



Living & Working in Malta

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Finding a job

1.

aerial view of valletta, gzira and sliema

1.1 How to find the job

Recruitment

Since Malta's accession in the EU (1st May 2004), it applied a safeguard on the right of any foreign national to work here. In fact, Malta retained the work permit system and grants permits to EU workers. However, Malta will be able to withhold work permits¹ in the case of a threat or a disruption in its labour market which is of an urgent and exceptional nature. To date, the only restrictions imposed were on Bulgarian and Romanian nationals whose application must go through a screening process. These safeguards can only be applied up to the year 2011 and after this period, in the event of a disproportionate influx of EU workers, Malta may still seek a remedy, this time acting through the EU institutions, rather than unilaterally. This arrangement will apply indefinitely and will cover Malta's position at any time in the future in the event of possible difficulties relating to the movement of workers into Malta.

Those looking for work should register with the Public Employment Services Agency of Malta at the Employment and Training Corporation (ETC) in Hal Far or in one of its job centres around Malta and Gozo². The Corporation also host the EURES services. Alternatively they can access job opportunities through ETC's Internet homepage³ or the local EURES homepage⁴. This site contains an online vacancy database that can be searched by industry, occupation and region. There is also a CV Search facility which employers can use to search for job seekers.

Job vacancies are also advertised in trade magazines and local newspapers. A number of private employment agencies are available too and an updated list of such vacancies can be downloaded from the ETC website under the Links section.

1 <http://www.etc.gov.mt>

2 Valletta (Zachary Street), Mosta (St Anne Street), Vittoriosa (Access Complex, St Edward Street) and Victoria Gozo (St Francis Square)

3 <http://www.etc.gov.mt>

4 <http://www.eures.com.mt>





1.2 How to apply for a job

Applications

All job applications should have a covering letter accompanied by the Curriculum Vitae (CV), copies of certificates and references where applicable. Application for jobs can be either typewritten or handwritten.

The application letters are usually concise and no more than one page, in A4 format. The letter is a vital tool to give the employer information about career intentions, educational background, professional experience and availability. Express interest in the vacancy and use the accompanying letter to convince the interviewer of your credentials to fill the vacancy.

The curriculum vitae is usually up to two pages long. It is recommended that the standard European Curriculum Vitae format is used which

can be downloaded from <http://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, particular areas of competence, career information and hobbies.

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) questions. After reviewing the CV, the employer might opt, either to shortlist the candidates or to call in the applicants for an interview. Prior to engagement, a medical examination might be required in some cases. A medical certificate is issued by a recognised medical professional to declare whether a candidate meets the standard required and is fit or not fit for the designated task.



Moving to another country

2.

st. lawrence church, vittoriosa



2.1 Finding accommodation

The sale and rental of property is advertised in the local newspapers, estate agents and their respective website. The availability of property in Malta varies from one locality to another.

Rental of property

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

Landlords advertise rental properties in the local press. Houses or apartments can be rented via estate agents. A rental agreement is normally drawn up by both parties in writing. Rent is typically paid one month in advance and the owner may call for an advance payment of up to three month's rent as a guarantee.

Purchase of property

Due to the limited number of residences and limited land available for construction EU citizens are not entitled to buy more than one property unless they reside in Malta for at least five years. This means that EU citizens seeking to buy a secondary house in Malta will need to apply for authorisation. The Capital Transfer

Duty Department within the Inland Revenue Division under the Ministry of Finance is in charge of the administration of the Immovable Property Acquisition by Non-residents⁵.

Foreigners may only buy property of a certain value. Currently, this is set at not less than €99,000 in the case of flats and not less than €165,024 in the case of houses.

Expenses involved in the purchase of property are:

- Duty on documents: 5% of value of property payable in two stages: 1% with the signing of the preliminary agreement which must now be registered with the Inland Revenue⁶ to have validity, and 4% with publication of the final deed.
- Legal Fees: 1% (approximately) of purchase price payable in two stages: 33% with the signing of the preliminary agreement and 67% with publication of the final deed.
- €583 approx. for the researches into title, liabilities etc.
- €233 approx. for the Acquisition of Immovable Property (AIP) permit which is a Government permit which a non-resident who wishes to acquire property in Malta must obtain.

- if you have found your property through the services of a Registered Estate Agency, then brokerage fees are only due by the seller; if the property has been found through the services of a private agent (broker), then you must pay 1% as a brokerage fee to this private agent.

The sale of property is advertised in the local papers and through various estate agents and their respective web sites.

Useful links:

Capital Transfer Duty Department

46, Monti di Pietra' Buildings,

Merchants Street

Valletta VLT 1173

E-mail: ajp@gov.mt

Telephone: 22998171, 22998136,

22998106, 22998207

Fax: 21238 447

URL: <http://www.ajp.gov.mt>

⁵ <http://www.ajp.gov.mt>.

⁶ <http://www.ird.gov.mt>





2.2 Finding a school

Parents can opt to send their children to State, Church or Private Schools.

Primary and Secondary Government schools are found in all the main regions of Malta. Demand for Church and Private Schools is high. Entry into church schools is by ballot. Entry into private schools requires early booking, sometimes of a few months or years.

The educational system is split into three main sectors: Primary Education, which extends from age five to eleven, Secondary Education from age eleven to sixteen, and Tertiary Education. Education is compulsory from age five to sixteen.

Further education is provided in schools offering both vocational and pre-university courses. The University of Malta is the only university on the islands to date. Several local and international institutions offer diploma and degree courses up to post graduate level.

2.3 Registration procedures and residence permits

Registration procedures

All EU nationals have the right to live in Malta through the 'right of residence'. This right is held whether the individual is working in Malta or not working but has sufficient financial support without relying on public funds. EU nationals do not require a visa to enter Malta. On arrival in Malta, the passport or the national identity card is checked for validity by the Immigration Office.

The residence permit

The Immigration Act (Chapter 217 of the Laws of Malta) is the legal instrument which regulates the inward movement of foreigners into the Island.

Malta hosts a number of expatriate residents. Nationals from practically all European and Mediterranean countries may remain in Malta for a period of three months from their date of entry under the 'no employment' condition. The permit is endorsed on their passport upon arrival in Malta.

EU nationals will automatically be allowed to remain indefinitely on proof of self sufficiency. If a person wishes to stay here for longer than three months, he or she is required to apply for an extension of stay to the Department of Citizenship and Expatriate Affairs. Normally, such requests are acceded to provided that the person concerned can show that he or she is self sufficient (amongst other conditions). Foreign nationals would have to follow this procedure each time they wish to extend the permission if they wish to continue to reside in Malta.

Useful links:

For lists of Government, Church and Private Schools

URL: <http://www.education.gov.mt>

Department for Citizenship and Expatriate Affairs

3, Castille Place, Valletta VLT1062

Telephone: 21250868, 21250569-73

Fax: 21237513

E-mail: citizenship@gov.mt

2.4 Checklist for before and after you arrive in a new country

Before arriving

- ☐ 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 website⁷ or visit the Employment and Training Corporation's website⁸ in order to find a job.
- ☐ Must keep handy the following documents:
 1. Valid passport or another valid travel document
 - If you have young children accompanying you, ensure they are entered on your passport

2. Motor-vehicle documents: driving licence, registration, etc
3. Certificates, diplomas, confirmation of past employment, references (originals and translations if necessary)
4. Curriculum Vitae
5. Children's qualifications and school attendance statements
6. European Health Insurance Card or other proof of health insurance
7. Form E301 or E303
8. Pet passports for domestic animals
9. Other personal documents (e.g. birth certificate, marriage certificate)

- ☐ If you use a mobile phone, you should make sure you have ordered the international calls service (roaming)

After arriving

- ☐ Register with the Department of Citizenship and Expatriate Affairs (www.mjha.gov.mt)
- ☐ Open a bank account
- ☐ Register for a National Insurance Number (www.msp.gov.mt)

⁷ <http://www.eures.com.mt>
⁸ <http://www.etc.gov.mt>



Working conditions

3.



3.1 Working conditions

Young Workers

A young worker is someone who has reached 16 years of age and is less than eighteen years of age. Only people over the age of 16 can enter employment. The most common employment contracts are full-time contracts with an indefinite period, sometimes called a permanent contract. However fixed term, temporary employment contracts are becoming more and more common in Malta. Latest trends in the employment market show that fixed term contracts are becoming more common in both higher managerial grades and in skilled labour for project contracts.

It is possible for an employer to offer several fixed term contracts in succession but there has to be an acceptable explanation for this. The full adoption of European directives implies that after a certain number of years (according to the Maltese law, it shall not exceed 4 years) the temporary employment contract has to be switched to a fixed employment contract and therefore the employee would be engaged on a permanent basis.

A trial period can be agreed upon at the beginning of the employment relationship. The trial period can be six months at the highest which can go up to one year for high profile jobs. During the trial period either party can cancel the employment contract without giving notice during the first month. Subsequently one week's notice has to be given during the trial period.

In Malta the trend to hire temporary staff from specialised agencies is on the increase. These services are used in the low skills areas, but are less popular in the professional sector. Staff renting agencies are allowed to charge expenses from the client to cover tax, national insurance, indemnity and labour costs.

When the employee is in part-time employment 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 thirteen-week periods commencing on the first of January of each calendar year.

Useful links:

Young Persons (Employment) Regulations
Chapter 452. Employment and Industrial Relations Act

URL: <http://www.justice.gov.mt>



3.2 Employment contracts

Conclusion of employment contracts
Employment in Malta always involves an employment contract whether tacit or implicit whereby the employee agrees to perform specified work for an employer in return for agreed wages and a written statement showing the conditions of employment shall be given to the employee not later than 8 days after engagement.

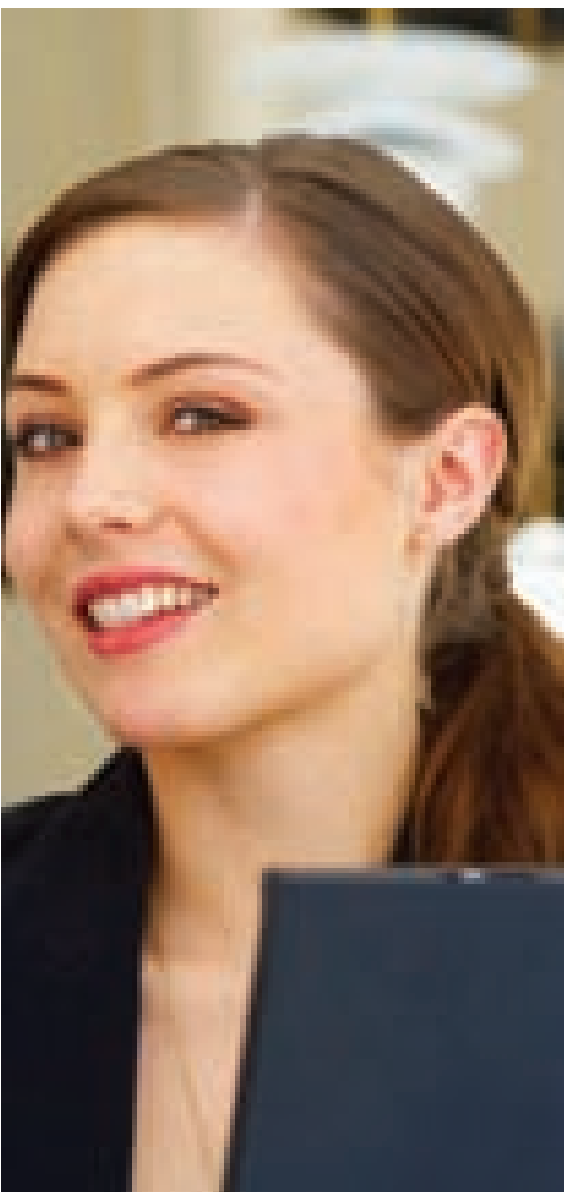
Employment may be for a fixed term or for an indefinite term and on a full time or part time basis. Whichever type of employment you are engaged in, check carefully the terms and conditions of employment so that you understand your rights and obligations. The employer will be able to supply a copy of

contracts of employment agreements in English and, or Maltese.

The frequency of payments varies by the nature of the job. You are likely to be paid by cheque or directly into a bank account.

A trial period, usually called the probation period is typically agreed upon at the beginning of the employment. The length of the trial period is normally of six months unless otherwise agreed by both parties for a shorter probation period, or a longer period for high profile jobs/managerial jobs.

During the probationary period the employment may be terminated at will by either party without assigning any reason: provided that a week's



notice of the termination of employment shall be given to the other party in the case of an employee who has been in the employment of the same employer continuously for more than one month.

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

Where an employer intends to terminate the employment of an employee on grounds of redundancy, he shall terminate the employment on the grounds of last in first out.

Temporary and fixed term employment contracts

expire when the specified period ends without a notice of termination being given.

Any employee on a fixed term contract of service whose contract has expired and is retained by his employer shall be assumed to be retained on an indefinite period contract if the said employee is not given a new contract of service within the first twelve working days following the expiry of the previous contract.

The most common employment contracts are full-time contracts with an indefinite period, sometimes called a permanent contract. However fixed term, temporary employment contracts are becoming more and more common in Malta. Latest trends in the employment market show that fixed term contracts are becoming more common in both higher managerial grades and in skilled labour for project contracts.

It is possible for an employer to offer several fixed term contracts in succession but there has to be an acceptable explanation for this. In the absence of such justification, a fixed term employment contract automatically becomes an indefinite employment contract after four years in continuous employment on one or more fixed term contracts and therefore 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 the low skills areas, but are less popular in the professional sector. Staff renting agencies are allowed to charge expenses from the client to cover tax, national insurance, indemnity and labour costs.

When the employee is in part-time employment 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 thirteen-week periods commencing on the first of January of each calendar year.

Amendments of employment contracts

Whilst in employment contracts of employment may be supplemented by additional terms such as instructions regarding working time, employees' conduct, bonus, and internal rules among other conditions.

Updates and additions to contracts of employment vary from company to company.

Some organisations do not add revisions, or they may be covered directly by a non-exclusive clause in the employment contract allowing the employer full flexibility of directives.

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

If, after the commencement of employment, the details or the conditions of employment listed in regulations 4, or 5 of the Legal Notice 431 of 2002 are amended or modified, the employer shall be bound to notify the employee of the changes by means of a signed statement which must be delivered to the employee by not later than eight working days from the date when the changes come into effect.

The employer shall not be obliged to notify the employee in accordance with sub regulation (1) of the Legal Notice 431 of 2002, if the amendment or modification of the conditions of employment is the result of a change in laws, regulations or a collective agreement regulating the place of work.

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

Useful links:

National Employment Authority
Ministry of Social Policy,
9 Zekka Road, Valletta
Telephone: 25903875
Fax: 25903876

Legal Notices web site at the Department of Information

URL: <http://www.doi.gov.mt/EN/legalnotices>

Laws of Malta

URL: <http://www2.justice.gov.mt/lom>



3.3 Special categories

Young Workers

A young worker is someone who has reached 16 years of age and is less than eighteen years of age. Only people over the age of 16 can enter employment.

Young workers benefit from reduced maximum time limits, shorter than those for older workers. They must not work more than 8 hours a day and 40 hours a week (average 48 hours weekly maximum for older workers).

Any time spent on training by a young person working under a theoretical and, or practical combined work, training scheme or an in-plant work experience scheme shall be counted as working time.

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

It shall be the duty of the employer to ascertain whether a young person is performing work for another employer and to ascertain the working time in any other employment.

If a young person has more than one employment, it shall also be the duty of the adolescent to inform the employer of the hours of work carried out for another employer.

An employer shall 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 aggregate working time with more than one employer on that day does not exceed the total time for which such a young person may lawfully work for one employer on that day according to these regulations.

No adolescent shall perform work between 10 p.m. on any one day and 6 a.m. of the following day.

Workers with disability

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

An independent organisation called the National Commission for Persons with Disability, works to eliminate discrimination against disabled people. It provides advice, information and support to disabled people and their families.

Useful links:

National Employment Authority

Ministry of Social Policy,
9 Zekka Road, Valletta
Telephone: 25903875
Fax: 25903876

Legal Notices web site at the Department of Information

URL: <http://www.doi.gov.mt/EN/legalnotices>

Laws of Malta

URL: <http://www2.justice.gov.mt/lom>

National Commission for Persons with Disability

URL: <http://www.knpsd.org>

Young Persons (Employment) Regulations: 452.92

Equal Opportunities (Persons with Disability) Act: 413

Registration and Appeal of Persons with Disability Regulations: 210.01

Standard Percentage of Employment of Persons with Disability Order: 210.02

Designated Employment of Persons with Disability Order: 210.03

Part-time Employment of Persons with Disability Regulations: 210.04

URL: <http://www.justice.gov.mt/legalservices.asp>

3.4 Self-employment

Starting a self-employed activity in Malta is pretty straight forward and involves the following steps:

1. Register with the Employment and Training Corporation by sending the engagement form for both the employer and his/her employees. These forms can be obtained from the ETC offices or downloaded from the ETC website⁹.
2. Registering with the Inland Revenue as self-employed by going to their customer office or via their website¹⁰.
3. Register for Value Added Tax by going to their offices or via their website¹¹.
4. Apply for a Trade Licence with the Trade Department. If the business involves import or export, an Import or Export licence is required as well.

Apart from these, one might also need to contact the local banks such as the Bank of Valletta or

the HSBC. A branch of these two banks can be found in almost all localities around Malta and Gozo. Two other entities which might come useful are the Malta Environment and Planning Authority¹² (MEPA) and the Malta Enterprise¹³.

MEPA issues all sorts of planning and development permits. These can vary from "change of use" for existing premises to completely fresh permits for new sites. These permits take into account various factors ranging from parking facilities to environmental issues.

The Malta Enterprise is the government's agency focused on attracting inward investment and supporting enterprise in Malta. It can guide prospective self-employed with all their queries.

9 <http://www.etc.gov.mt>

10 <http://www.ird.gov.mt>

11 <http://vat.gov.mt>

12 <http://www.mepa.org.mt>

13 <http://www.maltaenterprise.com>

Useful links:

Employment & Training Corporation (ETC)

Head Office

Hal Far BBG 3000

Telephone: 21654940

E-mail: etc@gov.mt

ETC Gozo Office

Imgarr Rd, Xewkija, Gozo

Telephone: 21561513, 21562529

Fax: 21560 697

ETC Job Centres

Zachary Street, Valletta

St Anne Street, Mosta

Access Complex, St Edward Street, Vittoriosa

St Francis Square, Victoria (Gozo)

Inland Revenue Customer Care Section

Block 4, Inland Revenue Department,

Floriana

Telephone: 22962485/6/78, 22942494

Fax No: 21441188

VAT Department Malta Office

16, Centre Point Building, Triq ta' Paris,

Birkirkara CMR 02

Telephone: 21499330-4/6

URL: <http://www.vat.gov.mt>

Customer Helpline: 80074404

E-Mail: vat@gov.mt

VAT Department Gozo Office

Triq Enrico Mizzi, Victoria VCT2043

Telephone: 21560481

Fax No: 21460482

Commerce Division

Lašcaris, Valletta VLT2000

Telephone: 212337112, 25690209

Fax No: 21240516

Malta Environment and Planning Authority

St. Francis Ravelin, Floriana

Telephone: 22900000

URL: <http://www.mepa.org.mt>

Email: enquiries@mepa.com.mt

Malta Enterprise

Malta Enterprise Centre, Industrial Estate

San Gwann SGN 3000

Telephone: 25420000

Fax No: 356 25423401

E-mail: infobd@maltaenterprise.com

Malta Enterprise - Gozo Office

Xewkija Industrial Estate, Xewkija, Gozo

Telephone: 21564700

Fax No: 21564825

E-Mail: gozo.office@maltaenterprise.com



3.5 Payment

All employees receive annual pay increases linked to the cost of living. Employees on the minimum wage are also entitled to additional bonuses. Hourly, daily wages and piece rates are paid at least twice a month. Salaries are paid at least once a month.

According to Legal Notice 429 of 2007, Malta's national minimum wage for 2008 is

- €142.39 for employees aged 18 years and over
- €135.61 for employees aged 17 years
- €132.77 for employees aged under 17 years

It is worth noting that although a minimum wage is stipulated, most wages are paid above this rate.

The minimum employment remuneration for various sectors is governed by the Government's Wages Councils or through collective agreements specific to the various industries. These legally binding agreements are applied uniformly to Maltese and foreign workers. Collective agreements sometimes guarantee special conditions and privileges in certain industries. Extra wages are paid for national holidays and Sunday work and for overtime, except for grades earning high wages, usually associated with managerial grades.

Employees can also get extra reimbursement in the form of a company vehicle, lodging, communication expenses, and health insurance. High end benefits such as company cars are considered as taxable income and are thus set a taxable value by the tax authorities.

Useful links:

National Employment Authority

9 Old Mint Street, Valletta

Telephone: 25903875

Fax No: 25903876

Inland Revenue Customer Care Section

Block 4, Inland Revenue Department

Floriana

Telephone: 22962485/6/7/8, 22962494

Fax No: 21441188

Employment and Industrial Relations Act

Wages Councils Orders Chapter 452

URL: <http://www.justice.gov.mt/legalservices.asp>

Legal Notices website

Department of Information

URL: <http://www.doi.gov.mt/EN/legalnotices>





3.6 Working time

Weekly working time

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

According to Maltese law, maximum weekly working time for all types of employment sectors is 48 hours (i.e. 40 hours work time and 8 hours overtime), including overtime, which must be paid extra. No employer can oblige a worker to work more than an average of 48 hours a week unless he has first obtained the worker's written agreement to perform work in excess of the 48 hour average.

Actual working hours vary by sector and are governed by collective agreements and by the Government Wages 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, leave, and night time). According to legislation 452.87 on the

Organisation of Working Time issued in April 2004, the following rules apply to all sectors:

- Every worker is entitled to a minimum daily rest period of eleven consecutive hours per twenty four hour period during which the worker performs work for his employer.
- Every worker is entitled to a rest break where the working day is longer than six hours.
- Every worker is entitled to a minimum uninterrupted weekly rest period of twenty-four hours, in addition to the daily rest period of eleven hours for each seven-day period during which the worker works for the employer.
- Every worker is entitled to paid annual leave of at least the equivalent in hours of four weeks and four working days calculated on the basis of a forty-hour working week, and an eight hour working day and out of this paid annual leave entitlement, a minimum period equivalent to four weeks may not be replaced by an allowance in lieu.

- A night worker's normal hours of work should not exceed an average of eight hours in any twenty four hour period. The employer shall ensure that no night worker whose work involves special hazards or heavy physical or mental strain shall work more than eight hours in any period of twenty-four hours during which night work is performed.

Overtime

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

Useful links:

National Employment Authority

9 Old Mint Street, Valletta

Telephone: 25903875

Fax No: 25903876

Employment and Industrial Relations Act

Wages Councils Orders Chapter 452

URL: <http://www.justice.gov.mt/legalservices.asp>

3.7 Leave (annual leave, parental leave, etc)

Annual leave

Employees in full-time employment on a 40 hour week are entitled to 192 hours of vacation leave per year. Vacation leave can be utilised as agreed with the employer.

National and Public Holidays amount to another 14 days. The following is the list of yearly 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
- Good Friday (varies)
(Easter is neither a Public Holiday nor a National Holiday)
- 1 May - Worker's Day
- 7 June - Sette Giugno
- 29 June - Feast of St Peter and St Paul
- 15 August - 'Santa Maria'
Feast of the Assumption
- 8 September - Victory Day
- 21 September - Independence Day
- 8 December - Feast of the
Immaculate Conception
- 13 December - Republic Day
- 25 December - Christmas Day

Part-time employees, whose part-time employment is their principal employment, shall be entitled pro rata to:

- (a) The minimum entitlement of all public holidays and annual vacation leave, sick leave, birth leave, bereavement leave, marriage leave and injury leave applicable in terms of the recognized conditions of employment and to such other leave established by virtue of the Act.
- (b) Any entitlement to statutory bonuses and other income supplements to which comparable whole-time employees on similar duties with the same employer are entitled in terms of the recognized conditions of employment applicable to them.

Maternity Leave

An employee may apply for maternity leave for an uninterrupted period of fourteen weeks. She has to notify the employer at least four weeks before the maternity leave begins, in so far as is reasonably practicable.





Maternity leave is availed of as follows:

- (a) six weeks of the maternity leave entitlement to be taken compulsorily immediately after the date of confinement;
- (b) four weeks of maternity leave to be availed of immediately before the expected date of confinement, unless agreed otherwise between the employer and the employee;
- (c) the remaining balance of entitlement to be availed of, in whole or in part, either immediately before or immediately after the above periods, as the employee may request:

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

An employee on maternity leave shall be entitled to 14 weeks maternity leave with full wages .

Parental Leave

Parental leave is the individual right of both male and female workers to be granted unpaid parental leave on the grounds of birth, adoption or legal custody of a child to enable them to take care of that child for a period of three months until the child has attained the age of eight years. In the event that the parental leave was not availed of or there is still an existing balance of parental leave, an employee shall remain entitled to such leave even if there is a change in the employer or in the employment of the employee.

Employees in the private sector may take up to 3 month unpaid parental leave. Public officers on the other hand may avail themselves of a maximum one year unpaid parental leave per child and a once only, 5 year unpaid leave. The parental leave can be also 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 is entitled to sickness benefits from the Social Security Department.

Other Leave

Employers are bound by law to grant to every employee a minimum total of fifteen hours with pay per year as time off from work for urgent family matters. The total number of hours availed of by the employee for urgent family reasons shall be deducted from the annual leave entitlement of the employee.

The employer shall have the right to establish the maximum number of hours of time off from work in each particular case, save that the minimum time should not be less than one hour per case unless there is the specific agreement of the employee. The employer shall have 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.

Useful links:

Legal Notice 225 of 2003

Legal Notice 427 of 2002

Employment and Industrial Relations Act

Maternity Leave Regulations Chapter 452.91

Parental Leave Regulations Chapter 452.78

Urgent Family Leave Regulations Chapter 452.88

Part-time Employees Regulations Chapter 452.79

URL: <http://www.justice.gov.mt/legal/services.asp>

3.8 End of employment

End of employment

Termination of employment can be carried out if the employer has a serious reason for stopping an employment relationship. This reason may concern the individual employee, or it may be collective, pertaining to financial or operational difficulties. These include reduction in workload for economic reasons or production-related causes. A company buyout does not entitle the employer to redundancies. Employment can be terminated due to serious misdemeanours.

The employer must inform the employee some time before the employment ends. Unless otherwise agreed, this period of notice depends on how long the employment has lasted.

The employee may terminate employment at any time, and unless otherwise agreed the period of notice is from one week to twelve weeks, depending on the duration of employment.

Notice periods in Malta 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 1 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.

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 allege that they have suffered from 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. A reference will indicate the length of employment and the type of the work carried out.

Useful links:

Employment and Industrial Relations Act
www.justice.gov.mt/legalservices.asp

Department of Industrial and Employment Relations (DIER)
109, Triq Melita, Valletta VLT 1121
Telephone: 21224245/6, 21224209
Fax: 21232481, 21243177
E-Mail: ind.emp.relations@gov.mt





3.9 Representation of workers

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 obligation of the unions are regulated in the Employment and Industrial Relations Act. Employees who face problems at their place can approach the union relevant to their industry to request help. There is a separate representative organisation for the protection of special cases such as disability and gender equality.

A trade union and an employers' association shall, for all purposes of law, be treated as an association of persons and not as a body corporate, but amongst other items it shall have the capability of making contracts. The two main trade unions in Malta are the General Workers' Union and the Union Haddiema Maghqudin. A list of all registered trade unions and employers' associations may be obtained from the Registrar of Trade Unions, 120, Melita Street, Valletta, Malta.

Useful links:

Employment and Industrial Relations Act

URL: <http://www.justice.gov.mt/legalservices.asp>

General Workers' Union

URL: <http://www.gwu.org.mt>

Union Haddiema Maghqudin

URL: <http://www.uhm.org.mt>

Malta Union of Teachers

URL: <http://www.mut.org.mt>

Malta Union of Bank Employees

URL: <http://www.mube.org>

Malta Employers' Association

URL: <http://www.maltempoyers.com>

General Retailers and Traders Union

URL: <http://www.targetitd.com/grtu>

3.10 Work disputes - strikes

Settlement of disputes

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 legislation regarding labour disputes is administered through an Employment Relations' Board which has a consultative function to 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 presents the voluntary settlement of disputes through mediation and conciliation and for a settlement determined by the Industrial Tribunal. A conciliation panel made up of not less than

five persons are involved in the process. In more than two thirds of all the cases, an agreement was found.

When agreement is not reached through the conciliation panel, the case is referred to the Industrial Tribunal. The tribunal is a judicial organisation, established under employment act, and has authority over employment and industrial relations conflicts. The Tribunal's rulings are binding and are not subject to appeal for a minimum stipulated period of twelve months.

Strikes

The employment legislation specifically recognises the permissibility of strikes and lockouts as an expression of free association, although strikes can be forbidden by law for specific sectors. Strikes and lockouts are permissible when they concern labour relations and when there are no impending obligations such as to maintain peaceful labour relations. Employers are not obliged to pay wages for the duration of strikes.

Useful links:

Employment and Industrial Relations Act, Chapter 452

Industrial Relations Act, Chapter 266

URL: <http://www.justice.gov.mt/legalservices.asp>

Industrial Tribunal

*Department of Industrial and Employment Relations Department
121, Melita Street, Valletta, VLT 1121
Telephone: 21220497
Fax: 21243177*



Living conditions

4.

bastions in isla



4.1 The political, administrative and legal system

The political, administrative and legal system

Malta is an independent democratic republic. The Constitution of Malta Act 1964 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 most 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. The Parliament is composed of the President and the House of Representatives. The House of Representatives has 65 members. The number may vary according to the Constitutional provisions on allocating the seats after a general election. Elections to the House of Representatives are held every five years. Maltese citizens more than 18 years of age have the right to vote. The three main political parties in Malta are the Nationalist Party, Labour Party and Alternattiva Demokratika.

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 readily identifiable in the Maltese judicial system, particularly civil law. Besides, English Law has had, since the early part of the last century, its fair share of influence on certain areas of criminal law and procedure. For instance, Maltese criminal law has always adopted the maxim 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. Other areas in Civil Law include public law and in particular the law relating to merchant shipping.

The Maltese Judicial System is basically a two-tier system with a Court of First Instance presided by a Judge or Magistrate, and a Court of Appeal, consisting of three Judges when the appeal is from a Court presided by a Judge, or a single Judge, when the appeal is from a Court presided over by a Magistrate. There are,



besides, various Tribunals for specialised areas with varying degrees of competence. Almost all provide appeals to a Court on points of law.

In 1964, when the Malta attained independence, 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 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 organ of governance.

A person must have practised as an advocate in Malta for a period of not less than seven years to qualify for appointment as a magistrate, and twelve 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 proved inability to perform the functions of their office or proved misbehaviour.

The separation of powers in Malta is not as strict as the American or French pattern, but is more in the nature of checks and balances, such as obtains in Britain. Consequently the Courts are independent of the Executive organ, in the discharge of their duties.

Useful links:

Malta Government website

URL: <http://www.gov.mt>

Justice and Local Government

URL: <http://www.justice.gov.mt/ag.asp>

House of Representatives

URL: <http://www.parliament.gov.mt>

4.2 Incomes and Taxation

Value Added Tax

The standard Value Added Tax rate applicable to purchase most goods and services is 18%. Every 3 months, a taxable person registered for VAT and providing Intra-Community Supplies from Malta is required to send to the VAT Department in Malta a Recapitulative Statement with breakdown of all the exempt supplies made in the course of the previous calendar quarter. This statement should include the VAT numbers of the customers from the other member states and the total value of Intra-Community Supplies made to each of these customers. There is a penalty per month for failure to submit this Recapitulative Statement in time.

The data obtained from the Recapitulative Statements in each of the EU member states including Malta will be captured by the VAT Information Exchange System (VIES) by all the member states for control purposes.

Taxable persons are considered as those who carry on an economic activity, whatever the

purpose or the result of that activity. Also exempt persons such as medical doctors or insurance companies, and persons operating below the established threshold for small undertakings are considered as taxable persons even though they are not obliged to charge and collect VAT.

Income Tax

The rates of tax for an individual are 15% - 35%. Reduced rates of taxation are in force for low income earners. The taxation of an individual's income increases with progressive income brackets. 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 of a permanent resident, usually resident for more than 183 days a year, will be taxed on his income in Malta and overseas. A foreign resident who is employed in Malta pays tax only on the income he earns 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 payments are deductible from the taxable income of an individual that are allowable for tax purposes. Maltese residents can opt for a withholding tax of 15% on bank deposits and on interests from bonds and stock. 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 that represent the source of the dividend distributed.

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. Incomes incorporate salaries, pensions, leave allowance, unemployment benefit, educational support etc.

Income from capital includes income from moveable 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 2007)

Country	Minimum Wage
Bulgaria	€82
Romania	€90
Latvia	€129
Lithuania	€159
Slovakia	€183
Estonia	€192
Poland	€234
Hungary	€247
Czech Republic	€261
Portugal	€450
Slovenia	€512
Malta	€580
Spain	€631
Greece	€668
France	€1,218
Belgium	€1,234
United Kingdom	€1,269
Netherlands	€1,273
Ireland	€1,293
Luxembourg (Grand-Duché)	€1,503

Bonuses

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

- March: €121.13
- June: €135.10
- September: €121.13
- December: €135.10



Useful links:

Value Added Tax Department
URL: <http://www.vat.gov.mt>

Department of Inland Revenue
URL: <http://www.ird.gov.mt>

Retail Price Index
National Statistics Organisation
URL: <http://www.nso.gov.mt/publications/Pubs.HTM>

Wages Councils Orders found in the Employment and Industrial Relations Act, Chapter 452
URL: <http://www.justice.gov.mt/legalservices.asp>

4.3 Cost of living

The cost of living in Malta has historically been lower than most of the central European countries. However costs are undergoing rapid transformation as cost of housing, insurances and general produce have been subject to substantial increases. 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 that of advanced European economies. Education, health and sanitation facilities are of very high

standard and available to all. International Living magazine's 2006 Quality of Life Index <http://www.internationalliving.com> ranks Malta in the top 20. Indices for Malta are exceptionally high in terms of its cost of living, the environment, freedom, health, safety and climate. Annual living costs in Malta are substantially lower than most of the 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 Malta's climate receives the highest possible rating in the survey!

4.4 Accommodation

Rental

Rental accommodation is mostly privately owned. When looking for accommodation, there are real estate brokers specializing in rented accommodation. The local newspapers have extensive rental columns on a daily basis. There are also weekly newspapers which publish classified advertisements inserted by property-owners in search of potential renters.

Internet search facilities are on the increase. The main property agents have a rental section on their sites.

Rental contracts are usually for 5 years with a maximum of 10 years. However these can be brought down to 3 years or as negotiated with the owners. Agents' service charge is 10% of first years' rent plus VAT.

Residential Rental Costs (monthly rates excluding maintenance and 18% VAT):

- A two bedroom apartment in Sliema, St. Julian's, Kappara, Swieqi: €350 - €700 per month (excluding maintenance charges and 18% VAT).
- A four bedroom house/villa Sliema, St. Julian's, Kappara, Swieqi: €800 - €1,600 per month (excluding maintenance charges and 18% VAT).

Purchase

For the purchase of property you can contact estate agents, individual brokers, or through advertisements in local newspapers and websites on the Internet. Advertisements for houses for sale appear in all the main newspapers.

A mortgage loan for purchasing a property may be obtained from banks, and is repayable over a period between 15 to 40 years (depending on the circumstances of the individual). It is advisable to consult a public notary, or a lawyer, to verify the terms and conditions of sale, and to stipulate the purchase agreement.

Property purchase and rental prices are rapidly on the rise. Please check for the latest prices independently prior to visiting Malta.

Useful links:

For a list of financial services and banks look at the Malta Enterprise website:

URL: <http://www.maltaenterprise.com>

For a list of newspapers:

URL: <http://www.onlinenewspapers.com/malta.htm>



4.5 The health system

The health system

Malta enjoys a high standard of medical care. Medical facilities, run along modern lines, are available through the regional health centres and three general hospitals. There are special 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 fresh supplies are advised to carry a letter of introduction from their family doctor. Medical insurance is advisable if seeking care in private clinics and hospitals.

In Malta, the Government provides a free comprehensive health services to all residents which is funded from general taxation. All residents have access to preventive, investigative, curative and rehabilitative services in Government Health Centres and Hospitals. Persons with 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 pharmaceuticals. Moreover, a person who suffers from one or more of a specified list of chronic diseases (e.g. rheumatoid arthritis) is also entitled to receive free treatment for his/her ailment, irrespective of financial means.

Primary Health Care

The Government delivers primary health care mainly through a number of Health Centres that offer a full range of preventive, curative and rehabilitative services. The general practitioner and nursing services are supplemented by various specialised services that include antenatal and postnatal clinics, Well Baby clinics, gynaecology clinics, diabetes clinics, ophthalmic clinics, psychiatric clinics, podiatric clinics, physiotherapy, and speech therapy and language pathology clinic. Community nursing and midwifery services are provided by the Malta Memorial District Nursing Association (MMDNA) on a contract basis.

The Government's Health Centre system works side by side with a thriving private sector and many residents opt for the services of private general practitioners and specialists who work in the primary care setting.

Secondary and Tertiary Care

Secondary care and tertiary care are provided from a number of public hospitals, the principal one, Mater Dei Hospital, was opened in July 2007. It is a state of the art teaching hospital. The hospital has about 825 beds and it provides a full range of secondary and tertiary medical services, including transplant surgery and open heart surgery. The second hospital in Malta is St Luke's Hospital, which has around 850 beds. The average length of stay in a general medical ward at is 6 days, while in a general surgical ward it is 5 days.

Another 58 beds are available at Sir Paul Boffa Hospital, which has an oncology and dermatology unit and 259 short/long stay beds are available at Gozo General Hospital. At Mount Carmel Hospital there are 563 psychiatric beds (short/long stay). Zammit Clapp Hospital provides 60 specialised geriatric beds.

There are two private hospitals, St Philip's Hospital, with a capacity of 75 beds, in Santa Venera and St James Hospital with 13 beds in Zabbar together with 80 beds in Sliema. St Mark's Clinic with a capacity of 5 beds in Msida also offers private hospital services.

Useful links:

Mater Dei Hospital

Tal-Qroqq, Msida

URL: <http://www.materdeihospital.org.mt>

St Luke's Hospital

Gwardamangia

URL: <http://www.slh.gov.mt>

Gozo General Hospital

Victoria, Gozo

URL: <http://www.slh.gov.mt>

St James Hospital

Zabbar & Sliema

URL: <http://www.stjameshospital.com>

St Philip's Hospital

St Venera

URL: <http://www.stphilips.com.mt>







4.6 The educational system

Educational system

The education system is composed of primary education, secondary education, post-secondary and University.

The educational system is split into three main sectors: Primary Education, which extends from age five to eleven, Secondary Education from age eleven to sixteen, and Tertiary Education. Education is compulsory from age five to sixteen.

Kindergartens are available in every village for children between 3 and 5 years of age.

Parents can opt to send their children to State, Church or Private Schools. Primary and

Secondary Government schools are found in all the main regions of Malta.

Further education is provided in schools offering both vocational and pre-university courses such as the Malta College of Arts, Science and Technology (MCAST). The University of Malta is the only university on the islands to date. Several local and international institutions offer diploma and degree courses up to post graduate level.

Total Graduates in Malta by mid 2006 where 33,861 which accounts for approximately 8% of the Maltese population.

Useful links:

For lists of Government, Church and Private Schools

URL: <http://www.education.gov.mt>

Malta College for Arts Science and Technology

URL: <http://www.mcast.edu.mt>

Institute of Tourism Studies

URL: <http://www.its.gov.mt>

Employment & Training Corporation

URL: <http://www.etc.gov.mt>

University of Malta

URL: <http://www.um.edu.mt>

4.7 The cultural and social life

The cultural and social life

Malta enjoys a rich cultural and social life. During the summer the Maltese enjoy a great outdoor life due to the Mediterranean climate, al fresco living is the order of the day. Promenades along the seafront are a meeting place and one can either stop for a chat or just have a brisk walk to get some exercise.

In Malta you can indulge in outdoor living at its best. In just a kilometre or two, you can try a new sport, laze on an island cruise or tour the most important historic sites. And still have time to join the nightlife.

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

Nightlife can be as fast-paced here as in any 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 the year round.

Useful links:

Malta Tourism Authority

URL: <http://www.mta.com.mt>

Maltese Government website

URL: <http://www.gov.mt>

typical maltese village festa







4.8 Private life

Birth

Most births take place in the local government or private hospitals. Every newborn child is registered at the Public Registry and issued with a birth certificate. The hospital issues documentation regarding the birth of the child to certify the location of birth. It is the parents' responsibility to register the child. Child benefits will be due to the parents post registration.

Marriage

In Malta one can get married either through a church wedding ceremony or in a civil marriage ceremony. The Marriage Registry Act regulates all marriages in the Maltese Islands and the process to prepare for marriage is as follows: Two months prior to the marriage date, the couple should make a request for the publication of marriage banns at the Public Registry. The couple should provide:

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

The Marriage Registrar should be given the following information:

- a. Church or place where the marriage will be held
- b. Date of marriage
- c. Name of the priest who will celebrate the marriage ceremony
- d. Surname which the spouse will be using after marriage (her maiden surname or her husband's)

Ten days prior to the marriage date the couple are to collect three documents prepared by the Marriage Registry and submit them to the Parish Priest of the place where the wedding ceremony will be held.

After the wedding ceremony the couple should sign a marriage certificate.

Maltese nationals who plan to marry foreigners should request more information from the Marriage Registry.

The couples who plan to marry in Gozo should apply for their marriage banns at the Marriage Registry in Gozo.

Civil Marriages follow the same obligations and formalities requested for a religious marriage. A Civil Marriage may take place at the Marriage Registry or any other public place and that is accepted by the Marriage Registrar.

Useful links:

Hospitals

Mater Dei Hospital, Msida
St Luke's Hospital, Gwardamangia
Gozo General Hospital, Victoria, Gozo
St James Hospital, Zabbar & Sliema
St Phillips Hospital, St Venera

Birth, Marriage, Death registry forms

URL: <http://www.mltc.gov.mt>

Birth and Death Notification Section Civil Registration Department

217, St. Paul's Street, Valletta
Telephone: 21222286

For a Marriage Certificates

Public Registry
197, Merchants Street, Valletta
Telephone: 21225291/2



4.9 Transport

Transport

Malta's public transport system offers a cheap and efficient way of touring the island. The main bus terminus is at the capital city Valletta from where buses operate to all parts of Malta. There are also direct, point to point, services. There is also a direct bus service at fixed times from towns and villages and from Valletta to Mater Dei Hospital and St Luke's Hospital. The cost of a bus route starts from 23 cents to 58 cents. The longest journey takes about fifty minutes: the average ride is between 20 and 30 minutes.

With a Bus travel ticket you can travel on all routes around the island of Malta from 5:30 to 23:00.

The bus system is based on a zone structure. Malta is divided into three zones depending on the duration of the journey. The current fare for zone A is €0.47 cents, for zone B €0.54 cents

and for zone C €0.58 cents. Senior citizens pay €0.23 cents when travelling the distance of more than one area stage, irrespective of the length of the journey, even if they cross three zones. Also available are four special tickets: One-day, Three-day, Five-day and Seven-day tickets which entitle the holder to unrestricted travel on the route bus service throughout the covered period.

One day ticket at	€3.49 each
Three day ticket at	€9.32 each
Five day ticket at	€11.65 each
Seven day ticket at	€13.98 each

There are also a few express-direct links at €1.16 and they include the following routes:

- Bugibba and Mdina via Mosta and Ta' Qali Crafts Village,
- Sliema and Mdina via St Julian's, Mosta and Ta' Qali Crafts Village
- Sliema and Bugibba

- Sliema and Cirkewwa via Bugibba
- Bugibba and Cirkewwa
- Sliema and Ghajn Tuffieha
- Bugibba and Ghajn Tuffieha
- Bugibba and Marsaxlokk
- Sliema and Marsaxlokk (both via Cottonera)
- Valletta and Wied iz-Zurrieq via Zurrieq or Qrendi.

There are also direct night services on weekends from Paceville to several towns and villages.

Though the scheduled services have increased over the years, even with the introduction of several direct or express services, they may not always meet present day requirements. The country's urban development over the last years and changes in the travelling patterns of the public have necessitated, and will continue to necessitate, the introduction of new routes and changes or extensions in existing ones.

In order to cross between the two major islands (Malta and Gozo) there's the Gozo Channel Ferry services which operates regular trips between Cirkewwa and Mgarr (Gozo). The trip lasts about 30 minutes and there's a ferry every 30 to 45 minutes during the day and most of the night. The ferry service operates all year round except during stormy weather. The standard fare for each passenger is about €4.66 and for a driver together with a car is about €15.72 for both ways. These fares may change based upon special offers and seasonality. A service of a seaplane is available from the Grand Harbour in Valletta to Imġarr Harbour in Gozo, operated by Harbourair.

Useful links:

For online Bus Schedules see the Malta Transport Authority

URL: <http://www.maltatransport.com>

Public Transport Association

URL: <http://www.atp.com.mt>

Gozo Channel Company Ltd Time Table Enquiries

Telephone: 21556016

URL: <http://www.gozochannel.com>

Harbourair Time Table

Telephone: 21228302, 21228309

URL: <http://www.harbourairmalta.com>

Socialsecurity & Insurances

5.





General organisation

Malta's current social welfare system is the result of the development of a set of laws over several decades. Social Security contributions and benefits are the backbone of social welfare, aimed at reducing the financial hardships of sickness, disability, injury, old age and unemployment.

Malta's social welfare is carried out by the Social Security Division located in Valletta. Contribution payments are collected by the Income Tax Department, but the funds are administered by the Social Security authorities. The health and housing divisions also play an instrumental role in providing medical care and housing support.

The Social Security Division is presently divided into 3 main branches:

- Contributory Benefits
- Non-contributory Benefits
- Customer Care and International Relations

The Division deals with assistance in claims for all types of benefits as well as providing general advice and information. The actual assessment of claims of the majority of the benefits and the general administration of the organization is dealt with centrally from the department's head office.

Useful links:

Social Security Division

38 Ordinance Street, Valletta VLT 1021

Telephone: 25903000

Fax: 259032131

Social Security Act

(Chapter 318 of the Laws of Malta)

URL: <http://www.justice.gov.mt/legalservices.asp>

Ministry for Social Policy

URL: <http://www.msp.gov.mt>

Subsections to the above act are also available online

318.01 Old Age Pensions Regulations

318.02 Public Assistance (Oaths) Regulations

318.03 Social Security (Armed Forces) Order

318.04 Social Security (Reciprocal Agreement with the United Kingdom) Order

318.05 Classes of Earnings (Special Exceptions) Order

318.06 Children's Allowances Regulations

318.07 Social Security (Extension) Order

318.08 Maximum Pensionable Income Order

318.09 Family Bonus Order

318.10 Emergency Assistance Order

318.11 Social Security (Reciprocal Agreement with Australia) Order

318.12 European Social Charter Order

318.13 Specified State-Owned Institutions and Hostels Regulations

318.14 State-Owned Institutions and Hostels Rates Regulations

318.15 Fees payable on the Filing of Judicial Acts, Appeals Regulations

318.16 Social Security (U.N. Convention relating to the Status of Refugees) Order

318.17 Transfer of Funds (Government Financed Beds) Regulations

318.18 Bilateral Agreement between Malta and the Netherlands Regulations

318.19 Transfer of Funds (Specified State Owned) Hostels Regulations

5.1 Unemployment Insurance

Beneficiaries

All persons who prior to an application for unemployment benefit were engaged as employed.

Conditions of entitlement

Unemployed persons must be registered with the employment office, fit and available for work, and must have 50 weeks of paid

contributions of which at least 20 paid or credited should be in the last two previous years.

If he/she leaves employment voluntarily or because of misconduct no benefit is paid for a period of 6 months. Registering unemployed persons lose their unemployment benefit if he/she refuses work offered for no justifiable reason.

Useful links:

Social Security Division

38 Ordhance Street, Valletta VLT 1021

Telephone: 25903000

Fax: 25903231

Social Security Act

(Chapter 318 of the Laws of Malta)

URL: <http://www.justice.gov.mt/legalservices.asp>



5.2 Family & Maternity

Maternity Insurance - Beneficiaries

Maternity benefits are payable to women who have become mothers. The benefits consist of Maternity Leave in the form of 13 weeks of paid leave and Maternity Benefit which is a fixed sum made available to mother who do not qualify for paid Maternity Leave.

Conditions of entitlement

A medical certification by a general practitioner should confirm that the claimant is pregnant and the expected date of delivery.

An employee may apply for maternity leave for an uninterrupted period of 14 weeks. She has to notify the employer at least four weeks before the maternity leave begins, in so far as is reasonably practicable.

Maternity leave is granted as follows:

- (a) six weeks of the maternity leave entitlement to be taken compulsorily immediately after the date of confinement;
- (b) four weeks of maternity leave to be availed of immediately before the expected date of confinement, unless agreed otherwise between the employer and the employee;
- (c) the remaining balance of entitlement to be availed of, in whole or in part, either immediately before or immediately after the above periods, as the employee may request.

Provided that if she is unable to avail herself of the maternity leave entitlement before the date of confinement, such remaining balance of entitlement may be availed of after confinement.

An employee on maternity leave shall be entitled to maternity leave with full wages during the first thirteen weeks of such leave, with the fourteenth week being unpaid.

Family Benefits - Beneficiaries

The beneficiaries are all families residing in Malta. The department also conducts an income means test to determine entitlement and the rate of benefit.

Conditions of entitlement

The children of the household, for whom benefits are applied, must be residing in Malta and not past their sixteenth birthday, and the recipient must have the care and custody of the child.

Useful links:

Social Security Division

38 Ordhance Street, Valletta VLT 1021

Telephone: 25903000

Fax: 25903231

Social Security Act

[Chapter 318 of the Laws of Malta]

URL: <http://www.justice.gov.mt/legalservices.asp>





5.3 Pensions

Old-Age Insurance

Pension reforms came into effect in January 2007. These reforms provide for the pension age to increase gradually to 65 years and provide also for an early retirement opt-out clause. This opt-out clause allows for a person who has attained the age of sixty on (61) years, but has not yet attained the applicable pension age, to choose to retire after attaining sixty one (61) years of age under certain conditions. Moreover further amendments were carried out to prepare for the introduction of the second and third pillar pension systems and also the award of contribution credits (under certain provisions) to parents who temporarily leave the work force to look after their children.

Beneficiaries

All persons who reach retirement age.

Conditions of entitlement

The full rate of the two-thirds pension will be equal to two-thirds (2/3rds) of the pensionable

income of a person who, following his or her eighteenth (18th) birthday has been paid or been credited with a yearly average of 50 weeks of contributions over a period of:

- Thirty (30) years in the case of a person born on or before the 31st December 1951;
- Thirty five (35) years for a person born during the calendar years 1952 to 1961;
- Forty (40) years in the case of a person born on or after the 1st January 1962.

Life Insurance (Survivors' pension) - Beneficiaries

The widows or widower of a deceased contributor who would have been entitled to a retirement pension.

Conditions of entitlement

The surviving spouse of a contributor whether a widow or a widower who immediately prior to widowhood had a legal right to be maintained by the other spouse. A surviving spouse can be gainfully occupied and still entitled to a

Survivor's Pension regardless of her earnings if she has children, who have not yet reached their eighteenth birthday, is over 65 years of age, or her earnings are less than the minimum wage. Recent amendments provide for pensioners between 61 and 65 to continue working on condition that the Social Security contributions are paid.

Insurance for occupational accidents and diseases - Beneficiaries

All employees and self-occupied persons who sustain an injury/disease while at work. Benefits vary according to the employee's prior income and contributions.

Conditions of entitlement

An application form should be filled in by the employer and countersigned by the employee confirming that the claimant has sustained an injury while at work. The application should reach the department within 10 days from the date of injury.

spinola bay, st. julians





5.4 E-forms

Co-ordination between Member States is carried out primarily through the use of E-Forms. These forms, each with a specific purpose, are used to exchange information between Member States. The matters covered by the above-mentioned regulations are sickness and maternity, accidents at work, occupational diseases, invalidity benefits, old-age pensions, survivors' benefits, death grants, unemployment benefits and family benefits.

The above-mentioned benefits are divided in two benefits - in cash and in kind. The competent institution responsible for benefits in cash in Malta is the Directorate General of Social Security, while the institution responsible for benefits in kind is the Health Division.

Useful links:

Social Security Division

38 Ordinance Street, Valletta VLT 1021

Telephone: 25903000

Fax: 25903231

Telephone Assistance: SPIK on 159

Social Security Act

(Chapter 318 of the Laws of Malta)

URL: <http://www.justice.gov.mt/legalservices.asp>

Useful Links in Alphabetical Order

Birth and Death Notification Section

Civil Registration Department

217, St. Paul's Street, Valletta

Telephone: 21222286

Birth, Marriage, Death registry forms

URL: <http://www.mtc.gov.mt>

Bus Schedules online see the Malta Transport Authority

URL: <http://www.maltatransport.com>

Capital Transfer Duty Department

46, Monti di Pietra' Buildings,

Merchants Street

Valletta VLT 1173

E-mail: alp@gov.mt

Telephone: 22998171, 22998136, 22998106, 22998207

Fax: 21238447

URL: <http://www.alp.gov.mt>

Commerce Division

Lascaris, Valletta VLT2000

Telephone: 212337112, 25690209

Fax No: 21240516

Department for Citizenship and Expatriate Affairs

3, Castille Place, Valletta VLT1062

Telephone: 21250868, 21250569-73

Fax: 21237513

E-mail: citizenship@gov.mt

Department of Industrial and Employment Relations (DIER)

109, Triq Melita, Valletta VLT 1121

Telephone: 21224245/6, 21224209

Fax: 21232481, 21243177

E-Mail: ind.emp.relations@gov.mt

Department of Inland Revenue

URL: <http://www.ird.gov.mt>

Designated Employment of Persons with Disability Order: 210.03

Employment and Industrial Relations Act

www.justice.gov.mt/legalservices.asp

Employment & Training Corporation

URL: <http://www.etc.gov.mt>

Employment & Training Corporation (ETC) Gozo Office

Imgarr Rd, Xewkija, Gozo

Telephone: 21561513, 21562529

Fax: 21560697

Employment & Training Corporation (ETC) Head Office

Hal Far BBG 3000

Telephone: 21654940

E-mail: etc@gov.mt

Employment & Training Corporation (ETC) Job Centres

Zachary Street, Valletta

St Anne Street, Mosta

Access Complex, St Edward Street, Vittoriosa

St Francis Square, Victoria (Gozo)

Equal Opportunities (Persons with Disability) Act: 413

General Retailers and Traders Union

URL: <http://www.targetitd.com/grtu>

General Workers' Union

URL: <http://www.gwu.org.mt>

Gozo Channel Company Ltd Time Table Enquiries

Telephone: 21556016

URL: <http://www.gozochannel.com>

Gozo General Hospital

Victoria, Gozo

URL: <http://www.slh.gov.mt>

Harbourair Time Table

Telephone: 21228302, 21228309

URL: <http://www.harbourairmalta.com>

Hospitals

Mater Dei Hospital, Msida

St Luke's Hospital, Gwardamangia

Gozo General Hospital, Victoria, Gozo

St James Hospital, Zabbar & Sliema

St Phillip's Hospital, St Venera

House of Representatives

URL: <http://www.parliament.gov.mt>

Industrial Relations Act, Chapter 266

URL: <http://www.justice.gov.mt/legalservices.asp>

Industrial Tribunal

Department of Industrial and Employment Relations Department

121, Melita Street, Valletta, VLT 1121

Telephone: 21220497

Fax: 21243177

Inland Revenue Customer Care Section

Block 4, Inland Revenue Department

Floriana

Telephone: 22962485/6/7/8, 22962494

Fax No: 21441188

Institute of Tourism Studies

URL: <http://www.its.gov.mt>

Justice and Local Government

URL: <http://www.justice.gov.mt/ag.asp>

Laws of Malta

URL: <http://www2.justice.gov.mt/lom>

Legal Notices website

Department of Information

URL: <http://www.doi.gov.mt/EN/legalnotices>

Malta College for Arts Science and Technology

URL: <http://www.mcast.edu.mt>

Malta Employers' Association

URL: <http://www.maltempoyers.com>

Malta Enterprise

Malta Enterprise Centre, Industrial Estate

San Gwann SGN 3000

Telephone: 25420000

Fax No: 25423401

E-mail: info@maltaenterprise.com

URL: <http://www.maltaenterprise.com>

Useful Links in Alphabetical Order

Malta Enterprise - Gozo Office

Xewkija Industrial Estate, Xewkija, Gozo
Telephone: 21564700
Fax No: 21564825
E-Mail: gozo.office@maltaenterprise.com

Malta Environment and Planning Authority

St. Francis Ravelin, Floriana
Telephone: 22900000
URL: <http://www.mepa.org.mt>
Email: enquiries@mepa.com.mt

Maltese Government website

URL: <http://www.gov.mt>

Malta Tourism Authority

URL: <http://www.mta.com.mt>

Malta Union of Bank Employees

URL: <http://www.mube.org>

Malta Union of Teachers

URL: <http://www.mut.org.mt>

Marriage Certificates

Public Registry, 197, Merchants Street, Valletta
Telephone: 21225291/2

Mater Dei Hospital

Tal-Qroqq, Msida
URL: <http://www.materdeihospital.org.mt>

Maternity Leave Regulations Chapter 452.91

Ministry for Social Policy

URL: <http://www.msp.gov.mt>

National Commission for Persons with Disability

URL: <http://www.knpd.org>

National Employment Authority

9 Old Mint Street, Valletta
Telephone: 25903875
Fax No: 25903876

Newspapers

URL:
<http://www.onlinenewspapers.com/malta.htm>

Parental Leave Regulations Chapter 452.78

Part-time Employment of Persons with Disability Regulations: 210.04

Part-time Employees Regulations Chapter 452.79

Public Transport Association

URL: <http://www.atp.com.mt>

Registration and Appeal of Persons with Disability Regulations: 210.01

Retail Price Index, National Statistics Organisation

URL:
<http://www.nso.gov.mt/publications/Pubs.HTM>

Schools List - Government, Church and Private

URL: <http://www.education.gov.mt>

Social Security Act

(Chapter 318 of the Laws of Malta)

URL: <http://www.justice.gov.mt/legalservices.asp>

Subsections to the above act are also available online:

- 318.01 Old Age Pensions Regulations
- 318.02 Public Assistance (Oaths) Regulations
- 318.03 Social Security (Armed Forces) Order
- 318.04 Social Security (Reciprocal Agreement with the United UK) Order
- 318.05 Classes of Earnings (Special Exceptions) Order
- 318.06 Children's Allowances Regulations
- 318.07 Social Security (Extension) Order
- 318.08 Maximum Pensionable Income Order
- 318.09 Family Bonus Order
- 318.10 Emergency Assistance Order
- 318.11 Social Security (Reciprocal Agreement with Australia) Order
- 318.12 European Social Charter Order
- 318.13 Specified State-Owned Institutions and Hostels Regulations

- 318.14 State-Owned Institutions and Hostels Rates Regulations
- 318.15 Fees payable on the Filing of Judicial Acts, Appeals Regulations
- 318.16 Social Security (U.N. Convention relating to the Status of Refugees) Order
- 318.17 Transfer of Funds (Government Financed Beds) Regulations
- 318.18 Bilateral Agreement between Malta and the Netherlands Regulations
- 318.19 Transfer of Funds (Specified State Owned) Hostels Regulations

Social Security Division

38 Ordnance Street, Valletta VLT 1021
Telephone: 25903000
Fax: 25903231
Telephone Assistance: SPIK on 159

Standard Percentage of Employment of Persons with Disability Order: 210.02

St James Hospital

Zabbar & Sliema

URL: <http://www.stjameshospital.com>

St Luke's Hospital

Gwardamangia
URL: <http://www.slh.gov.mt>

St Philips Hospital

St Venera
URL: <http://www.stphilips.com.mt>

Unjoni Haddiema Maghqudin

URL: <http://www.uhm.org.mt>

Urgent Family Leave Regulations Chapter 452.88

University of Malta

URL: <http://www.um.edu.mt>

Useful Links in Alphabetical Order

Value Added Tax Department

16, Centre Point Building, Triq ta' Paris,

Birkirkara CMR 02

Telephone: 21499330-4/6

URL: <http://www.vat.gov.mt>

Customer Helpline: 80074404

E-Mail: vat@gov.mt

URL: <http://www.vat.gov.mt>

Value Added Tax Department Gozo Office

Triq Enrico Mizzi, Victoria VCT2043

Telephone: 21560481

Fax No: 21460482

Wages Councils Orders found in the

Young Persons (Employment) Regulations:

Chapter 452, Employment and Industrial

Relations Act

URL: <http://www.justice.gov.mt>



Employment & Training Corporation (ETC) Head Office
Hal Far BBG 3000
Telephone: 21654940 | E-mail: etc@gov.mt

Employment & Training Corporation (ETC) Gozo Office
Imgarr Rd, Xewkija, Gozo
Telephone: 21561513, 21562529 | Fax: 21560697

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