

MALTA

CANDIDATE INFORMATION AND RELOCATION PACK



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ABOUT MALTA

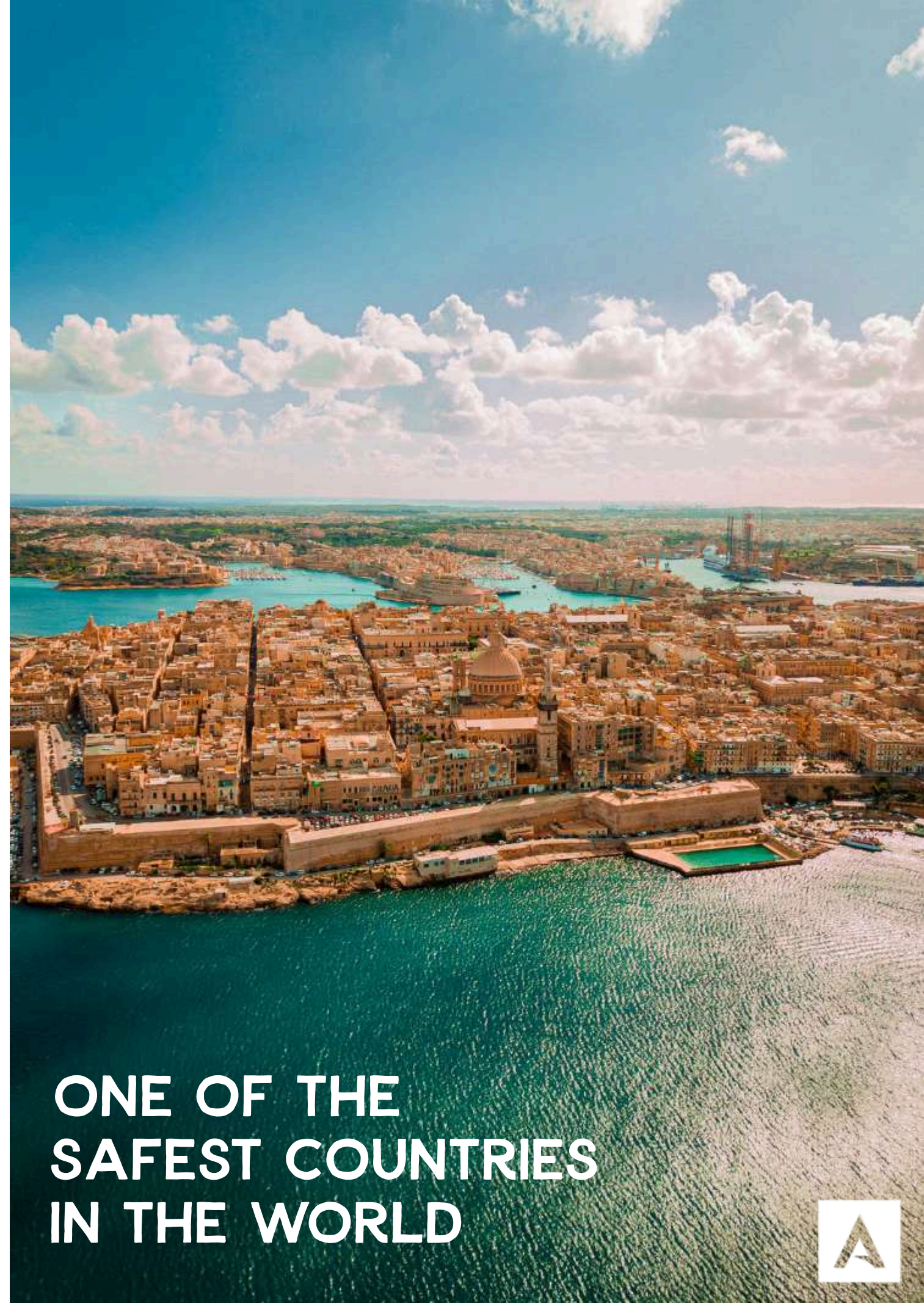
Malta offers a fantastic quality of life. A rich history spanning 7,000 years, a climate offering 310 days of Mediterranean sunshine, and a population that speaks English. Throw in the relaxed lifestyle or modern bars, restaurants and nightlife and you can easily see why **Malta is ranked 3rd in the list of countries expats choose to live.**

Some interesting facts:

- Malta has a landmass of 316KM²
- Malta has joined the EU on 1st May 2004
- We have a population of 433,245 (2019 statistics)
- We joined the EURO since 1st January 2008
- **Maltese and English are our official languages**
- We have mild winters and hot summers

You can read and see what else Malta offers here:

- No 1 arrival guide; www.vistimalta.com
- Malta Tourism Authority www.mta.com.mt
- Malta's National newspaper www.timesofmalta.com



**ONE OF THE
SAFEST COUNTRIES
IN THE WORLD**



COST OF LIVING IN MALTA

Compared to other European cities, Malta is considered a low-cost country to live in. The cost for general consumption, such as buying food, eating & drinking out and transport are comparably low. During the past years the rent levels have increased, but you can find both average price rent as well as more expensive housing options.

You can get a better idea about the cost of living in Malta by looking the following two websites:

https://www.numbeo.com/cost-of-living/country_result.jsp?country=Malta

<https://www.expatistan.com/cost-of-living/country/malta>

RENT

Finding an apartment or house here in Malta it is normally quite easy, since the supply of housing is good. Most rental properties are fully furnished. You book appointments with Real Estate agents, specify your requirements, and they will take you around to show different properties until you find what you are looking for. The most common areas (and more expensive) for expats to live in are Sliema, St Julian's & Gzira where there are mostly apartments or townhouses. Other popular areas are Ta Xbiex, Msida & Pieta. Regarding areas for houses many choose to live in Kappara, Swieqi, Pembroke, Marsascala, St Pauls Bay & Bugibba. It is also common in Malta to negotiate the rent.

YOU CAN EXPECT TO PAY:

- 600-750 EUR for a one-bedroom apartment (depending on the area)
- 750-1000 EUR for a two-bedroom apartment (depending on the area)
- 1100-1600 EUR for a three-bedroom apartment (depending on the area)

SHOPPING

Expect to spend anywhere between €300 and €400 on food per month depending on how many are in your household. Your monthly food expenses could be much less or about the same as where you are coming from, depending on where that may be.



VALLETTA

THE CAPITAL OF MALTA



HEALTHCARE

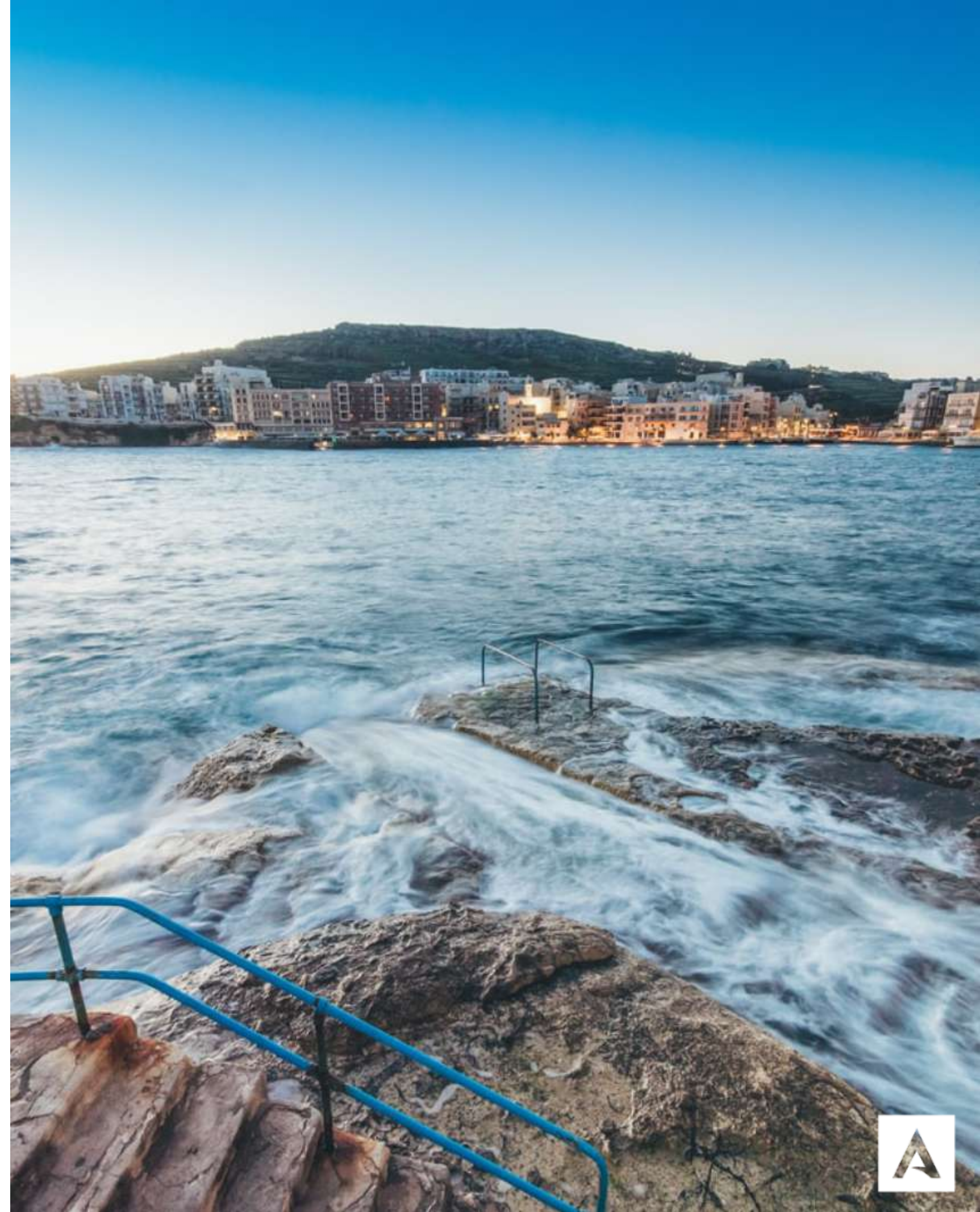
Malta has been ranked in ninth place worldwide in an annual health-related index published in 2018. The quality of care is excellent and the cost for insurance and care is much less here than in other parts of the world, such as the US.

Everyone, who is paying national insurance, is entitled for free healthcare, but a lot of companies are also offering private healthcare which can be used for a wider range of services.

TRAVELLING TO AND FROM MALTA

Malta has one airport, Malta International Airport (MLA), where many of Europe's large and low-cost airlines travel to major cities in Europe.

You can travel directly to most of Europe's capital cities within 3 hours (wide range of Ryanair destinations).





WORK-LIFE BALANCE

ON THE ISLAND OF MALTA



CHILDCARE IN MALTA

All working parents that pay taxes in Malta are eligible to free child care for their children from 0 to 3 years and one months' notice is required when a child will not be attending the centre anymore.

There are different, affordable, childcare options. You have the possibility to choose between; part time to full time day-care centres, local or international and/or use the benefits of having a nanny.

You can connect to active Facebook groups to ask question such as; Parents in Malta, Malta with Kids, etc. You can find further information at; <http://www.kidsmalta.com>

SCHOOLING IN MALTA

Schooling in Malta is compulsory from the age of five, although free-of-charge kindergarten is available to all children beginning at age three, if both parents work. School transportation is free for state school students using the nation's bus network.

A normal school day starts at 8:30 am and finish at 2:30 pm, depending on the level. State schools provide textbooks free of charge to their students, while private schools generally require their students to pay for their textbooks.

The state schools here and some of the private schools require school uniform and the classes are quite small in size. There might also be some other traditions that the children might not be used to, such as Morning Prayer and many public holidays/traditional feasts.

For private schools you can make an appointment to have a tour at the school with a senior teacher who should be more than happy to answer all of your questions.

Malta's school system offers both public and private schools. The schools that most foreign employees often choose are private ones and you can find a list below:

- Chiswick & St Martin's College www.chs.edu.mt
- San Andrea www.sanandrea.edu.mt;
- San Anton www.sananton.edu.mt/
- Galea Verdala www.verdala.org
- St Catherine's <http://www.stcatherines.eu/>
- QSI <http://www.qsi.org/malta/mlt/>



TAXES & SOCIAL SECURITY CONTRIBUTIONS

You can use the following calculator to calculate your annual NET income as well as getting a clear idea of how much taxes and social contributions you will pay: <http://maltasalary.com/>

Tax rates 2019:

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

In Malta Government Bonuses are mandatory quarterly payments made by the employer to the employee, regardless of industry or organisation type. These bonuses are paid in addition to the monthly wage.

The Government Bonuses are fixed and amount to:

- March: €121.13
- June: €135.11
- September: €121.13
- December: €135.11
- **Total: €512.48**

For further information about tax and social security contributions you can refer to the following link: <http://www.ird.go>





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GET IN TOUCH FOR MORE INFORMATION

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