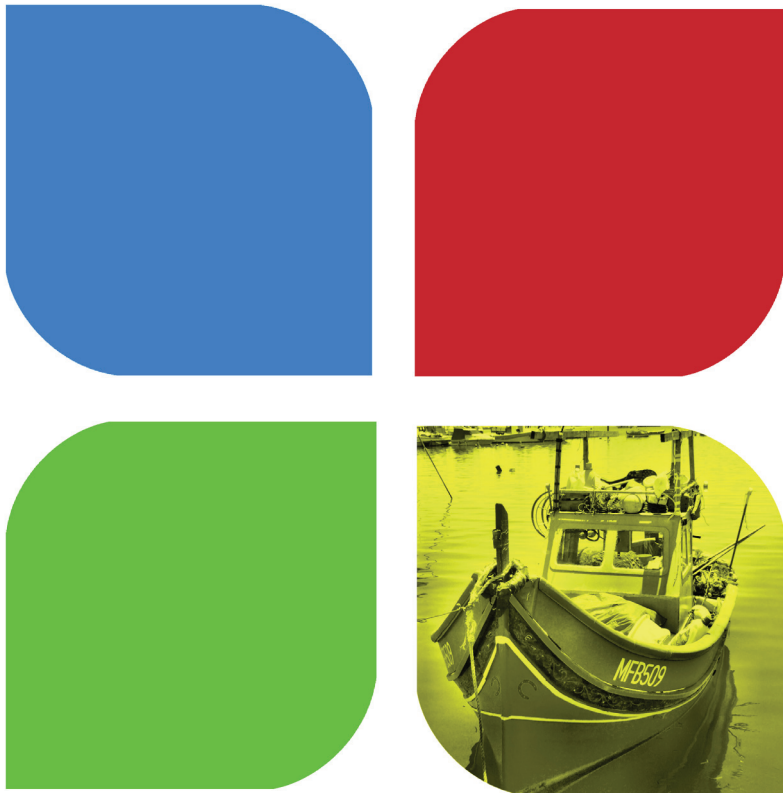


# The Maltese Islands





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The Maltese archipelago lies virtually at the centre of the Mediterranean - 93km south of Sicily and 288km north of Africa. It consists of three main islands: Malta, Gozo and Comino over an area of 316sq km and a coastline of 196.8km (not including 56.01 km for the island of Gozo). As at December 2005, Malta's population was 402,668 of which 199,580 are male and 203,088 are female.

## The Maltese Island

Malta is the largest island and the cultural, commercial and administrative centre. Gozo is the second largest island and is more rural, characterized by fishing, tourism, crafts and agriculture while Comino is mostly uninhabited.

The main island of Malta is a popular holiday destination because of its secluded bays and sandy beaches, washed by unpolluted clear blue waters. Set against the backdrop of the islands scenery and its honey-coloured stone, Malta is an alluring and fascinating place.

The long relationship between the Islanders and the various nationalities that occupied Malta over the centuries has created a marriage of styles and traditions, giving the Islands a absorbing and eclectic culture.

The Islands has a typically Mediterranean climate with hot, dry summers and mild winters. In summer temperatures can reach 84 F (30C), but the heat tends to be tempered by sea breezes. In spring and autumn a

hot wind, known as the Xlokk, sometimes brings high temperatures and humidity.

Both English and Maltese are official languages with Italian being widely spoken.

Being one of the least expensive places to live in Europe, groceries, clothing, furniture and utility services in Malta are all very reasonably priced.

## History

It has been said that the Maltese islands are the 'open air museum of the Mediterranean', offering 7,000 years or more of history to explore with numerous cultural, historical and megalithic sites unique to the world. The islands boast prehistoric ruins older than Stonehenge and the Pyramids of Egypt, and are steeped in the legacy of medieval order, the Knights of St John, who used the islands as their stronghold for defending Christendom.

## Safe and Friendly

It is well known that Malta is a remarkably safe country. The low crime-rate coupled with the Mediterranean lifestyle and weather; result in the Maltese having a well earned reputation as a friendly nation.



## Currency & Banks

The official currency in Malta since January 1st 2008 is the Euro. There are a number of commercial Banks. These are normally open until early afternoon from Monday to Friday, and until midday on Saturday. Some banks/branches work longer hours. Summer and winter opening hours may differ.

Exchange bureau at Malta International Airport are open 24 hours a day. International bank cards are widely accepted and foreign currency is easily exchanged. Banks, Automated Teller Machines (ATMs) and exchange bureau can be found all over the Islands.

## Health

Medical care in Malta is available through both public and private hospitals and the quality of medical care in Malta is excellent.

All EU nationals resident in Malta are eligible for free medical treatment from state hospitals and health centres, which can be found in most localities. Malta also has reciprocal agreements with a number of countries whereby visitors from those countries are eligible for free emergency medical treatment at the state hospitals.  
Work permits for expatriates

Law requires a work permit for all foreign nationals. Work permits are issued for specific periods (normally one year) and for specific purposes following a failed attempt to engage a suitable Maltese citizen.

Work permit is automatically granted to all EU nationals while non-EU applicants have to satisfy a number of criteria as follows:

- Applicants must secure an employment offer.
- Applicant must have a special skill or qualification.
- A significant demand for that area of expertise or

specialization must exist.

### Accompanying Documents Required

- Application Form
- EU/EEA/Swiss (<http://etc.gov.mt/docs/EUIssBlue.pdf>)
- 3rd Country National (<http://etc.gov.mt/docs/3rdIssue.pdf>)
- Copy of a valid passport
- Letter of employment including full job description from employer

Work permits are normally issued for a period of one year but should the employer specifically request and provide justification, it is possible for the license to be valid for 3 years. If the applicant is a significant investor (40% or more) in the manufacturing or financial sector, the work permit may be issued indefinitely.

## Residence Permits

The applicant's spouse and/or dependants are automatically issued a residence permit on the granting of a work permit.

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

## Income Tax

In Malta the taxation of an individual's income is progressive, that is the higher an individual's income, the higher the tax s/he pays, starting at 0% and rising in stages to 35%. There are reduced rates of taxes for certain income earners.

- An individual who is a Maltese Resident pays tax on his income as a wage earner or as a self-employed person. A person who meets the criteria of a "permanent resident" (usually, a stay of 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.

- An employer is obliged to deduct at source, each month the amount of tax payable on a salary
- Certain payments are deductible from the taxable income of an individual that are allowable for tax purposes.
- Separate calculations - a couple each with separate sources of income may report separately on their income; however one of the couple must be nominated as "the representative partner" for the purposes of the tax authorities.

- Passive income, such as rental of an asset, is attributed to the one of the couple having the higher income.

### Reporting Dates for an Individual

- The tax year is the calendar year ending on December 31.
- The date for filing an annual return is August 30.
- During the year, a self-employed person must make 3 equal advance payments on April 30, August 31 and December 31. The advance payment is based on the taxable income for the previous year.
- Should there still be tax payable, it should be paid by the August 31 following the end of the tax year.
- An employed person whose employer has deducted monthly tax from his salary is not bound to file an annual return. Nevertheless, an employed person must submit a declaration by June 15.
- A similar declaration must be filed by an individual in respect of his income from a pension, dividend from a local corporation, and income from an investment in respect of which tax of 15% was deducted at source.



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

## Tax Bands

The following tax bands are applicable for employees:

### Married rates

INCOME	TAXABLE INCOME	TAX RATE
	Euro	
on the first €11 400	€0 - 11 400	Nil
on the next €9099	€11 401 - 20 500	15%
on the next €7499	€20 501 - 28 000	25%
on the remainder	€28 001 and over	35%

### Single computation rates

INCOME	TAXABLE INCOME	TAX RATE
	Euro	
on the first €8150	€0 - 8150	Nil
on the next €5849	€8151 - 14 000	15%
on the next €4999	€14 002 - 19 000	25%
on the remainder	€19 001 and over	35%

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

## Finding accommodation

The sale and rental of property is advertised in local newspapers, estate agents and their respective websites.

The availability of property in Malta varies from one locality to another.

Foreigners may only buy a property of a certain value.

Currently this is set at not less than €99,000 in the case of flats and no less than €165,024 in the case of houses.

## Education

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 to church schools is by ballot. Entry into private schools requires early booking, sometimes of a few months or years.

The education 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 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.

For lists of Government, Church and Private Schools see <http://www.education.gov.mt>