



Living and working
in Malta

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Global strength, local delivery

Deloitte Malta forms part of the Central Mediterranean cluster of Deloitte firms, together with Italy and Greece. It is a multidisciplinary entity which is strongly recognised as a leading provider of professional services, offering **audit and assurance, tax, financial advisory, risk advisory, consulting** and their related services to an extensive client base from large international and national clients to smaller family-owned businesses.

Deloitte Malta has the largest international tax practice, a dedicated financial services Industry practice and an experienced Financial Advisory business, all serving a range of clients that operate through Malta to take advantage of its skills, competitive cost base, regulatory environment, EU membership, and attractive tax system.



Mission statement

Our mission statement is "to make an impact that matters - the first choice of the most sought-after clients and talent", and this underpins all that we do.



Ready to respond

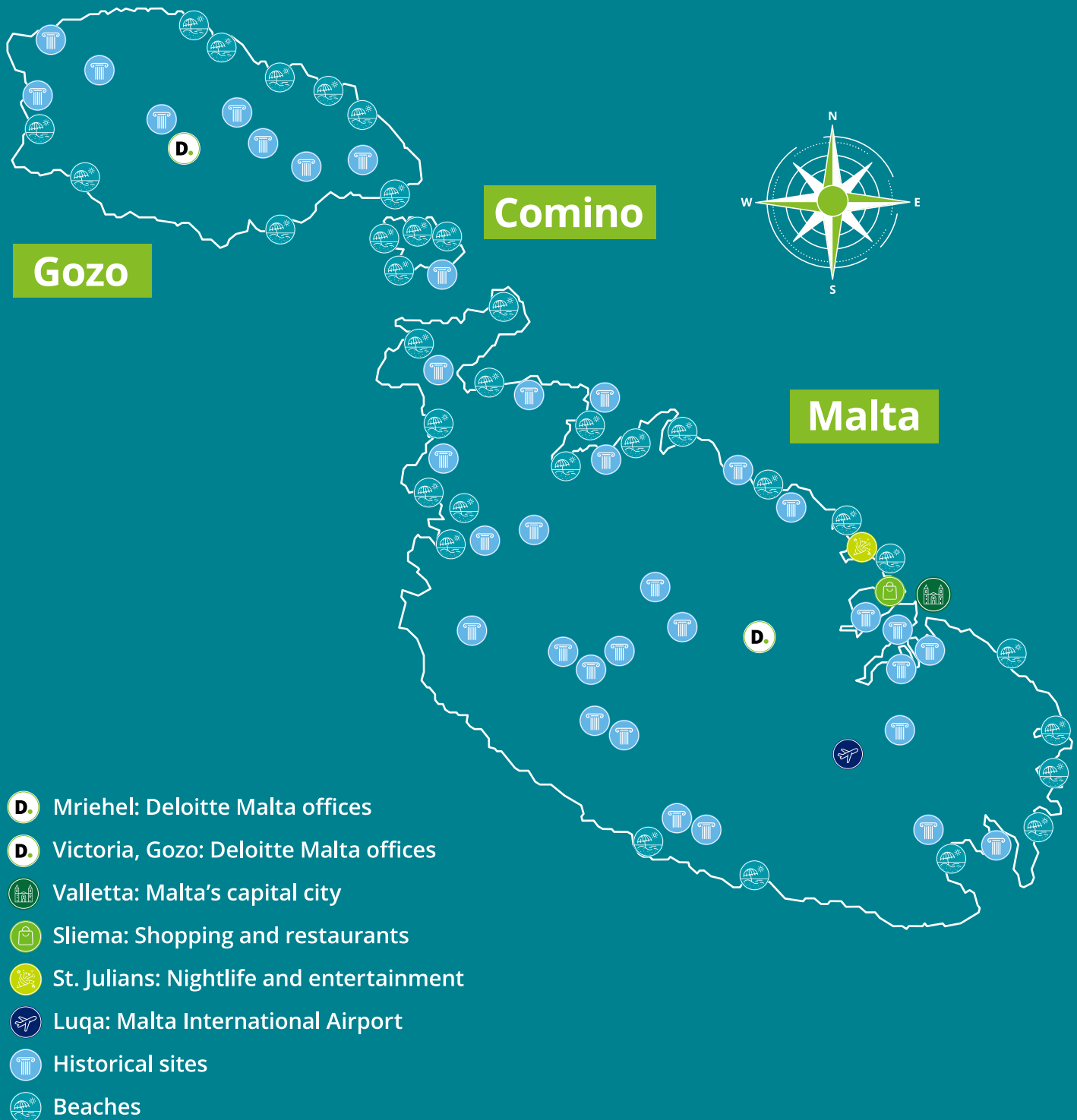
We focus on clients and take great pride in our ability to provide quality services – whether they are owner-managed businesses or a large multinational corporation. Deloitte is a multi-skilled, multi-disciplined firm and it offers clients a wide range of industry-focused business solutions.



Award-winning

Deloitte Malta won the prestigious "Malta Tax firm of the Year" title by International Tax Review (EMEA Tax Awards) for nine times: in 2010, 2011, 2014, 2015, 2017, 2018, 2019, 2020 and 2021.

The Maltese islands



The Maltese climate

The weather in Malta is mostly sunny, with an average of 300 days of sunshine every year, and around 12 hours of daily sunshine in summer going down to five to six hours in mid-winter.

Summers are hot, dry, and very sunny, but luckily daytime temperatures are mitigated by cooling sea breezes. Spring and autumn are cooler, except when the occasional Sirocco wind from Africa brings unseasonably high temperatures and humidity.

Winters are mild, with the occasional short cold spells brought about by the north and north-easterly winds from central Europe. Annual rainfall is low, averaging 568mm a year, brought to you by the occasional heavy storms.

It is possible to sunbath all throughout the year, even in the winter, as long as days are sunny. The peak beach season starts around early May and can last until mid- to late October.



The Maltese culture

Malta is characterised by a rich culture and social life. During the summer the Maltese spend most of their time outdoors thanks to the Mediterranean climate and the numerous beaches dotting the coastline. Al fresco dining is the order of the day. Promenades along the seafront will become part of your daily routine, whether it is to catch up with friends or do some exercise.

One of Malta's great strengths is its size: within walking distance you can try out a new sport, laze on a cruise around the islands, or tour the most important historic sites. And after that, you can still have time to enjoy the night-life which is as fast-paced in Malta as in any European city. Last but not least, there are cultural events, from theatre to street theatre and concerts, that take place all the year round.

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, there is anything you could wish for, with fitness, spa and sports facilities all around the island.

The Maltese islands also pride themselves as a diving destination. They have been voted as the second 'Best Diving Destination 2017' for the second year in a row at the prestigious Diver Awards. This also placed the Maltese Islands as the most popular diving destination in Europe.

Whilst in Malta, you should also visit the oldest temples in the world 'Ggantija Temples' (Gozo), 'Hagar Qim' (Malta) and 'Mnajdra Temples' (Malta). For any history and art lovers, the Grandmaster's Palace and St. John's Co-Cathedral are sites worth visiting. If it is a nice sunny day, hike along Wied iz-Zurrieq or Selmun to experience Malta's true beauty.



Language

Maltese (Malti) is the national language of the Maltese Islands. English is widely and fluently spoken and is the language of international business.

Maltese is descended from Siculo-Arabic (the Arabic dialect that developed in Sicily and later in Malta, between the end of the ninth century and the end of the twelfth century). Through the ages, many foreign words, particularly English and Italian, have become part of the language.



Religion

Roman Catholicism is the official religion of Malta. Catholicism is present throughout the country in various ways. Catholic church domes can be seen along the skyline, and there are approximately 365 churches on the Maltese islands.



Accommodation in Malta

Rental accommodation is mostly privately owned. When looking for accommodation to rent, there are multiple platforms available to you such as Rente, Airbnb, as well as local real estate agents.

Property prices depend on its location, furniture and finishings, and the duration of tenancy. Usually, properties are rented fully furnished, including appliances while utility expenses, such as electricity and internet, for long term tenancies are paid for separately by the lessee on a consumption basis.

Renting a place in Malta will give you a lot more for your money than you would get elsewhere. Although prices vary across the

country, a fully furnished one-bedroom apartment in the capital city, Valletta, can be rented for approximately €970 per month.

[\(Cost of Living in Malta - 2023 | Global Citizen Solutions\)](#)

Location is everything when it comes to prices. A city centre or beach-side apartment will cost more than a place on the edge of the city or in a more rural setting. While you get more for your money by choosing to live away from the tourist hot spots, Malta's short distances mean that you will not feel like you are missing out.



Transport in Malta



Flights

The Maltese national airline is Air Malta, however several major and low-cost airlines operate scheduled services to and from main European points, North Africa, the Eastern Mediterranean, and the Middle East.



Roads

Driving in Malta is on the left-hand side. Travelling by car is the easiest way to get around in Malta. Before driving, ensure that your driver's licence is valid in Malta. Non-EU citizens may use a valid driver's licence issued in their country for 12 months from the date of arrival. Once this period lapses, a new licence must be issued through the Driver and Vehicle Licensing Unit. EU nationals may use the driver's licence issued in their country until its expiration.



Public transport

Holders of Tallinja Card can travel for free on Day Routes, Night Routes and Special Services. Bus services on the Maltese islands generally operate from around 5:00am to 23:00pm.

There are number of routes that link the different localities in Malta to either major hubs such as Valletta, Mater Dei Hospital and Malta International Airport or to other destinations.

There is also an app (Tallinja App) that can be downloaded where real time information about the bus service can be accessed. This may be downloaded from:

iPhone users: <https://itunes.apple.com/mt/app/tallinja>
 Android users: <https://play.google.com/store/apps/details?id=com.mpt.tallinjaapp>



Ferry services

Crossings between the two major islands (Malta and Gozo) are run by the Gozo Channel Company's ferry services and Gozo Fast Ferry. Ferries are also available to travel between Valletta and Sliema, and a shuttle service from Valletta to Vittoriosa and Senglea which operates using traditional Maltese boats.

There is also a ferry terminal at the Grand Harbour that connects Malta to Pozzallo and Catania in Sicily.



Taxis

There are various taxi services in Malta such as eCabs, Bolt and Uber. These operate in both Malta and Gozo. All these options are available to and from any location in Malta, and at extremely good rates. You can easily book and pay your cab through the app, or pay in person once you arrive at your destination.



Car rentals

The most efficient way of getting around the island would be by renting a car from different car rental companies found on the island.



Eco-friendly options

If you would like a more sustainable option, Tallinja have various stations across the island where you can rent a bike and on a pay as you go basis through such apps as Bolt and Whizascot among others. E-scooters are also available in major towns and cities around Malta. These are very affordable ways of getting around the island.

Healthcare in Malta

Malta enjoys a high standard of medical care. Modern medical facilities are available through the regional health centres and three general hospitals. There are also a number of private clinics and private hospitals available.

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

In Malta, the Government provides a free comprehensive health service to all residents. All residents have access to preventive, investigative, curative and rehabilitative services in Government health centres and hospitals. Expats with a valid work permit are entitled to free healthcare treatment too if social security contributions are paid whilst working in Malta.

All Deloitte Malta employees, and their dependants are covered by a healthcare policy. Deloitte sponsors this benefit by covering the costs for the Private Clinic Plan and covers the cost of the Budget Hospital Plan for the requirements of a work permit.

Deloitte Malta works with the Richmond Foundation locally to provide mental health support to its people by offering complimentary sessions.

Services numbers

Emergency: 112

Police: 21224001/7 (if it's not an emergency)

Mater Dei Accident and Emergency: 2545 0000

Gozo Hospital: 2156 1600

Richmond Foundation: 21224580 / 21482336 / 21480045



Education in Malta

The educational system in Malta is divided into three types: state schools, church schools and independent schools. State schools are free of charge and can be found in all the main villages on the island. Transport to and from schools is also free for state and church schools, and books are free for state schools. Church schools do not charge a fee but ask for a yearly donation. Independent schools are the only schools that charge parents a fee, transport is not free and school supplies and uniforms also come at an extra cost. Since Malta is a bilingual country, both Maltese and English are spoken in schools. However, in state schools, Maltese tends to be the preferred language, while in independent schools English is the preferred language. School is compulsory till the age of 16, then a student can further their studies at post secondary and tertiary level.

Childcare

The Maltese government offers free childcare to working parents/ guardians or those pursuing their education. To be eligible for this scheme, both parents must either be employed or in education. As for single parents, the applicant must provide proof of their current status. This scheme may also be extended to parents who cannot work because of a terminal illness. Foreigners living in Malta are eligible for this scheme, but they must be registered with Jobsplus and need to provide their employment history.

For more information visit: [Education \(gov.mt\)](https://www.education.gov.mt)



Economy in Malta

Malta’s economy took 25 years (1979 – 2004) to go from a 61% services share of GDP to 73% and just 10 years to increase to 83% following EU accession.

Traditional services industries include tourism, education, retail and banking. These include niche areas such as English language school tourism, back office administration, maritime, aviation and iGaming.

	2022	2021	2020
Real GDP growth (%)	6.60	10.30	-8.30
Unemployment (%)	3.20	3.50	4.30
Inflation (%)	6.15	1.50	0.64
Fiscal balance (%)	-5.20	-8.00	-9.50



Living in Malta

Living standards in Malta are good and compare well with those of continental Europe. Malta is in fact considered to be amongst the best countries for expatriates to settle. The World Happiness Report 2021 shows Malta to be the 33rd happiest country in the world, beating Cyprus, Greece and Poland (146 countries ranked).

The report considered different factors, of which six were considered most important:

- GDP per person;
- Healthy years of life expectancy;
- Social support (as measured by having someone to rely on during hard times);
- Trust (as measured by the absence of government corruption);
- Freedom to make life decisions;
- Generosity (as measured by recent donations).

Life expectancy and infant mortality rates are comparable to those of advanced European economies. Education and health facilities are of a very high standard and available to all.

Indices for Malta compare very well with other countries in terms of its cost of living, the environment, freedom, health, safety, and climate. Annual living costs in Malta are substantially lower than most developed European countries, and it is also a safe and secure country. It is in fact considered to be one of the safest European countries for travel or residency ([Guide to Malta: The Pros and Cons of Living on these Beautiful Islands \(internationalliving.com\)](#)). International Living Magazine quotes Malta as being one of the best countries to live in for its climate, "Malta is a desirable destination for a multitude of reasons, but for many people its weather likely tops the list. Smack in the middle of the Mediterranean, this English-speaking island clocks 3,000 hours of sunshine per year.

([Climate in Malta | Malta Weather - International Living Countries](#)).

Malta is a member of the European Economic and Monetary Union and uses the Euro. All major credit cards are widely accepted in main hotels, shops and restaurants.



Working in Malta

There are two types of employment contracts when working in Malta. These contracts are normally full-time or part-time contracts for either:

- an indefinite period, sometimes called a permanent contract, or
- fixed term, temporary employment contracts, also known as definite contracts.

Fixed-term contracts may not be shorter than six months unless a shorter period is justified by objective reasons based on precise and concrete circumstances characterising a given activity. The objective reasons need to be stipulated within the employment agreement. 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 Maltese law, it shall not exceed four years) a temporary employment contract has to be converted to an indefinite employment contract. Consequently, the employee would then be engaged on a permanent basis.

A probationary (trial) period is normally agreed upon at the beginning of the employment relationship. The probationary period allows both employee and employer to verify the job fit. For indefinite employment agreements, the probationary period is normally six months long unless both parties agree to a shorter probationary period. For high profile jobs, the probationary period may even extend to one year. When it comes to fixed-term contracts, this probationary period must be proportionate to the expected duration of the contract. During the first month of the probationary period, either party can terminate the employment

contract without giving notice. Subsequently one week's notice must be given to terminate the employment contract during the trial period. More information can be found [here](#).

Employees in Malta normally receive a contract of employment, whereby the employee agrees to perform specified work for an employer in return for agreed salaries. A written statement showing the conditions of employment shall be given to the employee not later than eight days after engagement. Whichever type of employment you are engaged in, carefully check the terms and conditions of employment in order to ensure that you fully understand your rights and obligations.

The frequency of salary payments varies with the nature of the job. Employees are likely to receive their salaries directly into a bank account at the end of the month.

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

When an employer intends to terminate the employment of an employee on grounds of redundancy, the employer 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 their 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 12

working days following the expiry of the previous contract.

Weekly working time

A full-time employee in Malta is required to work 40 hours per week. According to legislation, every worker is entitled to a 15-minute break when the working day is longer than six hours, a minimum daily rest period of 11 consecutive hours per 24-hour period, and a minimum uninterrupted weekly rest period of 24 hours.

Annual leave

Employees in full-time employment on a 40-hour week are entitled to 208 hours of vacation leave in 2023. Part-timers' leave entitlement is calculated on a pro-rata basis. Vacation leave can be utilised as agreed with the employer.

Maternity leave

An employee may apply for maternity leave for an uninterrupted period of 18 weeks (14 weeks full pay; 4 weeks allowance which is unpaid unless the employee would have paid for at least one-year Social Security National Insurance, in such case she would be entitled to the Social Security Maternity Leave Grant). The employee has to notify the employer before the maternity leave begins, in so far as is reasonably practicable.

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 four months until the child has reached the age of eight years. If the parental leave was not availed of or there is still an existing balance of parental leave, an employee will not be entitled to such leave if there is a change in the employer or in the employment of the employee.



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 salaries 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 salaries. The employee is entitled to sickness benefits from the Social Security Department. Entitlement from Social Security is applicable after the third day of sick leave and upon presentation of a medical certificate to Social Security Services within 10 days.

Other leave

Employers are bound by law to grant to every employee a minimum total of 15 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 with 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.

National insurance/social security

Every person who is employed in Malta is covered by insurable employment, which makes every person who benefits from it liable to pay a Social Security Contribution. These are paid in weekly rates and the number of contributions will depend on the number of Mondays in the payee's contribution record.

End of employment

Employment may be terminated if the employer has a serious reason for ending an employment relationship. This reason may concern the individual staff member, 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 misbehaviours.

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 staff member 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.

Training opportunities

Upon joining Deloitte, every employee must undergo 20 hours of online training. This helps to familiarise oneself with crucial policies that are in place and must be followed.

Work permit / Residence card

Deloitte Malta helps its employees with the process and application to apply for work permits and residence cards. Work permits allow third country nationals to live and work legally in Malta for a fixed period and can be renewed once it expires. This process takes six to eight weeks to complete, according to the jurisdiction. Residence cards are essential for everyone who is living in Malta for a long period of time and should be applied for immediately. This process takes some weeks to be completed, however, one should start the process of renewal from three months before the expiration date.

Income and taxation

Value-added tax (VAT)

The standard rate of VAT is 18% and applies to the purchase of most goods and services.

Income tax

The tax rates applicable to an individual resident in Malta are progressive rates with a range of 0% to 35% (see tables opposite). The higher the income, the higher the tax rate. A person who is resident in Malta for more than 183 days a year will be taxed in Malta on their income earned in Malta, as well as on any income earned overseas that is received in Malta. The law stipulates that, each month, the employer is obliged to deduct the amount of tax payable on a salary, at source.

Employers and employees must also make weekly social security contributions which are generally equivalent to 10% of the employee's salary, up to a maximum of €51.60 in 2023 per week

(if born after 1962); **however, the actual contribution would depend on the type of employment.** The employer must deduct the social security contribution in addition to the income tax deductions.

Malta residents are able to benefit from an extensive double tax treaty network that protects them from being taxed more than once, in different countries, on the same income. In a case where there is no double tax treaty in place, Malta has a system of unilateral relief whereby any taxes paid abroad may be used as a credit towards any income tax due in Malta on that same income.

Government bonuses

The Government announces an annual cost of living salary increase for all full-time employees. Statutory bonuses are payable to employees by the employer four times yearly as follows:



Government bonuses

Month	Amount
March	€121.16
June	€135.10
September	€121.16
December	€135.10





Tax rates for resident individuals

Rate	Single	Married	Parent
0%	€0 - €9,100	€0 - €12,700	€0 - 10,500
15%	€9,101 - €14,500	€12,701 - €21,200	€10,501 - €15,800
25%	€14,501 - €19,500	€21,201 - €28,700	€15,801 - €21,200
29%	€19,501 - €60,000	€28,701 - €60,000	€21,201 - €60,000
35%	€60,001+	€60,001+	€60,001+



Tax rates for non-resident individuals

Rate	Non-resident
0%	€0 - €700
20%	€701 - €3,100
30%	€3,101 - €7,800
35%	€7,801+



Social events

It's not all about work, work, work! Deloitte Malta fosters and believes in a culture that great teams are developed both on and off the job. That's why it has created an environment that makes room for frequent events for their people to get together and enjoy some well-deserved time off.



Deloitte Foundation

The Deloitte Foundation was founded by Deloitte in Malta in 2019 and it is the cornerstone of its commitment to the community in Malta. It is a non-profit voluntary organisation which supports initiatives under four pillars: Quality education, Environmental sustainability, Cultural heritage, and Societal impact.



Testimonials

What do staff working in Deloitte Malta have to say about life here?

“

It's great that there are so many people from different countries working together

”

“

The weather, the people, constant learning... it's just been win/win throughout

”

“

The HR "Getting Together" events are the best.... hot dog days, breakfasts, ice cream days, end of quarter parties... I just love them

”

“

It's an experience that will stay with me forever.... I'd be back in a heartbeat

”

“

The Malta office culture is amazing. Your colleagues are so helpful, you get to know everybody... everyone's really close-knit

”

“

I never imagined that I'd learn so much in so many different areas

”

Useful websites

Visitor's guide

www.visitmalta.com/

www.guidememalta.com/

Stay up-to-date with news

www.timesofmalta.com

Maltese cuisine

www.maltauncovered.com/culture/maltese-food/

Weather forecasts

<https://www.maltairport.com/weather/>

Directories

www.yellow.com.mt/

Public transport

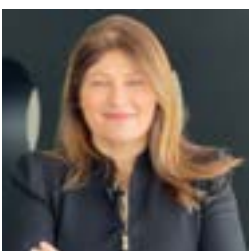
www.publictransport.com.mt/



Contact us

Send us an email on careers@deloitte.com.mt with your latest CV.

If you have any questions or concerns about joining Deloitte in Malta, we are here to help. We will be happy to guide you and provide you with the resources and information you need to make the best decision for your future.



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