

## **Living and working conditions – Revised structure**

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## A Rules on the free movement of workers

### 1. Finding a job

Jobseekers who have not yet arrived in Malta should contact the Malta EURES office, who can offer personalised guidance on how and where to look for work.

For jobseekers already in Malta, they may register with Malta's Public Employment Service – Jobsplus – at one of the Jobcentres (various locations may be found on the Jobsplus website). Persons residing in Gozo need to register at the Jobsplus Main Office in Gozo. Jobsplus hosts the EURES services as well. Alternatively, they can access job opportunities through the Jobsplus website homepage or the EURES homepage. This website contains an online database of vacancies, which can be searched by industry, type of job and region. There is also a CV search facility which employers may use to search for jobseekers. When a person registers with Jobsplus as unemployed, he/she is given personalised assistance in the form of an Employment Adviser.

Job vacancies are also advertised in trade magazines and local newspapers. A number of private employment agencies are also available, and a list of vacancies can be downloaded from the 'Links' section of the Jobsplus website.

*Links:*

<a href="#">Jobsplus</a>	<a href="http://www.jobsplus.gov.mt">www.jobsplus.gov.mt</a>
<a href="#">EURES</a>	<a href="http://www.eures.europa.eu">www.eures.europa.eu</a>
EURES Malta	<a href="http://www.euresmalta.com">www.euresmalta.com</a>

## 1.2 How to apply for a job

All job applications should include a curriculum vitae (CV) and, where requested, a covering letter, copies of certificates and references. Job applications should be typed.

The curriculum vitae is usually no longer than two pages. The standard European curriculum vitae format (Europass) is recommended. This can be downloaded from [www.europass.cedefop.europa.eu](http://www.europass.cedefop.europa.eu). Simplicity, conciseness and precision are recommended. The CV should include the following elements: personal details, education, knowledge of languages, computer skills, in particular skills, professional experience and information about hobbies.

Application letters are usually concise and no longer than one A4 page. The letter is a vital tool to give the employer information about career prospects, educational background, professional experience and availability. Express interest in the vacancy and use the accompanying covering letter to convince the potential interviewer that you are qualified to fill the vacancy.

Some employers provide their own application forms to be filled in by applicants. Certain forms are standard, while others ask more about previous work experience and use more unstructured (open-ended) questions. After reviewing the CV, the prospective employer might opt to either shortlist the candidates or to invite the applicants for an interview. In some cases, a medical examination may be required prior to employment. A medical certificate is issued by a recognised medical doctor who states whether a candidate meets the standard required and whether he/she is fit for the specified job.

*Links.*


## 2 Moving to another country

### 2.1 Movement of goods and capital

The free movement of goods through the European Single Market is one of the great success stories of the EU.

#### **How does the single market work?**

Many goods are subject to what is known as the ‘principle of mutual recognition’, which means that goods that are manufactured legally in one Member State may be moved and sold freely in all the other EU countries.

There are no limits to what a person may buy or take with them when travelling to other EU countries. Tax is no longer payable on goods when crossing between Member States, since value added tax (VAT) and duty would be included in the purchase price, which means that other countries cannot impose additional duties.

However, there are still some trade restrictions in certain sensitive sectors, such as the construction and pharmaceutical sectors, and some limitations on specific goods such as alcohol and tobacco. The Commission’s website dedicated to taxation and the Customs Union provides a practical description of the rules on acquiring these goods in another EU Member State. Some special rules also apply when a person purchases a motor vehicle in one Member State and takes it to another Member State for personal use.

#### **Free movement of capital**

By virtue of EU legislation, people can manage and invest their money freely in any Member State.

It is not only financial markets that benefit from the free movement of money through greater efficiencies, as in fact every European citizen has something to gain.

With few restrictions, every individual is free to open a bank account, buy shares, make investments and acquire property in other EU countries. Apart from this, EU businesses may own and administer other European companies, as well as invest in them.

Still, there are some exceptions to the free movement of capital that apply in Member States, especially regarding taxation, financial supervision, public policy matters, money laundering and financial penalties.

## 2.2 Finding accommodation

Properties for sale and for rent are advertised in local newspapers, by estate agents and on their respective websites. In Malta, property availability and property prices or rentals vary from one locality to another.

### Rental of property

The rental market has seen an increase in both supply and demand in recent years and is expected to continue growing. The availability of rental property varies from one locality to another and tends to be greater in the traditional tourist areas.

Landlords advertise rental properties in the local media. Houses or apartments may be rented through the various estate agents in Malta and Gozo. A rental agreement is normally drawn up by both parties in writing. Rent is typically paid 1 month in advance and the owner may ask for an advance payment of up to 3 months' rent as a guarantee.

In 2020, a law regulating the rental market was introduced in Malta. The law is the Private Residential Leases Act, 2019. In summary, the new law contains a number of measures, including the fact that each private lease agreement must be registered, and the determination of minimum and maximum duration of leases (both short-term lets and long-term lets).

### Purchase of property

If you want to buy property, the process is set in motion with finding a property and signing a promise of sale known as a *konvenju* before a notary public. Upon signature of the promise of sale, the necessary checks to verify the owner of the property are carried out. Upon signing the promise of sale, 1% of the 5% tax due must be paid. The remainder is paid when the final contract is signed. You will also be required to pay a deposit, to be agreed upon between yourself and the owner and normally 10% of the final price of the property.

Moreover, citizens of all European Union Member States (including Maltese citizens) who have not been resident in Malta for at least 5 years need a permit to buy immovable property for use as a secondary residence.

Individuals who are not citizens of a European Union Member State will need a real estate purchase permit to acquire property in Malta.

The costs involved in the purchase of a property include:

- Stamp duty: 5% of the value of the property, payable in two stages: 1% after the signing of the promise of sale and 4% after the publication of the final deed of sale.
- Legal costs: 1% (approximately) of the purchase price, payable in two stages: 33% on the signing of the promise of sale and 67% on the publication of the final deed of sale.
- A variable amount for ownership searches, liabilities, etc.

- EUR 233 for the acquisition of immovable property (AIP), a Government permit which any non-national intending to acquire property in Malta must obtain.
- If you found your property through a registered estate agency, the brokerage fees are paid by the seller only; if the property was found through a private agent (broker), you will have to pay a 1% brokerage fee to the private agent.

The sale of property is advertised in local newspapers and through various estate agents and on their respective websites.

<i>Links:</i>	
Office of the Commissioner for Revenue – Acquisition of property	<a href="https://cfr.gov.mt/en/property_shares_transfers/Pages/Buying-a-Property.aspx">https://cfr.gov.mt/en/property_shares_transfers/Pages/Buying-a-Property.aspx</a>

### ***2.3 Finding a school***

Parents can opt to send their children to state, faith schools or private schools. Primary and secondary state schools are found in all the main regions of Malta. Demand for faith and private schools is high. Admission into faith schools is decided by the drawing of lots. Admission into private schools requires reserving a place early, sometimes a few months or years in advance.

The education system is split into three main sections: primary education, which extends from ages five to eleven, secondary education from ages eleven to sixteen, and tertiary education. Education is compulsory from the age of five to sixteen.

Many childcare centres are available for children under the age of three. The service is offered free of charge for working parents. More information about the education system in Malta is available in another section.

*Links:*


### ***2.4 Taking a car with you (includes information on driving licences)***

#### **Registering a car**

Each new or used vehicle that enters Malta must be registered or licensed with Transport Malta. In the case of persons not resident in Malta, the vehicle can be driven with foreign-registered plates for a period of 6 months. Individuals who change their residence to Malta must register their vehicle within 30 days. Individuals must first check the amount of registration tax that they should pay and then make an appointment for their vehicle to be inspected. Failure to do so may result in a penalty of EUR 30 per day of delay after the thirty days.

*Links:*

Transport Malta	<a href="https://www.transport.gov.mt/land-199">https://www.transport.gov.mt/land-199</a>

## 2.5 Registration procedures and residence permits

All EU citizens have the right to reside in Malta based on the freedom of movement and right of residence. This right is applicable to individuals who are working in Malta, as well as those not working there but who have sufficient financial support without relying on public funds. EU citizens do not require a visa to enter Malta. Together with their family members who are accompanying them, they are not obliged to apply for a residence document for a period of three months from their arrival in Malta. However, they are obliged to have in their possession an identification document from their country, namely a passport or identity card.

### The residence permit

The Immigration Act (Chapter 217 of the Laws of Malta) is the legal instrument that regulates immigration into Malta.

If a European citizen wishes to remain in Malta for more than 3 months, they must be exercising their legal rights (studying, working or have sufficient means to live on) and apply for a residence card.

People wishing to remain in Malta for more than 3 months are required to register their residence with the Expatriates Unit of Identity Malta. Such requests are normally accepted with proof that the person is working or is self-sufficient, amongst other conditions. The residence document issued to European citizens and their family members is valid for 5 years.

<i>Links:</i>		
Identity Malta - Expatriates Unit	-	<a href="https://identitymalta.com/unit/expatriates-unit/">https://identitymalta.com/unit/expatriates-unit/</a>

## 2.6 Checklist before and after your arrival in a new country

### Prior to arrival

- Make arrangements for (temporary) accommodation.
- Ensure you have sufficient funds for the first months of your stay.
- Contact the EURES office in Malta through their website ([www.eures.com.mt](http://www.eures.com.mt)) and visit the Jobsplus website in order to find a job ([www.jobsplus.gov.mt](http://www.jobsplus.gov.mt)).
- Make sure that the following documents are readily available:
  - Valid passport or other valid travel document. (If you have young children accompanying you, ensure that they are on your passport).
  - Motor vehicle documents (such as driving licence).
  - Certificates, diplomas, confirmation of past employment, references (originals and translations, if necessary).
  - Curriculum vitae.
  - Children's qualifications and declarations of school attendance.
  - European Health Insurance Card or other proof of health insurance.
  - Form U1 or U2.
  - Pet passports for any pets.

- Other personal documents (such as birth and marriage certificates).
- If you use a mobile phone, make sure you have an international roaming service.

**After your arrival** (once you have found a job)

- Register for a security social number once you have found a job ([www.socialsecurity.gov.mt](http://www.socialsecurity.gov.mt))
- Make sure that your employer fills in and sends the job starting form to Jobsplus to register your employment legally as required by law. You should receive a confirmation letter once the form has been processed.
- Register with the Expatriates Unit of Identity Malta ([www.identitymalta.com](http://www.identitymalta.com))
- Open a bank account.

**After your arrival** (if you have not found a job)

- You may register with Jobsplus as an unemployed person who is looking for work. More information is available in another section.

<i>Links:</i>	
Jobsplus	<a href="https://jobsplus.gov.mt/resources/forms">https://jobsplus.gov.mt/resources/forms</a>

### 3 Working conditions

#### 3.1 An opening paragraph briefly describing working conditions in Europe

#### 3.2 Recognition of diplomas and qualifications

Obtaining recognition of one's qualifications and skills may play a vital role in a person's decision to seek employment in another EU country. Unfortunately, the different educational and training systems often make it difficult for employers and institutions to assess qualifications properly.

##### **Recognition of professional qualifications**

As a basic principle, EU citizens should be able to practice their profession in any other Member State. Different national requirements block access to certain professions in host countries.

In order to address these differences, the EU has set up a system for the recognition of professional qualifications. In this system, a distinction is made between regulated professions (professions for which certain qualifications are required by law) and professions that are not legally regulated in the host Member State.

The European Commission has established a set of instruments to ensure greater transparency and the recognition of qualifications, for academic and professional purposes.

- **The European Qualifications Framework (EQF).** The main objective of this framework is to create links between the different national qualification systems to facilitate the recognition of diplomas. Individuals and employers may use the EQF to more easily understand and compare qualifications acquired in different countries. Countries will be able to link their qualification systems to the EQF – and from 2012, all new qualifications may reference an EQF level.
- **National Academic Recognition Information Centres (NARICs)** In 1984, a network of National Academic Recognition Information Centres was set up on the initiative of the European Commission. NARICs provide advice about the academic recognition of periods of study abroad. NARICs, located in all EU Member States, as well as in European Economic Area countries, play a vital role in the process of recognising qualifications. The Malta NARIC is the MQRIC, and applications for the recognition of diplomas and qualifications are submitted online. More information can be found in the links section.
- **The European Credit Transfer and Accumulation System (ECTS)** The objective of this system is to facilitate further the recognition of periods of study abroad. This allows for the transfer of learning between different educational institutions and offers a flexible way of obtaining a degree.
- **Europass.** Europass is an instrument that ensures the transparency of professional skills. It is made up of five standardised documents: the CV (curriculum vitae); a language passport; certificate supplements; diploma supplements; and a Europass Mobility document. The Europass system makes skills and qualifications clearer and easier to understand in different parts of Europe. Europass national centres have been set up in every country of the EU and European Economic Area.
- The Commission Database on regulated professions includes a searchable list of regulated professions in EU Member States, EEA countries and Switzerland, together with contact points and information on competent authorities.

*Links:*

MQRIC	<a href="https://ncfhe.gov.mt/en/services/Pages/All%20Services/mqric.aspx">https://ncfhe.gov.mt/en/services/Pages/All%20Services/mqric.aspx</a>
Europass	<a href="https://europass.cedefop.europa.eu/">https://europass.cedefop.europa.eu/</a>
Commission database on regulated professions	<a href="https://ec.europa.eu/growth/tools-databases/regprof/index.cfm?action=homepage">https://ec.europa.eu/growth/tools-databases/regprof/index.cfm?action=homepage</a>

### 3.3 Types of employment

A young worker is a person who has reached 16 years of age and is under 18 years of age. Only people over the age of 16 can enter employment. The most common employment contracts are full-time contracts for an indefinite term, sometimes called permanent contracts. However, fixed-term, temporary employment contracts are becoming more and more common in Malta. The latest trends in the employment market show that fixed-term contracts are becoming more common both in higher managerial grades as well as amongst skilled labourers contracted to projects.

It is possible for an employer to offer several fixed-term contracts in succession. The full adoption of European directives implies that after a certain number of years (no more than 4 years, in accordance with Maltese law) the temporary employment contract has to be converted into a fixed employment contract, resulting in the employee being hired on a permanent basis.

A probationary period can be agreed upon at the beginning of the employment relationship. The probationary period is 6 months but can be increased to 1 year for high-profile jobs. A shorter period may be agreed upon between the parties. During the first month of the probationary period either party can cancel the employment contract without notice. Subsequently, notice of 1 week must be given during the probation period.

In Malta the trend of hiring temporary staff from specialised employment agencies is on the increase. These services are used in low-skill fields but are also popular in the professional sector. Employment agencies may charge the employer expenses to cover tax, national insurance, indemnity and labour costs.

For part-time employees on a variable time schedule, the weekly number of hours of work shall be the weekly average number of hours of work spread over successive 13-week periods, commencing on 1 January of each calendar year.

*Links:*


### 3.4 Employment contracts

Employment in Malta always involves an employment contract, whether tacit or implicit, whereby the employee agrees to perform specific work for an employer in

return for agreed wages. There must also be a written statement showing the conditions of employment that will be given to the employee no later than 8 days after recruitment.

Employment may be for a fixed-term or for an indefinite term, and on a full-time or part-time basis. Whichever type of employment you are engaged in, check the terms and conditions of employment carefully so that you understand your rights and obligations. The employer must supply a copy of the contract of employment in English and/or Maltese.

The frequency of payments is every 4 weeks according to the law. The salary is likely to be paid by cheque or directly into a bank account.

A trial period, usually referred to as the probationary period, is typically agreed upon at the start of employment. The duration of the probationary period is normally 6 months unless both parties agree on a shorter period, or a longer period for high-profile/managerial jobs.

During the probationary period, employment may be terminated by either party without a reason given: provided that one week's notice of termination of employment is given to the other party in the case of an employee in continuous employment for more than 1 month with the same employer.

If employment is terminated on grounds of redundancy, the employee will be entitled to re-employment if the post formerly occupied becomes available again within a period of 1 year from the date of termination of employment.

When employers intend to terminate employment on the grounds of redundancy, they shall terminate the employment on a 'last in, first out' basis for the position/category concerned.

Temporary and fixed-term employment contracts expire when the specified period ends without notice of termination being given.

Any employee whose fixed-term contract has expired and who is kept on by his employer shall be assumed to have been retained on an indefinite-term contract if the employee is not given a new contract within the first 12 working days following the expiry of the previous contract. The most common employment contracts are full-time contracts for an indefinite term, sometimes referred to as permanent contracts. However fixed-term, temporary employment contracts are becoming more common in Malta. The latest trends in the employment market show that fixed-term contracts are becoming more common both in higher managerial grades and amongst skilled labourers engaged in project contracts.

In the absence of an objective justification, a fixed-term employment contract automatically becomes an indefinite-term employment contract after 4 years in continuous employment on one or more fixed-term contracts, and in that case the employee would be engaged on a permanent basis.

In Malta the trend to hire temporary staff from specialised agencies is on the increase. These services are used in low-skill fields but are less popular in the professional sector.

No fees are to be charged for applications for employment and no arrangement may be made for deducting any fees from earnings due to employees.

For part-time employees on a variable time schedule, the weekly number of hours of work shall be the weekly average number of hours of work spread over successive 13-week periods, commencing on 1 January of each calendar year.

### **Amendments to employment contracts**

During the period of employment, supplementary terms – such as instructions regarding working time, employees’ conduct, bonuses, and internal rules, among other conditions – may be added to the employment contract.

Updates and additions to contracts of employment vary between companies. Some organisations do not provide for revisions: alternatively, these may be directly covered by a non-exclusive clause in the employment contract that grants the employer full flexibility.

In the public sector, the law requires a schedule of revisions of regulations. The updates contain provisions on health protection, prevention of accidents, staff conduct and compliance within the organisation.

If, following commencement of employment, the details or the conditions of employment listed in Regulations 4 or 5 of Legal Notice 431 of 2002 are amended or modified, the employer is required to notify the employee of the changes by means of a signed statement to be delivered to the employee no later than 8 working days from the date when the changes came into effect.

An employer should not be obliged to inform an employee in line with sub-regulation (1) of Legal Notice 431 of 2002 if the amendment or modification of employment conditions is a result of changes in the laws, regulations or collective agreements that regulate the place of work.

Maltese employment law states that any employee whose fixed-term contract has expired and who is kept on by his employer shall be assumed to have been retained on an indefinite-term contract if the employee is not given a new contract within the first 12 working days following the expiry of the previous contract.

*Links:*

Department for Industrial and Employment Relations	<a href="https://dier.gov.mt/mt/Pages/default.aspx">https://dier.gov.mt/mt/Pages/default.aspx</a>

### ***3.5 Special categories***

#### **Young workers**

Young workers benefit from maximum time limits that are lower than those for older workers. They must not work more than 8 hours a day and 40 hours a week (where the average weekly maximum for older workers is 48 hours).

Any time spent by a young person on training, whether working in a combination of theoretical and/or practical work, on a training scheme or in an on-site work experience scheme, counts as working time.

Where a young person is employed by more than one employer, working days and working times are cumulative and must not exceed the working days and working times established by these regulations.

It is the duty of the employer to ascertain whether a young person is working for another employer and to establish their working time in any other employment.

If a young person has more than one job, they are responsible for informing the employer of the hours of work carried out for any other employer.

An employer may not permit a young person to carry out any form of work on any day on which that young person has done any form of work for any other employer, unless the aggregated time spent working for more than one employer on that day does not exceed the total time for which the young person in question may lawfully work for one employer on that day according to the regulations.

No young person may work between 10 p.m. on any one day and 6 a.m. of the following day.

### **Workers with a disability**

The rights of workers with a disability are protected by the Equal Opportunities (Persons with Disability) Act, 2000. The Act prohibits employers from discriminating against workers with a disability.

An independent organisation, the Commission for the Rights of Persons with Disability (CRPD), works to eliminate discrimination against persons with a disability. It provides advice, information and support to persons with a disability and their families.

### ***Interns***

Jobsplus generally accepts notifications of internships for persons who are taking academic courses or have recently graduated. For this purpose, the employer must complete the internship notification form. Once completed it should be returned to [internships.jobsplus@gov.mt](mailto:internships.jobsplus@gov.mt), together with a copy of the internship agreement (approved by all relevant parties, i.e. the educational institution (if a course is still being followed), the intern and the host organisation/employer). It is important that the agreement also refers to remuneration or the lack thereof. In the case of recent graduates, Jobsplus also requires a copy of the qualification obtained.

It is important to provide these documents as soon as they are available, (before the start of the internship) so that there is sufficient time to process these documents. Once Jobsplus receives all the required documents, the information is verified, and accepted or otherwise, via email. If any additional information is required, it is important to contact the person in charge of this process at Jobsplus.

Links:
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CRPD	<a href="https://crpd.org.mt/#">https://crpd.org.mt/#</a>
Jobsplus	<a href="https://jobsplus.gov.mt/employers-mt-MT-en-GB/em-other-services/notification-of-internships">https://jobsplus.gov.mt/employers-mt-MT-en-GB/em-other-services/notification-of-internships</a>

### 3.6 Self-employed persons

Starting a self-employed activity in Malta is a direct process and involves the following steps:

- Register with the Department of Social Security to obtain a social security number. This process can be done online or in one of their offices.
- Register with Jobsplus by sending the recruitment form for both the employer and the employees. These forms can be obtained from the Jobsplus offices or downloaded from the Jobsplus website.
- Register with the Inland Revenue Department as self-employed through its customer office or through its website.
- Register with the Value Added Tax Department in person or through its website.
- Apply to the Commerce Department for a trading licence. If the business involves import or export, an import or export licence is also required.

Apart from these, one may also need to contact one of the local banks, which have branches in almost every area around Malta and Gozo. Two other entities which can be useful are the Planning Authority (PA) and Malta Enterprise (ME).

The PA issues planning and development permits of all kinds. These can range from ‘change of use’ permits for existing premises to completely new permits for new sites. These permits take into account various factors, ranging from parking facilities to environmental issues.

Business First is the government agency that focuses on attracting inward investment and supporting undertakings in Malta. It provides prospective self-employed persons with guidance in response to all their queries.

Links:

<a href="https://businessfirst.com.mt/en">Business First</a>	<a href="https://businessfirst.com.mt/en">https://businessfirst.com.mt/en</a>

### 3.7 Payment

All employees receive annual pay increases linked to the cost of living. Employees earning the minimum wage are also entitled to additional bonuses. Hourly and daily wages and piecework are paid at least twice a month. Salaries are paid at least once every 4 weeks.

Malta's national (weekly) minimum wage for 2020 is:

18 years old and over	EUR 179.33
17 years old	EUR 172.55
16 years old	EUR 169.71

Note that although there is a stipulated minimum wage, many wages are paid above this rate.

The minimum employment remuneration for various sectors is governed by the Government Wage Councils or through collective agreements specific to different industries. These legally binding agreements are applied in the same way to both Maltese and foreign workers. Collective agreements sometimes guarantee special conditions and privileges in certain industries. Extra wages are paid for work on public holidays and on Sundays, and for overtime.

Employees can also receive additional reimbursement in the form of a company vehicle, lodging, communications expenses and health insurance. High-end benefits such as company cars are considered as taxable income and are thus assigned a taxable value by the tax authorities.

With effect from 1 January 2019, the employer is required to provide its employees with a detailed payslip prior to or on pay date. The payslip should include:

- the name of the employer and the employee,
- the employer's address,
- the title of the employee's position,
- the total sum of wages paid and its breakdown,
- the period to which its content relates,
- the number of normal hours worked, including those worked on a Sunday or a public holiday when this is part of normal scheduled work hours,
- the number of hours paid as overtime or at special rates classified as those worked outside working hours per day or week, hours worked on Sundays or on public holidays,
- the number of hours of annual leave taken and the balance of remaining leave,
- basic wages received,
- breakdown of any bonuses, allowances or commissions received, and
- any deductions made, including national social security contributions, tax and other contributions.

If an employer fails to provide a detailed payslip, it will be required to provide evidence that clears it without any doubt from any liability in this. In addition, where there are two different payslips for the same period, the payslip that is most favourable to the employee concerned prevails.

*Links:*


**3.8 Working time**

The working week is 40 hours per week in Maltese companies and organisations.

According to Maltese law, the maximum weekly working time across all employment sectors is 48 hours (i.e. 40 hours working time and 8 hours overtime), including overtime, which must be paid as extra. No employer may oblige a worker to work more than the average of 48 hours a week unless they have first obtained the worker’s written agreement to do so.

Actual working hours vary according to sector and are governed by collective agreements and by the Government Wage Councils, specific to each industry.

## Organisation of working time

The organisation of working time is a prerogative of the employing organisation within the limits of the relevant statutory requirements (rest periods, breaks, annual leave, and night-time working).

According to Subsidiary Legislation 452.87 on the Organisation of Working Time enacted in April 2004, the following rules apply to all sectors:

- Every worker is entitled to a minimum daily rest period of 11 consecutive hours per 24-hour period during which the worker performs work for the employer.
- Every worker is entitled to a rest break of at least a quarter of an hour where the working day is longer than 6 hours.
- Every worker is entitled to a minimum uninterrupted weekly rest period of 24 hours, in addition to the daily rest period of 11 hours, for each 7-day period during which the worker performs work for the employer.
- Every worker is entitled to paid annual leave of at least the equivalent in hours of 4 weeks and 4 working days, calculated on the basis of a 40-hour working week and an 8-hour working day, and out of this paid annual leave entitlement, a minimum period equivalent to 4 weeks may not be replaced by an allowance in lieu.
- A night worker's normal hours of work should not exceed an average of 8 hours in any 24-hour period. The employer must ensure that no night worker whose work involves special hazards, or heavy physical or mental strain is allowed to work more than 8 hours over any 24-hour period during which night work is performed.

## Overtime

Overtime, defined as working hours over and above the normal working time, must not exceed the maximum working time laid down by employment law, namely an average of 48 hours per week, unless the employee voluntarily provides written consent to work for longer periods.

*Links:*


### 3.9 Leave (annual leave, parental leave, etc.)

#### Annual leave

Employees in full-time employment on a 40-hour week are entitled to 216 hours of paid holidays per year. Paid holidays can be taken as agreed with the employer.

National and public holidays amount to another 14 working days. The following is the list of annual national and public holidays:

1 January	New Year's Day
10 February	Feast of St Paul's Shipwreck
19 March	Feast of St Joseph
31 March	Freedom Day – national holiday
< Movable Feast >	Good Friday
1 May	Worker's Day
7 June	'Sette Giugno' – national holiday
29 June	Feast of St Peter and St Paul ('L-Imnarja')
15 August	Feast of the Assumption
08 September	Feast of Our Lady of Victories – national holiday
21 September	Independence Day – national holiday
08 December	Feast of the Immaculate Conception
13 December	Republic Day – national holiday
25 December	Christmas Day

No extra days in lieu are given for those national or public holidays falling on a Saturday or a Sunday (where the worker normally works from Monday to Friday).

All part-time workers shall be entitled pro rata to:

- The minimum entitlement of all public holidays and annual paid holidays, sick leave, birth leave, bereavement leave, marriage leave, and injury leave applicable pursuant to the recognised conditions of employment and to any such other leave established by virtue of the Act.
- Any entitlement to statutory bonuses and other income supplements to which comparable full-time employees on similar duties with the same employer are entitled pursuant to the recognised conditions of employment applicable to them.

## **Maternity leave**

An employee may apply for maternity leave for an uninterrupted period of 14 weeks: since 2013, this period has been extended to 18 weeks. She must notify the employer at least 4 weeks before the maternity leave begins, insofar as is reasonably practicable.

Maternity leave can be taken as follows:

- 6 weeks of the maternity leave entitlement to be taken compulsorily immediately after the date of confinement;
- 4 weeks of maternity leave to be taken immediately before the expected date of confinement, unless agreed otherwise between the employer and the employee;
- the remaining leave entitlement to be taken, in whole or in part, either immediately before or immediately after the above periods mentioned above, at the employee's choosing.

If unable to take the maternity leave to which she is entitled before the date of confinement, the balance of entitlement may be used after confinement.

An employee on maternity leave is entitled to 14 weeks of maternity leave with full wages payable by her employer.

## **Parental leave**

Male and female workers both have the individual right to be granted a period of 4 months' unpaid parental leave on the grounds of birth, fostering, adoption or legal custody of a child to enable them to care for that child; such leave may be taken until the child has reached the age of eight. In the event that the parental leave is not taken, or if there is still an existing balance of parental leave, an employee remains entitled to such leave even if he or she changes employer or employment.

Employees in the private sector may take up to 4 months' unpaid parental leave. Public servants, on the other hand, may take up to 1 year's unpaid parental leave per child, and a once-only period of 5 years' unpaid leave. The parental leave can also be shared by both parents.

## **Sick leave**

Employees must notify the employer as soon as possible when they fall ill. A doctor's certificate is required.

Employees are entitled to wages during illness according to Maltese law or applicable collective agreements. When the sick leave entitlement is exhausted the employer is no longer obliged to pay wages. The employee may be entitled to sickness benefits from the Social Security Department.

With regard to sick leave, the employee is entitled to claim entitlement to sick leave and the number of hours that the employee has taken as sick leave in a calendar year up to a maximum of 4 times a year. The employer is obliged to provide this information in writing within 5 working days of the request.

## Other leave

Employers are required by law to grant every employee a minimum total of 12 hours with pay per year as time off from work for urgent family matters. The total number of hours taken by employee for urgent family reasons is deducted from their annual leave entitlement.

The employer has the right to establish the maximum number of hours of time off from work in each particular case, with the proviso that the minimum time should not be less than 1 hour per case unless the employee specifically agrees to this. The employer has the right to demand such evidence as may be necessary to verify and confirm the request for urgent leave by the employee. Part-time employees shall be entitled to pro-rata urgent leave entitlement.

*Links:*


### **3.10 Termination of employment**

Employment may be terminated if the employer has sound reasons for ending an employment relationship. The reasons may concern the individual employee or may be collective, pertaining to financial or operational difficulties. These include a reduction in the workload for economic reasons or production-related causes. Employment can be terminated due to serious misdemeanours.

The employer must give the employee advance notice of the end of the employment in the event of dismissal. Unless otherwise agreed, this period of notice depends on the duration of the employment.

The employee may terminate employment at any time: unless otherwise agreed, the period of notice is between one and 12 weeks, depending on the duration of the employment.

Notice periods in Malta applicable to fixed-term employment only are as follows:

More than 1 month but not more than 6 months – 1 week

More than 6 months but not more than 2 years – 2 weeks

More than 2 years but not more than 4 years – 4 weeks

More than 4 years but not more than 7 years – 8 weeks

More than 7 years – an additional week for every subsequent year of service up to a maximum of 12 weeks

Longer periods may be agreed to by the employer and employee in the case of technical, administrative, executive or managerial posts.

The notice period starts on the working day following the day on which notice was given.

Employees who feel that they have been unfairly dismissed or who claim that they have suffered some form of discrimination should consult the Department of Industrial and Employment Relations, the workplace trade union and/or seek legal advice to refer their case to the industrial tribunal.

Employees have the right to ask for a reference when the employment ends. The reference will indicate the duration of employment and the type of work performed.

The employer has an obligation to submit an employment termination form to Jobsplus which also states the reason for the termination of employment. The employee and the employer both receive a notification when the form is processed. If the (former) employee does not agree with the reason for termination of employment, he or she has a short period of time within which to appeal this reason and provide necessary evidence.

*Links:*


### **3.11**      *Representation of workers*

All employees, whether office staff, labourers or trainees, have the option to be represented at work by a workers' union. The responsibilities, privileges and obligations of the unions are regulated by the Employment and Industrial Relations Act. Employees who face problems at their workplace can approach the union relevant to their industry to request help. There is a separate representative organisation for the protection of special issues such as disability and gender equality.

A trade union and an employers' association shall, for all legal purposes, be treated as an association of persons and not as a corporate body. They must, however, have the capacity to conclude contracts, among other things. The two general trade unions in Malta are the General Workers' Union and the 'Union Haddiema Magħqudin'. A list of all registered trade unions and employees' associations may be obtained from the Registrar of Trade Unions, 120, Melita Street, Valletta, Malta.

### **3.12**      *Work disputes – strikes*

The Employment and Industrial Relations Act, 2002, is the main law regulating work relations in Malta. The Act deals with individual conditions of employment and collective industrial relations. The Act also specifies mechanisms for the voluntary and compulsory resolution of industrial conflict.

The law on labour disputes is administered through an Employment Relations Board; this has a consultative role, advising the government on a wide range of issues concerning labour legislation and the establishment of the national minimum conditions of employment.

The Employment and Industrial Relations Act provides for the voluntary settlement of disputes through mediation and conciliation and for settlements to be determined by the industrial tribunal. A conciliation panel, made up of no fewer than five persons, is involved in the process. An agreement has been reached in over two-thirds of all cases.

When an agreement is not reached through the conciliation panel, the case is referred to the industrial tribunal. The tribunal is a judicial organisation, established under the Employment Act, and has authority over conflicts in employment and industrial relations. The tribunal's rulings are binding and may not be appealed against for a stipulated minimum period of 12 months.

#### **Strikes**

Employment legislation specifically recognises that strikes and lockouts are permitted as an expression of the right of free association. However, strikes in certain sectors may be forbidden by law. Strikes and lockouts are permissible when they concern labour relations and when there are no impeding obligations, such as the obligation to maintain peaceful labour relations. Employers are not obliged to pay wages for the duration of strikes.

<i>Links:</i>	
Department for Employment and Industrial Relations (DIER)	<a href="https://dier.gov.mt/en/Pages/home.aspx">https://dier.gov.mt/en/Pages/home.aspx</a>

<b>3.13</b>	<b>Vocational training</b>
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## 4 Living conditions

### 4.1 Summary of living conditions in Europe

### 4.2 The political, administrative and legal system

Malta is a democratic sovereign independent republic. In 1964, Malta gained independence from the United Kingdom but remained a monarchy with the British monarch as head of state. In 1974, Malta became a Republic with a President as head of state. The British military base in Malta closed down on 31 March 1979. The Constitution of Malta (1974) sets forth the powers of the President of Malta, who is the head of state. However, the President acts on the advice of the Prime Minister in many circumstances. The President selects a person as Prime Minister who 'is best able to command the support of the majority of the members of the House (of Representatives)'. The Prime Minister exercises executive powers.

The Constitution defines the function and powers of the Parliament of Malta, including the power to legislate. Parliament is made up of the Speaker and the House of Representatives. The House of Representatives has 67 members. This number may vary according to the constitutional provisions on the allocation of seats after a general election. The House of Representatives is elected for a maximum term of 5 years. The Prime Minister may decide to advise the President to dissolve Parliament and call an early general election. Maltese citizens aged 16 years and over have the right to vote. The main political parties in Malta are the 'Partit Laburista' (Labour Party, PL) and the 'Partit Nazzjonalista' (Nationalist Party, PN), as well as a number of smaller parties.

The Constitution also establishes the structures and powers of the Court and lists the fundamental human rights and freedoms of individuals.

The influence of Roman law and of the Napoleonic Codes is easily identifiable in the Maltese judicial system, particularly in civil law. In addition, English common law has had its fair share of influence on certain areas of criminal law and procedure since the early part of the last century. For instance, Maltese criminal law has always adhered to the principle of the presumption of innocence, not guilt, in favour of the accused. Another similarity between the two legal systems is that the presiding judge sits with a jury unless the accused requests otherwise. Other areas in civil law include public law and in particular the law relating to merchant shipping.

The Maltese judicial system is a two-tier system with a Court of First Instance presided over by a judge or magistrate, and a Court of Appeal, consisting of three judges when the appeal comes from a court presided over by a judge, or a single judge when the appeal comes from a court presided over by a magistrate. There are also a range of tribunals for specialised areas, with varying degrees of competence. Almost all provide for appeals to a court on points of law.

In 1964, when Malta became independent, the Constitutional Court was established as the appellate court in matters relating to the Constitution.

In 1987 Malta adopted the European Convention on Human Rights as part of its law. Since then, Maltese citizens have had the right of access to the European Court of Human Rights in Strasbourg. This Court is composed of judges from the Member States of the Council of Europe, including Malta.

Judges and magistrates are appointed by the President of Malta and are constitutionally independent of the executive.

A person must have practised as a lawyer in Malta for a period of not less than 7 years to qualify for appointment as a magistrate, and 12 years to qualify for appointment as a judge. Judges and magistrates enjoy security of tenure and they can only be removed by the President, following a motion of the House of Representatives supported by the votes of not less than two-thirds of all its members, on the ground of proven inability to perform the functions of their office or proven misconduct.

The separation of powers in Malta is not as strict as the American or French model but is more a system of checks and balances, as is the case in England. Consequently, the courts are independent of the executive in the discharge of their duties.

*Links:*

Constitution of Malta	<a href="http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8566">http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8566</a>

### 4.3 Income and taxation

The standard value added tax (VAT) rate applicable to the purchase of most goods and services is 18%. Every 3 months, taxable persons registered for VAT and supplying intra-Community services from Malta are required to send to the Commissioner for Revenue a recapitulative statement showing the breakdown of all the exempt services supplied during the previous calendar quarter. This statement should include the VAT numbers of customers from other Member States and the total value of intra-Community services supplied to each one. There is a monthly penalty for failure to submit this recapitulative statement on time.

The data obtained from the recapitulative statements in each of the EU Member States, including Malta, will be entered in the VAT Information Exchange System (VIES) by all the Member States for checking purposes.

Taxable persons are considered to be those who carry out an economic activity, whatever the purpose or the result of that activity. Persons operating below the established threshold for small undertakings are also considered as taxable persons even though they are not obliged to charge and collect VAT.

#### Income tax

The tax rates for an individual are 0% - 35%. Tax rates for individuals increase progressively according to the applicable income band, that is, the higher the income, the higher the tax rate. Corporate tax is fixed at 35%. There are reduced rates or complete exemptions for companies with low earnings.

Residents pay tax on income whether they are wage earners or self-employed. A person who meets the criteria to be considered a permanent resident, usually one who is resident for more than 183 days a year, will be taxed on their income in Malta and overseas. A foreign resident who is employed in Malta pays tax only on the income they earn in Malta.

The law stipulates that an employer is obliged to deduct at source, each month, the amount of tax payable on a wage. Certain deductions from the taxable income of an individual are allowable for tax purposes. Maltese residents can opt for a withholding tax of 15% on bank deposits and on interests from bonds and stocks. A dividend paid by a Maltese registered company to its shareholders confers a tax credit on its shareholders that is the equivalent of the tax paid by the company on the profits representing the source of the dividend distributed.

#### Income tax rates

TAX RATES		
SINGLE PERSON		
Taxable income	Multiply by	Deduction

0 – 9,100	0	0
9,101 – 14,500	0.15	1,365
14,501 – 19,500	0.25	2,815
19,501 – 60,000	0.25	2,725
60,001 or more	0.35	8,725
<b>SPOUSES</b>		
<b>Taxable income</b>	<b>Multiply by</b>	<b>Deduction</b>
0 – 12,700	0	0
12,701 – 21,200	0.15	1,905
21,201 – 28,700	0.25	4,025
28,701 – 60,000	0.25	3,905
60,001 or more	0.35	9,905
<b>PARENT</b>		
<b>Taxable income</b>	<b>Multiply by</b>	<b>Deduction</b>
0 – 10,500	0	0
10,501 – 15,800	0.15	1,575
15,801 – 21,200	0.25	3,155
21,201 – 60,000	0.25	3,050
60,001 or more	0.35	9,050

### **Persons not resident in Malta**

As a general rule, a person employed but not residing in Malta and who spends a period of less than 183 days in Malta is taxed using non-resident rates (see the relevant rates below). However, if an individual proves to the satisfaction of the Commissioner for

Revenue that his/her employment contract covers a period of more than 6 months over a 12-month period, he or she qualifies to be taxed at normal rates (resident rates – see table above). This also applies if during that financial year the period of employment was of less than 183 days.

**Persons not resident in Malta originating from the European Union or the European Economic Area.**

Individuals who are employed but not resident in Malta, originating from the European Union (EU) or the European Economic Area (EEA), and who earn more than 90% of their global income in Malta, qualify for the resident tax rates (Resident Rates) in accordance with the proviso to Article 56(1)(c) of the Income Tax Act.

However, individuals who are employed but not resident in Malta, and who are nationals of an EU or EEA country but who do not earn up to 90% of their global income from Malta, may choose to be taxed according to the more favourable tax calculation in accordance with Article 56(1)(c)(iv). For further information see the examples on page 8 of the Tax Return Help Booklet via the link below.

**Tax rates for individuals who are not resident in Malta**

For each euro on the first EUR 700	0 cents (0%)
.....	
For each euro on the next EUR 2 400	20 cents (20%)
For each euro on the next EUR 4 700	30 cents (30%)
For each euro on the remainder	35 cents (35%)
.....	

## Income and cost of living

In Malta, personal income is mainly derived from full-time or part-time employment and from self-employment in small businesses. Income can include salaries, pensions, leave allowance, unemployment benefits, educational support, etc.

Income from capital includes income from movable and immovable property (including the rental value of owner-occupied dwellings), dividends, interest, and certain capital gains that are taxed as ordinary income.

### Comparison of minimum wages per month ([Eurostat February 2019](#))

Country	Minimum wage/month (EUR)
Bulgaria	311.89
Latvia	430.00
Romania	466.23
Hungary	487.10
Croatia	546.07
Czech Republic	574.62
Slovakia	580.00
Estonia	584.00
Lithuania	607.00
Poland	610.79
Portugal	740.83
Greece	758.33
Malta	777.10
Slovenia	940.58
Spain	1,050.00
France	1,539.42
Germany	1,584.00
Belgium	1,593.81
United Kingdom	1,598.69
The Netherlands	1,635.60
Ireland	1,656.20
Luxembourg (Grand Duchy)	2,141.99

## Bonuses

The Government grants an annual cost of living wage increase for all full-time employees. Bonuses are payable to employees four times a year as follows:

March	EUR 121.16
June	EUR 135.10
September	EUR 121.16
December	EUR 135.10

Links:

Office for the Commissioner of Revenue	<a href="https://cfr.gov.mt/en/individuals/Documents/Booklets/tax-return-help_2018_en.pdf">https://cfr.gov.mt/en/individuals/Documents/Booklets/tax-return-help_2018_en.pdf</a>
EUROSTAT	<a href="http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do">http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do</a>

#### 4.4 Cost of living

The cost of living in Malta has historically always been lower than in most of the countries in central Europe. However, this situation is changing rapidly as the costs of housing, insurance and general products have risen considerably. Living standards in Malta are good and compare well with those of continental Europe. Life expectancy at birth and infant mortality rate are comparable to those of advanced European economies. Education, health and sanitation facilities are of a very high standard and available to all. *International Living* magazine's 2011 Quality of Life Index ranks Malta in second place behind the United States of America and ahead of EU Member States such as France, Belgium, Germany and Austria in the top ten. Indices for Malta are exceptionally high in terms of leisure and culture, the environment, freedom, health, safety and security, and climate. Annual living costs in Malta are substantially lower than in most developed European countries. Safety and security are outstanding. Children can play outside in absolute safety, and all areas are safe to walk or drive around at night. And the freedom and climate in Malta receive the highest possible rating in the survey! The following is a list of some items and their prices in Malta to give an idea of the cost of everyday living there:

<b>Restaurants</b>	Average
Meal, inexpensive restaurant	EUR 15.00
Meal for two, mid-range restaurant, three courses	EUR 50.00
Combo meal at McDonalds or similar	EUR 8.00
Local beer (0.5 litre draught)	EUR 2.50
Imported beer (0.33 litre bottle)	EUR 3.00
Cappuccino (regular)	EUR 2.05
Coke/Pepsi (0.33 litre bottle)	EUR 1.79
Water (0.33 litre bottle)	EUR 1.11

<b>Markets</b>	Average
Milk (regular), 1 litre	EUR 0.95
Loaf of fresh white bread (500 g)	EUR 1.09
White rice (1 kg)	EUR 1.98
Eggs (12)	EUR 2.41
Fresh cheese (1 kg)	EUR 8.03
Chicken breast (boneless, skinless) (1 kg)	EUR 6.98
Beef (1 kg) (or equivalent red meat)	EUR 13.26
Apples (1 kg)	EUR 2.55
Oranges (1 kg)	EUR 2.53

Bananas (1 kg)	EUR 1.86
Potatoes (1 kg)	EUR 1.52
Lettuce (1 head)	EUR 1.33
Water (1.5 litre bottle)	EUR 0.83
Bottle of wine (mid-range)	EUR 6.00
Local beer (0.5 litre bottle)	EUR 1.40
Imported beer (0.33 litre bottle)	EUR 2.11

February 2019. Source: Numbeo

*Links:*

Numbeo/Malta/February 20209	<a href="https://www.numbeo.com/cost-of-living/country_result.jsp?country=Malta">https://www.numbeo.com/cost-of-living/country_result.jsp?country=Malta</a>

#### **4.5 Accommodation**

### **Renting**

Rental accommodation is mostly privately owned. Properties for rent can be found in the newspaper, on the internet or by visiting one of the estate agents in Malta. Internet search facilities are on the increase. The main property agents have a rental section on their websites. The agents' service fee is equivalent to one month's rent plus VAT (paid once) to be shared between the lessee and the lessor.

When you find the property you want, you will be required to sign a rental contract to protect both the lessee's and the lessor's interests. The contract establishes the conditions for the payment of the rent and the bills, the start date of the lease, the rental period, the services to be provided by the lessor (such as cleaning and maintenance of the property), the notice period required for termination of the lease and any general rules related to the common areas (where applicable).

In most cases, the owner will request a deposit in advance (usually about 1 month's rent). The rent is normally also paid in advance.

Residential rental costs (monthly rates excluding maintenance):

- For a three-bedroom apartment in Sliema, St. Julian's, Kappara, Swieqi: an average of EUR 1 517 per month.
- For a three-bedroom apartment in non-tourist areas: an average of EUR 1 132 per month.
- For a one-bedroom apartment in Sliema, St. Julian's, Kappara, Swieqi: an average of EUR 855 per month.
- For a one-bedroom apartment in non-tourist areas: an average of EUR 690 per month.

In 2020, a law regulating the rental market was introduced in Malta. The law is the Private Residential Leases Act, 2019. In summary, the new law contains a number of

measures, including the fact that each private lease agreement must be registered, and the determination of minimum and maximum duration of leases (both short-term lets and long-term lets).

## **Buying**

For the purchase of property you can contact estate agents or individual brokers, or check advertisements in local newspapers and internet sites. Adverts for accommodation for sale appear in all the main newspapers. Whether you buy property from an estate agent, a broker or from the owner directly, you can try to negotiate a better price for the property.

Once you have decided on a property and agreed a price with the vendor, there are a number of permits you must apply for: it is also necessary to draw up a preliminary contract, known as a *Konvenju* or promise of sale, drawn up by a notary public. Upon signing of the preliminary contract you will have to pay 1% of the 5% tax due. The remainder is paid when the final contract is signed. You will also be required to pay a deposit, to be agreed upon between yourself and the owner and normally 10% of the final price of the property.

In the following weeks, the notary will carry out searches to confirm that the vendor has legal title to the property, and to ensure that there are no debts, mortgages or guarantees on the property. In the meantime, you are obliged to obtain a bank loan and all the necessary permits and forms under the preliminary contract, while the vendor prepares everything needed from its side for the contract to be drawn up.

Once this process is complete, a date is set for the signing of the contract. This normally takes place before a notary or at the bank's legal office. On signing the contract you are required to pay the balance of the sale price of the property to the vendor, and the remainder of the tax due to the Office of the Commissioner for Revenue, and the costs of the contract and searches to the notary public.

Your notary must apply for registration of the property at the Land Registry within 15 days (as specified in the legislation) from the date of the act of the conveyance of the property.

A mortgage loan for purchasing a property may be obtained from banks and is repayable over a period of between 15 and 40 years (depending on the circumstances of the individual). It is advisable to consult a notary public or a lawyer, to verify the terms and conditions of sale, and to draw up the purchase agreement. Persons from the EU (including Maltese nationals) who have lived outside Malta for more than 5 years require a permit to buy property for secondary use.

Prices for buying and renting property are increasing rapidly. Please check the latest prices yourself before visiting Malta.

Citizens of all EU Member States (including Maltese nationals) who have not been resident in Malta for at least 5 years prior to the acquisition of the property need a permit to buy property for use as a secondary residence.

*Links:*

Legislation on renting property	<a href="http://justiceservices.gov.mt/DownloadDocument.aspx?app=lp&amp;itemid=29649&amp;l=1">http://justiceservices.gov.mt/DownloadDocument.aspx?app=lp&amp;itemid=29649&amp;l=1</a>
Legislation on buying property	<a href="http://justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8742&amp;l=1">http://justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8742&amp;l=1</a>

#### **4.6 The healthcare system**

##### **The healthcare system**

Malta enjoys a high standard of medical care. The medical facilities are becoming increasingly modern, and services are provided by regional health centres and two general hospitals. There are specialised clinics, and a number of private hospitals are also available.

Persons receiving medical treatment and who may need to carry medicines into Malta or purchase new supplies are advised to carry with them a letter of introduction from their family doctor. Medical insurance is advisable if one is seeking care in private clinics and hospitals.

In Malta, the Government provides free comprehensive health services to all residents, funded by public taxes. All residents have access to preventive, investigative, curative and rehabilitative services in Government Health Centres and hospitals. Persons on a low income are means-tested by the Department of Social Security. If they qualify for assistance, they receive a card which entitles them to free medication. Moreover, sufferers from one or more of the chronic diseases shown on a specified list (e.g. rheumatoid arthritis) are also entitled to receive free treatment for their ailment, irrespective of their financial means.

##### **Primary healthcare**

The Government delivers primary healthcare mainly through a number of Health Centres that offer a full range of preventive, curative and rehabilitative services. General practitioner and nursing services are supplemented by various specialised services that include antenatal and postnatal clinics, baby clinics (Well Baby clinics), gynaecology clinics, diabetes clinics, ophthalmic clinics, psychiatric clinics, podiatry clinics, physiotherapy, and speech therapy and language pathology clinics. Community nursing and midwifery services are also provided.

The Government Health Centres system works alongside a thriving private sector and many residents opt for the services of private general practitioners and specialists who work in the primary healthcare setting.

##### **Secondary and tertiary care**

Secondary and tertiary care are provided by a number of public hospitals. Mater Dei is the main public hospital in Malta and is in Msida. It offers immediate medical and surgical services, specialised services, as well as general training to professionals in the sector and to medical students. The hospital is relatively new as it was inaugurated in

2007, replacing St Luke’s as the public hospital. At Mater Dei Hospital there are 1,140 beds and various operating theatres. An oncology hospital was also inaugurated on the site of the hospital.

Mount Carmel Hospital in Attard is a mental health care hospital that offers rehabilitation services and outpatient services. The hospital has dedicated and professional staff whose multidisciplinary approach to psychiatric care means they can offer patients holistic treatments tailored to their specific needs. Both psychiatric and psychological care services are provided, as well as support for reintegration in society.

St Vincent de Paul is the largest state-run old people’s home in Malta. The nurses and all the staff of this hospital take care of the senior residents here while making every effort to improve their quality of life.

Gozo’s General Hospital located in Rabat (Victoria), has 159 beds. It operates as a general hospital and has various treatment rooms where patients can recover for a short period. However, it also has a dedicated geriatric and psychiatric care section to provide long-term recovery and mental health care services. The hospital also offers diagnostic services to inpatients and outpatients. The facilities offered include a hyperbaric unit, which is mostly used for diving incidents.

There are a number of private clinics and hospitals in Malta that offer a wide variety of services ranging from general practitioner services to dentistry, cosmetic surgery and other specialisms.

*Links:*

The Ministry for Health	<a href="https://deputyprimeminister.gov.mt/en/Pages/health.aspx">https://deputyprimeminister.gov.mt/en/Pages/health.aspx</a>

#### ***4.7 The education system***

The education system is divided into primary, secondary, post-secondary, and tertiary levels. There is also a pre-primary level and childcare services.

Childcare services are offered mostly by the private sector. The Government has a number of childcare centres around the country. Childcare services are available for children aged 0 to 3 years. The centres operate free of charge for parents who are working or studying. Children between the ages of 3 and 5 can attend pre-primary school nurseries. They are privately run or state-run (those that are state-run are free of charge).

Primary education is compulsory between the ages of 5 to 11. Following school reforms, there is no longer a system of examinations that determines which school a child will attend depending on the results. The school is determined by the catchment area. Secondary education is compulsory from the ages of 11 to 16. During the 2014/15

academic year, the co-education system was brought in at national level following a probation period.

Education in Malta is compulsory from the ages of 5 to 16. Legal action is taken against those parents or legal guardians who do not send their children to school during these years.

Post-secondary education is for students aged between 16 and 18. During this 2-year period, students are equipped with the academic skills and qualifications they need before enrolling at university. In post-secondary vocational education, students learn new skills in their vocational training area before taking up actual employment or continuing their studies.

Tertiary-level or further education in Malta is mostly provided by the country's only university, the University of Malta. This was established in 1592 and is of a very high standard. The University of Malta is an international university with students coming from all over the globe. Naturally, most of the students are Maltese. Undergraduate courses at the University of Malta are free of charge.

Vocational education at post-secondary and tertiary levels is mostly given at the Malta College of Arts, Science and Technology (MCAST), which also offers courses at degree level. MCAST also offers degree courses. The Institute of Tourism Studies (ITS) offers vocational training in the field of tourism.

In Malta there are also a number of private sector training service providers acting as agents for international universities abroad. It is thus possible to live in Malta and study and obtain a degree at bachelor, master and doctoral level from a non-Maltese university, through distance learning and/or e-learning.

State primary schools are found in practically every town and village in the Maltese islands, including in Gozo. There are state secondary schools in a number of localities. The University of Malta, MCAST and ITS are all located in central Malta, thus making it easier for students to travel to them.

Apart from state schools, which are free of charge, there are a number of schools at primary, secondary and post-secondary level owned by the Catholic Church and the private sector. These are fee-paying.

*Links:*

Ministry Employment Education	for and	<a href="https://education.gov.mt/en/Pages/educ.aspx#">https://education.gov.mt/en/Pages/educ.aspx#</a>

#### ***4.8 Cultural and social life***

Malta enjoys a rich cultural and social life. During the summer, and thanks to the Mediterranean climate, al fresco living is the order of the day for the Maltese. Promenades along the seafront provide an opportunity to meet and greet: one can either stop for a chat or just take a brisk walk to get some exercise.

In Malta you can indulge in outdoor living at its best. Its compact size means you can generally try out a new sport, laze on an island cruise or tour the most important historic sites – and still have time to enjoy the nightlife.

The Maltese islands offer plenty of opportunities for those seeking to learn a new skill, discover history or improve their fitness. If you are interested in sports, we cater as much for the seasoned enthusiast as well as for the novice. Malta has fitness and spa facilities at its luxury hotels and club resorts.

The nightlife can be just as thrilling as in any other European city. In summer and winter, popular local and international DJs play for clubbers. There are cultural events, from theatre to street theatre and concerts, all year round. Cultural events in Malta include the village *festa*. The *festa* season in Malta spans a series of long weekends, starting from the end of May and running throughout June, July, August and September. During this period, there is hardly a weekend when a town or a village is not celebrating the feast of its patron saint or other saints worshipped at different churches.

Banners, statues raised on decorated wooden columns, festoons and other adornments richly decorate the main streets of the localities where such feasts are celebrated. The inhabitants of the town or village then add to this festive mood by decorating their own balconies and rooftops with lights and festoons, some blue and some red depending on the feast in question. Flags are also hoisted as a sign of participation in the feast day celebrations.

A typical celebration of a Maltese *festa* lasts for at least three days, but often longer. You may attend any evening – but be prepared to join in the merriment. Traditional as well as fast-food stands vie with each other to sell their wares to the crowds. Typical products are Maltese nougat and other sweets. Family homes are traditionally draped in finery, which may be glimpsed through the open doors and windows, unless your curiosity is rewarded with an invitation from the family to come inside for a closer look.

The evenings often end with ground fireworks (Catherine wheels), a display in the night sky of fireworks exploding into colourful flowers and other shapes, or a bombardment of loud bangers.

*Links:*

Visit Malta	<a href="https://www.visitmalta.com/en/home">https://www.visitmalta.com/en/home</a>

#### ***4.9 Private life (birth, marriage, death)***

### **Birth**

Most births take place in the local state or private hospitals. Every new-born baby is registered at the Public Registry and issued with a birth certificate. The hospital issues documentation to certify the place of birth. It is the parents' responsibility to register the child. Child benefits are paid to the parents following registration.

## **Marriage**

In Malta, one can marry in a church wedding ceremony or in a civil marriage ceremony. The Marriage Registry Act regulates all marriages in Malta and the process to prepare for marriage is as follows:

The couple must apply for the publication of their marriage banns at the Public Registry 2 months prior to the date of the wedding. The couple must provide:

- a. Birth certificates
- b. Identity cards
- c. A photocopy of the identity cards of the witnesses.

The Marriage Registrar is to be given the following information:

- a. Name of the church or place where the marriage will be officiated
- b. Date of marriage
- c. Name of the priest who will perform the marriage ceremony
- d. Surname which the bride will be using after marriage (her maiden surname or her husband's surname)

Ten days prior to the date of the church marriage, the couple must collect three documents prepared by the Marriage Registry and submit them to the parish priest of the place where the marriage ceremony will be held. After the wedding ceremony, the couple must sign a marriage certificate. Maltese citizens who plan to marry non-nationals should request more information from the Marriage Registry. Couples who plan to marry in Gozo should apply at the Marriage Registry in Gozo for their marriage banns. The same obligations and formalities are required for civil marriages as for religious marriages. A civil marriage may take place at the Marriage Registry or in any other public place that is accepted by the Marriage Registrar.

## **Civil unions**

As of April 2014, persons of the same sex can enter into a civil union in Malta. The couple must submit an application for publication of their civil union banns at the Public Registry 3 months prior to the date of the civil union. To avoid queues, couples are asked to call for an appointment on: 25904212 – 7.

A civil union may take place at the Marriage Registry or in any other public place that is approved by the Marriage Registrar. The couple must provide:

- a. Birth certificates (for applicants whose births were not registered in the Maltese Public Registry)
- b. Identity cards and a copy thereof
- c. A photocopy of the identity cards of the witnesses.

The Marriage Registrar is to be given the following information:

- a. Where the civil union ceremony will take place
- b. The date of the civil union
- c. The surname that the partners plan to use after the union.

Maltese nationals who plan to enter into a civil union with foreign nationals or persons who have lived outside Malta for some time should request more information from the Marriage Registry, since foreign nationals are required to submit recent certification of their civil status (dating back no more than 3 months before the date of the wedding) and other authenticated documents with their application.

Couples who plan to enter into a civil union in Gozo must apply for publication of their banns at the Marriage Registry in Rabat (Victoria), Gozo.

## Death

In the event of death, the burial is organised, the will executed, the deceased's financial affairs settled and an inventory taken of their belongings. The burial can be organised privately by the relatives or by a funeral home. Members of all denominations may be buried in the grounds of state cemeteries.

*Links:*

Public Registry	<a href="https://servizz.gov.mt/mt/Pages/Identit_-_ittadinanza-u-Immigrazzjoni/Identit_-_Nazjonal/Re_istru-Pubbliku/default.aspx">https://servizz.gov.mt/mt/Pages/Identit_-_ittadinanza-u-Immigrazzjoni/Identit_-_Nazjonal/Re_istru-Pubbliku/default.aspx</a>

## **4.10 Transport**

### **Public transport**

In Malta all traffic drives on the left, as in the UK. Car ownership in Malta is extremely high relative to the very small size of the islands.

Malta has 3 096 kilometres of road, 2 710 km (87.5%) of which are paved and 386 km of which are unpaved.

Public transport in Malta and Gozo is provided by buses. Regular bus services run from approximately 5.30 to 23.00. There is a night service on certain routes. Route buses cover most parts of both islands. All buses are accessible to people with mobility impairments, including wheelchair users. Most of these buses are also equipped with air conditioning.

In July 2015, the 'Tallinja card' system was introduced. You should apply for the card and you can then add credit to it. Every time you board a bus you should swipe the 'Tallinja card' where indicated and the fare is automatically deducted from your credit.

There are bus cards ('Tallinja cards') and different fares for [children](#), [students](#), [adults](#), holders of cards for elderly persons ([Kartanzjan/60+ Maltese identity card](#)), [Blue Badge](#) holders and [Gozitan residents](#).

With the card, a 2-hour journey for an adult costs EUR 0.75. If you do not have the 'Tallinja card' you can still buy a ticket on the bus, but it will cost more; a bus journey (of up to 2 hours) for an adult costs EUR 1.50 (and EUR 2 in summer) when purchased on the bus.

For more details about the different ticket prices please visit the website [www.tallinja.com.mt](http://www.tallinja.com.mt).

Please note that there are no trams, trains or underground services in Malta and Gozo. Another type of public transport available is taxis. Taxi services are offered privately by different providers, but are rather expensive. Taxis are mostly used by tourists visiting Malta for a short period.

There is also a water taxi service. This operates between Sliema, Valletta and the Three Cities.

### **Transport between Malta and Gozo**

Transport between the two islands is mostly by ferry. A ferry service is operated by a state-owned company, Gozo Channel Co. Ltd. The service, which has been in operation since 1979, is very regular, comfortable and efficient. The journey takes between 20 and 30 minutes depending on the weather.

Gozo Channel operates four modern vessels, all equipped with the highest international safety standards. These are all fully accessible to persons with disabilities. The vessels are designed to provide a comfortable journey to all passengers. They have a sun-deck, a cafeteria, a bookshop, lounge area and air conditioning. According to the company's website, the company performs an average of 20 000 trips a year, and ferries around 4.1 million passengers and 1.2 million vehicles annually between the two islands.

The standard fare for one adult passenger is EUR 4.65, while children pay EUR 1.15. The fare for Gozo residents is heavily subsidised by the Government to EUR 1.15. Senior citizens (aged 60 and over) travel for free. The standard fare for a car and driver is EUR 15.70, while for a resident of Gozo plus car the fare is EUR 8.15.

More information about fares and timetables can be found on the company's website [www.gozochannel.com](http://www.gozochannel.com).

The ferry service operates daily and follows a strict timetable. On very rare occasions, when the weather is very bad, the service may be disrupted.

*Links:*

Public transport	<a href="https://www.publictransport.com.mt/en/">https://www.publictransport.com.mt/en/</a>
Gozo Channel	<a href="http://www.gozochannel.com/en/fares-ticketing.htm">http://www.gozochannel.com/en/fares-ticketing.htm</a>