

# MALTA

An everyday guide to expatriate life and work.



Together, all the way.™



# MALTA COUNTRY GUIDE

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### Quick facts<sup>1</sup>

**Capital:** Valletta

**Population:** 445,000

**Major language:** Maltese and English

**Major religion:** Roman Catholicism

**Currency:** Euro

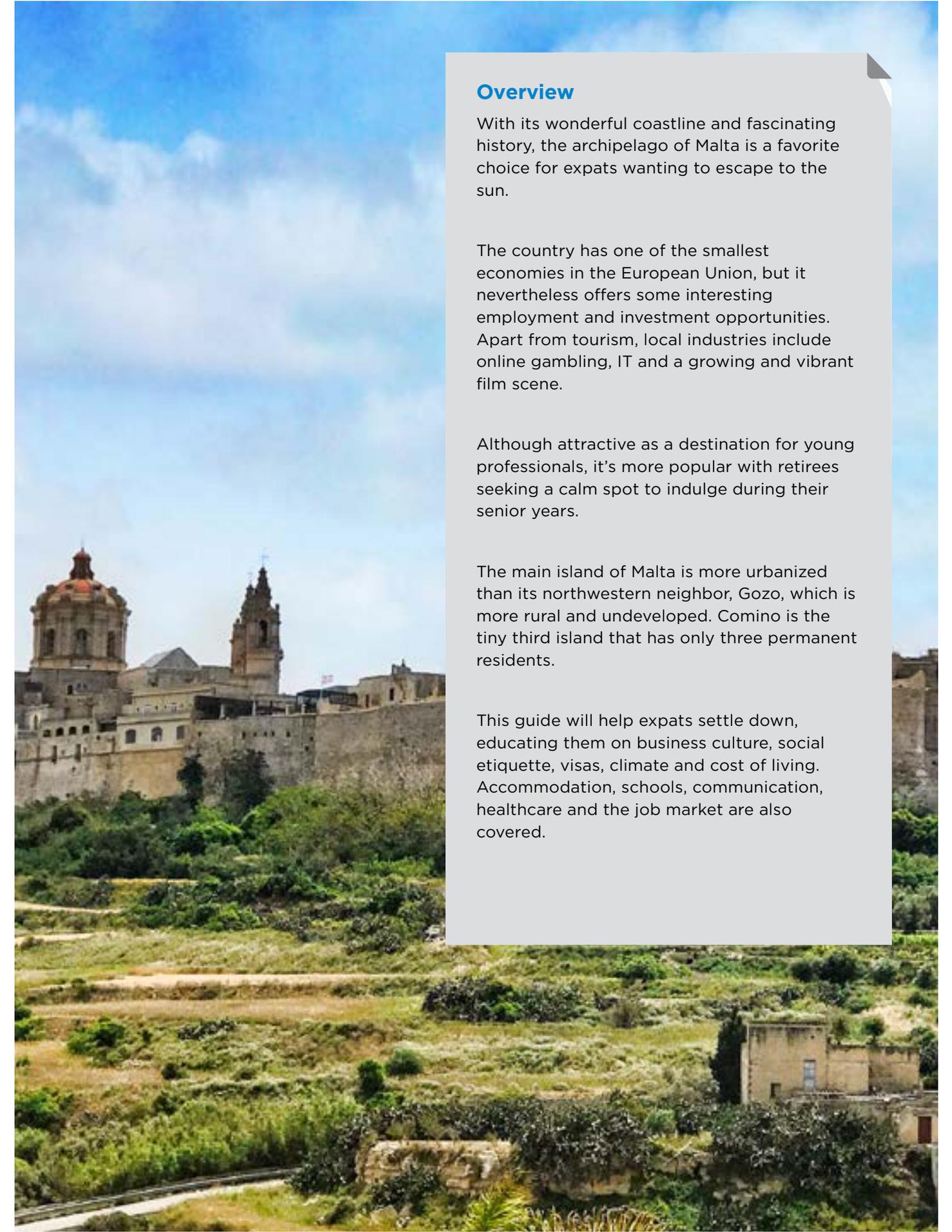
**Time zone:** GMT +1 (GMT+2 from the last Sunday in March to the last Sunday in October)

**Emergency number:** 112

**Electricity:** 230 volts, 50 Hz. Flat three-pin plugs are standard.

**Drive on the:** Left

<sup>1</sup> <http://www.expatarrivals.com/malta/essential-info-for-malta>



## Overview

With its wonderful coastline and fascinating history, the archipelago of Malta is a favorite choice for expats wanting to escape to the sun.

The country has one of the smallest economies in the European Union, but it nevertheless offers some interesting employment and investment opportunities. Apart from tourism, local industries include online gambling, IT and a growing and vibrant film scene.

Although attractive as a destination for young professionals, it's more popular with retirees seeking a calm spot to indulge during their senior years.

The main island of Malta is more urbanized than its northwestern neighbor, Gozo, which is more rural and undeveloped. Comino is the tiny third island that has only three permanent residents.

This guide will help expats settle down, educating them on business culture, social etiquette, visas, climate and cost of living. Accommodation, schools, communication, healthcare and the job market are also covered.

## Getting Started

### Climate and weather

The Maltese archipelago sits in the Mediterranean Sea and enjoys mild winters and warm, sunny summers. The summers are tempered by cooling sea breezes. Temperatures remain pleasant in the spring and autumn, while in winter visitors can expect cool days and rainy spells. A hot, dry wind called the Sirocco, blowing north from the Sahara Desert, can increase temperatures by a few degrees. It often brings with it dust or sand and occurs more during the spring and autumn.

### Visas

Expats from the Schengen area or countries on a visa waiver program won't need a visa for Malta. Others will need single or multiple entry visas to stay in Malta for up to 90 days. Residency options include Ordinary Residence (for citizens of the European Union) and Permanent Residence, applicable to other countries from around the world. The former is renewed every five years while the latter is renewed every year, with applications sent to the Department for Citizenship and Expatriate Affairs.

Foreign workers require work permits to earn an income, with a job offer from a Maltese business the first step in the process. The employer must then submit the work permit application to the Employment and Training Corporation. Expats must renew their permit eight weeks before its expiry date.<sup>1</sup>

The Malta Global Residency Permit is another option. A program for non-EU or Swiss residents, expats will need to pay an annual tax on international income received in Malta as well as pass criteria such as buying or renting property on Malta or Gozo islands.<sup>2</sup>

Alternatively, the Blue Card work permit is issued to highly skilled workers, allowing them to live and work in the European Union.

<sup>1</sup> <http://www.expatarrivals.com/malta/work-permits-for-malta>

<sup>2</sup> <https://www.gov.mt/en/Life%20Events/Moving-to-Malta/Pages/Moving-to-Malta.aspx>

### Accommodations

Malta has a good selection of long-term and short-term rental properties. Popular expat spots are Swieqi, St Julian's and Sliema, all found outside the capital city, Valletta. Some expats choose to rent in more rural spots, where larger properties can be rented at reasonable rates. Most properties come furnished, with the cost of utilities not normally included in the lease. Most long-term leases are for six or twelve months. A deposit equivalent to one month's rent is expected and, if used, real estate agency fees can amount to half a month's rent.<sup>3</sup>

### Schools

There are four phases of education in Malta: kindergarten, primary, secondary and high school. Public schools are free to expats and are quite highly rated. While they can be found in most towns on Malta and Gozo, expats should note that Maltese is the language of instruction. Additionally, there's a number of church schools which are free and classes are taught by the clergy.

On the other hand, tuition can be expensive for those children sent to international schools. But the language of instruction is English, making things a great deal easier for expats. Some of the more popular institutions include Verdala International School, QSI International School of Malta, St Edwards College and the International Vocational College Malta.<sup>4</sup>

<sup>3</sup> <https://www.gov.mt/en/Life%20Events/Renting%20and%20Purchasing%20Property/Pages/Renting-a-Property-in-Malta.aspx>

<sup>4</sup> <https://www.gov.mt/en/Life%20Events/Moving-to-Malta/Pages/Education.aspx>



## Culture

Maltese culture has been crafted by the various nations that have ruled it over the centuries, as well as touches from surrounding Mediterranean societies. Both British and Arabic influences are strongly prevalent, the latter being especially present in the Maltese language. Catholicism is the predominant religion while migration has played its part in the formation of contemporary Maltese culture, with citizens from Australia, Canada, the USA and the UK all moving to its shores post World War II.<sup>1</sup>

## Language

Malta has, remarkably, kept its own language, despite numerous occupations. This determination to retain their culture and heritage has led to a mostly bilingual nation. While it's easy to get by using English, learning a few basic phrases will show an effort to embrace Maltese culture and may endear one more to the locals.<sup>2</sup>

## Social etiquette and cultural faux pas

Settling down in a new country can always be tough. While the Maltese are generally relaxed people, here are a few tips to ensure expats come across well in all social situations.

- The family and its reputation is an important part of Maltese society. With this comes the concept of saving face, with Maltese keen to not shame both themselves and their families. Try to avoid saying or doing anything that may unwittingly harm another's reputation or dignity.<sup>3</sup>
- To be invited for dinner is considered a special occasion. The visit should be arranged in advance, and guests usually bring a gift of wine, chocolate or flowers.
- Boasting isn't welcomed, as the Maltese don't admire those who would put themselves above others.

1 <http://www.malta.com/en/about-malta/culture>

2 <http://www.expatarivals.com/malta/culture-shock-in-malta>

3 <http://www.everyculture.com/Ma-Ni/Malta.html>

- In terms of communication, the Maltese aren't exactly subtle. Like nearby Italy, they often speak loudly and with great expression, and enjoy a culture that is physically warm and affectionate.<sup>4</sup>

## Eating

Traditional cuisine has a humble identity, with dishes that wouldn't be out of place on the dining table of a farmer, mason or fisherman. It's mostly dominated by fish and vegetables, with stewed rabbit, called fenek, seen as an island specialty. For seafood lovers, the authentic Marsaxlokk fish market will become a regular treat.

There's a strong Italian influence, with its myriad of pastas and risottos, as well as tastes from Spain, France, England and the Middle East. Some particularly Maltese dishes include lampuka, elsewhere known as mahi-mahi or Dorado, and pastizzi, flaky cheese and mushy pea pastries. Those with a sweet tooth will enjoy honey ring pastries filled with a fruity mixture called qastanija.

A wide range of international cuisine is found across Malta so those who want a taste of home shouldn't be disappointed. The old favorites are given modern makeovers, with hearty helpings crafted with artistic finesse. With cafes, waterfront bars and sophisticated restaurants, there is something for everyone.<sup>5</sup>

## Drinking

There are no strict customs or traditions to be followed in Malta when it comes to drinking, nor is there any special

4 <https://culturalatlas.sbs.com.au/maltese-culture/communication-e7b09278-25e6-4dbe-8278-f510799f93b9#communication-e7b09278-25e6-4dbe-8278-f510799f93b9>

5 <http://www.telegraph.co.uk/travel/why-choose-malta/where-and-what-to-eat-in-malta/>



social dynamic that must be obeyed. Drinking habits and etiquette reflect the general norms of Western European nations.

Paceville, north of St Julian's, is seen as the main entertainment district, with affordable drinks and most venues usually charging no entry fees. The reasonably priced Cisk is the main local beer, while Marsovin, Meridiana and Delicata are three popular wine varieties.<sup>6</sup>

## Holidays

There are numerous national and public holidays in Malta, with a few dates corresponding to special days on the Christian calendar and the celebrations of holy saints. The country has the most holidays in the European Union.<sup>7</sup>

New Year's Day - 1 January

Feast of St Paul's Shipwreck - 10 February

Feast of St Joseph - 19 March

Good Friday - March or April

Freedom Day - 31 March

Labor Day - 1 May

Sette Giugno - 7 June

Feast of St Peter and St Paul - 29 June

Feast of the Assumption - 15 August

Victory Day - 8 September

Independence Day - 21 September

Immaculate Conception Day - 8 December

Republic Day - 13 December

Christmas - 25 December

Boxing Day - 26 December

## Transport

There's not a hugely extensive public transport system in Malta, with the last trains having operated in 1931. Buses travel across both the islands of Malta and Gozo, along some 80 routes that run from 5.30am until 11pm, seven days a week. All of them travel outward from main hubs such as Victoria Bus Station, Mater Dei Hospital and Malta International Airport, with tickets available from most central locations.

Expats tend to get around by car, driving on the left side of the road, with speed limits of 80km/h (50miles/hour) on open roads and 50km/h (30miles/hour) in residential

<sup>6</sup> <https://wikitravel.org/en/Malta#Eat>

<sup>7</sup> <http://www.expattarrivals.com/malta/public-holidays-in-malta>

or built-up areas. But new motorists be warned as other drivers can be quite erratic and irresponsible. Foreign driving licenses are accepted in Malta, with EU citizens able to swap theirs for a Maltese license after living in the country for six months. Expats from outside the EU can use theirs for up to 12 months, after which they need to get a Maltese one.

For transport between the two main islands of Malta and Gozo, most make use of ferries, sea planes or water taxis called *dghajsa*. Travelers will save money by buying a *tallinja* card, which can be applied for at any Sales and Information Office. The application form is available online.<sup>8</sup>

## Getting in Touch

Surprisingly, Malta has one of the more advanced telecommunications sectors in Europe. Constant investment and competition means residents have numerous services and packages from which to choose, making keeping in contact extremely easy.<sup>9</sup>

## Telephone

GO<sup>10</sup> and Melita<sup>11</sup> are the leading companies providing fixed lines in Malta, with Vodafone Malta taking up a market minority. Mobile users will choose from Vodafone Malta, Go Mobile and Melita Mobile, with packages containing not only mobile communication and telephony, but also cable television and video streaming.

## Internet

Internet speeds aren't the quickest but there are still some competitive bundles from which to choose.<sup>12</sup> In terms of broadband, DSL lines are dominated by GO, although it does provide fiber optic deals, while Melita leads in cable offerings. There are numerous public and private hotspots for WiFi connectivity, meaning one will never be out the loop for too long, unless journeying through the rural areas.<sup>13</sup>

## Postal Services

The universal service provider is MaltaPost, operating on the mainland and the other islands of Gozo and Comino. It facilitates the delivery of letters, parcels and business solutions, both locally and internationally.<sup>14</sup> There are also private courier services such as FedEx, DHL and TNT.

<sup>8</sup> <http://www.expattarrivals.com/malta/transport-and-driving-in-malta>

<sup>9</sup> <https://www.mca.org.mt/consumer/communication-services/fixed-telephony>

<sup>10</sup> <https://www.go.com.mt/common/get-to-know-us>

<sup>11</sup> <https://www.melita.com/>

<sup>12</sup> <https://www.timesofmalta.com/articles/view/20170808/local/malta-has-eus-third-slowest-broadband-study-finds.655191>

<sup>13</sup> <https://www.maltauncovered.com/travel-guide/internet-providers-wi-fi-mobile-telephony/>

<sup>14</sup> <https://www.maltapost.com/>

# Employment

## The job market

Despite possessing the smallest economy in the European Union, Malta is an investor's dream because of its well-trained workforce and low labor costs. Big industries which attract foreign workers include online gambling, IT and a burgeoning film industry.

Other popular sectors include tourism, financial services and electronics manufacturing. It's also popular with international shipping companies due to its low shipping costs. Having said this, the job market is still tough for non-EU expats. They require a work permit, a local job offer and special skills which can't be sourced from any local candidate.<sup>15</sup>

## Income tax

Expats enjoy relatively low rates of income tax, often benefitting from tax treaties between Malta and other countries. Because of these agreements, many expats don't have to pay tax in both Malta and their home country.

## Business etiquette

For Western expats, getting used to Maltese business culture will be simple. Most businesspeople are bilingual, so communication should not be an issue. Maltese may be heard often in the office but it's in no way a barrier, with official correspondence, legal documents and commercial documents mostly done in English.

Greeting with a handshake is the norm in Malta and work attire is smart and conservative, with men wearing suits and ties while women can choose between a suit or a dress. There's no gender disparity as women are considered equals and can be found in top management positions.

Acknowledgement and prompt responses to phone calls and emails is expected and punctuality is valued. It's also important to address those in more senior positions by their formal titles. Depending on the industry, the average work day will run from 8.30am until 5.30pm, Monday through Friday.<sup>16</sup>

## Retirement

A peaceful retirement to Malta is indeed popular, especially amongst British expats. Its charm and warm Mediterranean climate means one leads an idyllic lifestyle, with Gozo being more popular than the main island. Other favorite spots are St Paul's Bay, Valletta and Sliema.<sup>17</sup>

There is no retirement program for those who have not acquired their residency status. However, one can acquire a long-term residency visa through the High Net Worth Individuals scheme. Applicants must own or rent property of a certain value and must have a Health and Sickness Insurance Policy covering them throughout the EU. For tax purposes, they cannot leave the country for more than 183 days.<sup>18</sup>

# Finance

## Currency

The official currency is the Euro (EUR), which is divided into 100 cents. Money is available in the following denominations:

- Notes: EUR 5, EUR 10, EUR 20, EUR 50 and EUR 100
- Coins: 1c, 2c, 5c, 10c, 20c and 50c, and EUR 1 and EUR 2

## Cost of living

Accommodation is likely to be the biggest expense for expats in Malta. Naturally, living closer to city centers in places like Valletta and Sliema will cost more but, in comparison to many other European countries, value for money in the property market is generally very good. Utilities aren't too pricey either.

Grocery shopping is easy and inexpensive, depending on the shops. Local produce at supermarkets is the most affordable, with small grocery stores tending to charge higher prices. Roadside stalls also offer fresh food that is tasty and of good value.

Education will either be free or quite expensive, depending on whether parents send their children to public or private schools. State-owned healthcare is free, with contributions paid in taxes, while private health insurance, the preferred choice of expats, will vary depending on the insurer.

## Banking

Banking in Malta is simple and straightforward. When opening an account, it would be wise to have an original reference from one's home bank as well as a letter from one's employer. Local banks include Central Bank of Malta, APS Banks, Banif Bank and Bank of Valletta, while international banks like HSBC are also available.<sup>19</sup>

Opening hours are usually Monday to Thursday from 8.30am to 2pm and Friday from 8.30 to 12pm. On Saturday, banks are open from 8.30am to 2pm.

<sup>15</sup> <http://www.expatarivals.com/malta/working-in-malta>

<sup>16</sup> <http://www.expatarivals.com/malta/doing-business-in-malta>

<sup>17</sup> <https://internationalliving.com/countries/malta/retire-to-malta/>

<sup>18</sup> [https://www.ccmalta.com/publications/malta\\_hnwi\\_tax\\_residence\\_rules\\_non-eu](https://www.ccmalta.com/publications/malta_hnwi_tax_residence_rules_non-eu)

<sup>19</sup> [http://www.belair.com.mt/news/setting-up-a-bank-account-in-malta-as-](http://www.belair.com.mt/news/setting-up-a-bank-account-in-malta-as-a-non-maltese-national)

## Health

The public healthcare system in Malta is well-regarded. EU citizens and expats pay social security contributions in order to access free or subsidized care instead of paying into a universal health scheme. EEA residents should get a European Health Insurance Card in order to gain access to these services, but it's not designed for long-term stays.

### Private Medical Insurance

Most expats take out private medical insurance in order to avoid long waiting lists and to get access to the best healthcare facilities.

### Emergencies

The emergency number in Malta is 112 and operators speak both Maltese and English. It will also be able to connect callers to more specific emergency services.<sup>20</sup>

### Pharmacies

Pharmacies can be found throughout Malta, with many offering both GP and on-site specialist services too. Monday through Friday, opening hours are usually 9am to 1pm and 4pm to 7pm. On Saturdays, pharmacies open from 9am to 12pm.<sup>21</sup>

### Health Risks

There are no major health risks associated with travel to Malta.<sup>22</sup>

### Vaccinations

There are no specific vaccinations required. However, routine vaccinations are recommended for afflictions such as measles, mumps, rubella, diphtheria, tetanus, pertussis, chickenpox, polio and flu. Some may need vaccinations for hepatitis A, hepatitis B, yellow fever and rabies.<sup>23</sup>

20 <http://www.expatarrivals.com/malta/healthcare-in-malta>

21 <http://www.expatarrivals.com/malta/healthcare-in-malta>

22 [https://wwwnc.cdc.gov/travel/destinations/traveler/none/malta?s\\_cid=ncezid-dgmg-travel-single-001](https://wwwnc.cdc.gov/travel/destinations/traveler/none/malta?s_cid=ncezid-dgmg-travel-single-001)

23 [https://wwwnc.cdc.gov/travel/destinations/traveler/none/malta?s\\_cid=ncezid-dgmg-travel-single-001](https://wwwnc.cdc.gov/travel/destinations/traveler/none/malta?s_cid=ncezid-dgmg-travel-single-001)