malta can offer various advantages, especially for residents living in the country. Here are some reasons why you might consider opening a bank account in Malta:

- **Currency Convenience:** You can have a bank account denominated in euros or dollars, making it convenient for international transactions. Debit and credit cards associated with the account can be used worldwide.
- **Free Withdrawals:** Many banks in Malta offer free withdrawals, allowing you to access your funds without incurring additional charges.
- **No Currency Conversion Fees:** Currency conversion within the account is typically done without imposing fees, saving you money on foreign exchange transactions.
- **Multi-Currency Accounts:** Some banks provide the option to open multi-currency accounts, which can be beneficial if you deal with different currencies regularly.
- **Supervision by MFSA:** The Maltese banks are regulated and supervised by the Malta Financial Services Authority (MFSA), providing a level of security and reliability for your funds.
- **Online Account Management:** Most banks in Malta offer online banking services, allowing you to conveniently manage your account, perform transactions, and access information anytime, anywhere.
- **Business and Pension Requirements:** Opening a bank account in Malta may be necessary for business setup, salary collection, or pension schemes that mandate beneficiaries to receive their pensions in Malta.

Additionally, Malta's economy is robust, with a stable and pro-business political environment. The country's tax system is advantageous, and it is considered an important offshore financial centre, making it an attractive destination for banking and financial services.

However, before opening a bank account, it's essential to research and compare different banks and their offerings to find the one that best suits your specific needs and requirements.

List of Banks

- HSBC
- BOV
- BANIF
- APS

Is it difficult to open a bank account?

Opening a bank account in Malta can be challenging for expats and foreigners, and the process might not be as easy as stated by some major banks like HSBC, BOV, and BNF Bank. The strict conditions and requirements can make it difficult for individuals to successfully open a bank account in Malta.

As an alternative, many expats and even Maltese residents are turning to online banks. Online banks are fully-fledged banks that offer a range of banking services, similar to traditional banks. The key difference is that online banks do not have physical branches; instead, all banking services are conducted online through web or mobile applications. Online banks often have lower fees and offer user-friendly interfaces.

One advantage of online banks is that you do not need to be a resident of Malta to open an account with them. This makes it a viable option for individuals who are unable to meet the requirements of traditional banks in Malta or prefer the convenience of online banking.

However, it's essential to research and compare different online banks before choosing one to ensure they offer the services you need and that they comply with the necessary regulations. Additionally, you should consider factors such as fees, customer support, and security measures when selecting an online bank.

Please note that the availability of specific online banks and their services may change over time, so it's always best to conduct up-to-date research to find the best option for opening a bank account in Malta or any other country.

Alternative

Revolut (Download app)

iphone: <https://apps.apple.com/kw/app/revolut-mobile-finance/id932493382>

Android: <https://play.google.com/store/apps/details?id=com.revolut.revolut>

Revolut is the most popular online bank in Malta, preferred by both Maltese residents and expats. It offers personal and business plans, with the standard personal plan being free, unlike traditional bank accounts that often charge monthly fees. However, Revolut also provides additional subscription plans, such as the Premium plan, which offers more services and benefits for a monthly fee.

One advantage of Revolut is the possibility to order and receive a physical card in Malta, although there may be a delivery fee involved. The Revolut card is widely accepted in Malta, and some businesses even offer the option to pay using NFC technology for added convenience.

For travellers and expats, Revolut proves to be a valuable solution as it provides favourable exchange rates and zero commission fees for transactions. Additionally, users can benefit from free worldwide ATM withdrawals up to a certain limit.

Moreover, Revolut offers the option to invest in cryptocurrencies, allowing users to explore digital currency investment opportunities.

Overall, Revolut serves as a convenient and versatile banking solution, particularly suitable for individuals living in Malta or traveling internationally, thanks to its wide range of services and attractive features.

Good to know:

Although the alternative banking solutions listed above are interesting, opening a bank account in Malta will let you establish a banking history. This will allow you to get a local mortgage if you need one day, for example, to buy a property in Malta.

In order to open a bank account, you will definitely require a valid residence permit.

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TAX AND NATIONAL INSURANCE

If you live in Malta and are from there, you have to pay taxes on money you earn in Malta and from other countries, even if you don't bring that money to Malta.

If you live in Malta but are not originally from there, you have to pay taxes on money you earn in Malta and from other countries, but only if you bring that money to Malta. Money brought to Malta by people who used to live abroad or by foreigners moving to Malta is not taxed because it's considered as money earned and taxed outside Malta.

People from Malta usually use their ID numbers for taxes, so they don't need a separate tax number. Foreigners usually get a nine-digit tax number.

If you're a foreigner living in Malta, you have to register for taxes, whether you work or not. European Union (EU) citizens who have a social security number don't need to register separately for a tax number. Also, non-EU citizens who have a single permit are automatically registered and don't need to get a tax number. Others need to apply for a tax number using the Expatriates Registration form [Expatriates taxpayer registration \(govt\)](https://govt.gov.mt/Expatriates-taxpayer-registration)

Tax Rates 2023

Last Updated: 21/12/2022

TAX RATES			
Chargeable Income (€)			
From	To	Rate	Subtract
Single Rates			
0	9,100	0%	0
9,101	14,500	15%	1,365
14,501	19,500	25%	2,815
19,501	60,000	25%	2,725
60,001	and over	35%	8,725
Married Rates			
0	12,700	0%	0
12,701	21,200	15%	1,905
21,201	28,700	25%	4,025
28,701	60,000	25%	3,905
60,001	and over	35%	9,905
Parent Rates			
0	10,500	0%	0
10,501	15,800	15%	1,575
15,801	21,200	25%	3,155
21,201	60,000	25%	3,050
60,001	and over	35%	9,050

Information YOU need to know!

What is the difference between single, married or parent?

Malta uses a progressive system of tax brackets for calculating how much income tax to levy. The bracket you fall into depends on whether you're filing as an individual, couple or parent.

Any person in working in Malta has to pay his/her respective tax as per table above.

Married couples: Couples in Malta who elect to have their income pooled. If both partners work and make a relatively similar income, it is usually advantageous to elect for the individuals' scale. That's mainly because the top tax bracket for married couples and individuals kicks in at the same threshold. Non-employment income, such as rental income from an asset the couple owns together, is assigned entirely to the partner with a higher income.

Parents in Malta, who have their income tax individually. To qualify for the parent rates, you must have custody of a child under age 19. (Or a child enrolled in tertiary education in Malta who is under 22.)

This rate can be used by single, widowed, separated, divorced parents and also married couples with children who are calculating their tax as individuals. If a divorced couple does not share custody of their child(ren), the parent without custody may not use this scale.

NB. You can check your tax and NI (social security) contributions by accessing the following link: **Malta Tax & Salary Calculator (maltasalary.com)**

Class 1 Social Security Contributions

Category	Description
A	Persons under 18 years of age earning not more than the amount indicated below.
B	Persons aged 18 and over, earning not more than the amount indicated below.
C	All persons whose basic weekly wage is between the amounts indicated below.
D	All persons whose basic weekly wage is equal to or exceeds the amount indicated below.
E	Students* under 18 years of age.
F	Students* 18 years old and over.

*Students who are following a full-time course of studies or instruction under the Student-Worker Scheme, or other similar schemes (including the Extended Skills Training Schemes, but excluding the Worker-Student Schemes) involving distinct work and study periods for which they are receiving remuneration.

2023						
Basic Weekly Wage €			Weekly Rate Payable €			
Category	From	To	by Employee	by Employer	Total	Maternity
A	0.10	192.73	6.62	6.62	13.24	0.20
B	0.10	192.73	19.27*	19.27	38.54	0.58
<i>*Or if the employee chooses, 10% of the basic weekly wage. This rate of contribution entitles the contributor topro-rata contributory benefits.</i>						
Persons born up to 31st December 1961						
C	192.74	392.76	10%	10%	n/a	0.30%
D	392.77	n/a	39.28	39.28	78.56	1.18
Persons born from 1st January 1962 onwards						
C	192.74	515.98	10%	10%	n/a	0.30%
D	515.99	n/a	51.60	51.60	103.20	1.55
E	n/a	n/a	10% Max.4.38	10% Max.4.38	n/a	0.3% Max.0.13
F	n/a	n/a	10% Max.7.94	10% Max.7.94	n/a	0.3% Max.0.24
¹ Basic Weekly Wage or the weekly equivalent of the basic monthly salary ² For percentage rates, the weekly rate payable is calculated to the nearest cent						

You can work your social security contribution online [CFR Services Online - SSC Calculator \(gov.mt\)](#)

What is considered illegal in Malta?

A crime is an action or omission which constitutes an offence and is punishable by law, usually by a fine or by imprisonment. The below is a table which lists some of the offences. This list is not exhaustive.

**Information
YOU need
to know!**



LEGAL MATTERS

1. Illegal Immigration	<p>Please ensure you renew your work permit on time.</p> <p>In case of change of employer, TCN's have only 10 days grace period to find alternative employment and submit an application to Identity Malta.</p>
2. Forgery of Documents	<p>It is important that documents are true to the best of your knowledge. Tampering of documents may be considered a crime.</p>
3. Theft/shoplifting	<p>Whether you commit a trivial offence or not, theft is illegal in Malta. If you need something ask for permission.</p>
4. Alcohol Abuse	<p>Definitely not at the place of work.</p>
5. Violence	<p>Physical abuse, psychological abuse, Emotional and Financial abuse are not tolerated in Malta.</p>
6. Harassment	<p>Any type of harassment (sexual, stalking etc...) is considered as a crime.</p>
7. Rape/Sexual Assault	<p>Victims are to seek medical and police assistance immediately. Offenders are criminally liable to such an act.</p>
8. Usury	<p>This means an action or practice of lending money at unreasonably high rates of interests. Do not go to loan sharks if you require financial assistance. This is illegal in Malta. Only bank and authorised companies can lend money.</p> <p>Do not sign any documents or blank pages without being duly informed of what the document entails. Read the document carefully. If you do not understand the content, please show it to someone competent to guide you.</p>
9. Withholding of passport/ identification documents	<p>This is illegal. Please keep safe important documents to yourself.</p>

Information YOU need to know!

10. Negligence	<p>Negligence can cause accidents which may cause death or grievously bodily harm (serious injury) to your colleagues, friends, family members, other third parties.</p> <p>It is a MUST that you adhere to the Health and Safety policy, both of the Company and our clients where you will be assigned at.</p>
11. Driving without a valid licence	<p>driving without a valid driving licence is an offence. Apart that you will not be covered by insurance.</p>

**Information
YOU need
to know!**



HR HUB

Information YOU need to know!

We want to take a moment to emphasize the importance of the HR (Human Resources) Office as your dedicated support and guidance hub.

As valued members of our organization, your well-being and success are of utmost importance to us. The HR team is here to ensure that you have a positive and fulfilling work experience, and we are committed to providing assistance and guidance whenever you need it.

Whether you have questions about company policies, benefits, career development opportunities, or any personal or work-related matters, our HR professionals are here to lend a helping hand. Our goal is to create an inclusive and nurturing work environment that fosters growth, collaboration, and employee satisfaction.

Confidentiality and Trust:

Rest assured that any interaction with the HR team is treated with the utmost confidentiality. We understand that certain matters may be sensitive, and we are committed to maintaining trust and privacy in all communications.

Feedback and Suggestions:

We value your input and feedback, as it helps us continuously improve our HR services. Please don't hesitate to share your thoughts, suggestions, or concerns with us at any time.

Remember, the HR Office is more than just a place for administrative tasks; we are your partners in your professional journey. Whether you are a new hire, a seasoned employee, or anywhere in between, we are here to assist and guide you.

Thank you for being an essential part of our organization. We look forward to serving you and supporting your success.

How to Reach Us:

For general inquiries, you can email us at hr@ozogroup.com

If you prefer a face-to-face meeting, please schedule an appointment.

We wish you the best of luck on your venture with OZO!



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international

