







## Welcome to Malta!



In order to introduce you to the Maltese Islands and what they have to offer, the following themes will be presented:

- Geographical information
- Employment figures and popular trades
- Things to do before moving to Malta
- How to find, apply and register for work
- Taxes, benefits and living conditions
- Residence permits and ID cards
- Maltese culture and climate



Living and Working in Malta

### Malta in Europe







# **Facts and Figures**





Landmass: 320 km<sup>2</sup>



Total population: 425384 (Eurostat 2014)



**Government: Republic** 



Official languages: Maltese, English, Italian



State religion: Roman Catholicism



Joined the European Union in 1<sup>st</sup> May 2004



Joined the Euro in 1<sup>st</sup> January 2008





March 2015	Total	Men	<u>Women</u>
<u>Unemployment</u> [+]	5.8%	5.6%	6.0%
<u>Unemployment</u> less than 25 years [+]	11.2%	14.2%	8.2%









A comparison of Malta's unemployment rate (5.8%) compared to other European countries and the EU average (9.8%).



## **ETC** Comparison of minimum wages across the EU



Minimum wages, 1 January 2015



#### (EUR per month)

< 500
500 - < 1000
> = 1000
No national minimum wage

Administrative boundaries: © EuroGeographics © UN-FAO © Turkstat Cartography: Eurostat — GISCO, 02/2015

800 km

Source: Eurostat (online data code: earn\_mw\_cur)



# Comparison of minimum wages across the EU





(\*) Denmark, Italy, Cyprus, Austria, Finland and Sweden: no national minimum wage. Source: Eurostat (online data code: earn\_mw\_cur)



- Working limit
  40 hours plus 8 hours overtime per week.
- \* Break entitlements

All employees are entitled to a break for every six hours during work. Rest periods of 11 consecutive hours per day, plus 24 consecutive hours per week.

- \* National minimum wage

€166.26 per week for employees 18 and over, €159.48 for those aged 17 and €156.64 for those under 17.

#### \* Leave entitlements

At least the equivalent in hours of 4 weeks and 4 working days or 192 hours, calculated on the basis of a 40 hour week.







# Before you start your new life



All Europeans moving to Malta should ensure that the following are undertaken taken before travelling:

 Make arrangements for temporary accommodation.

This could be at a hotel, guest house or the home of a close friend you know well.



#### ✤ Find a job

Due to the island's small size and population density, it can be difficult to find a job as there are many people competing for each of the vacancies available. Therefore it is a good idea to get at least one vacancy before travelling to Malta.

#### Important identity and legal documents

Includes IDs, drivers licences, birth certificates, marriage certificates, etc.





\* Plan your travel carefully, and ensure you have enough funds with you.

Be sure to allow plenty of time in the country to allow for potential employers to make their decisions and to arrange important documents. To avoid high expenditures it is recommended to travel alone; bringing the entire family and then failing the interview can be a costly mistake.



- Social security forms U1 or U2 (formerly E301 and E303) Necessary to transfer benefits and other payments from your country of origin.
- \* This document needs to be delivered during the first week in Malta and International Relations Unit of the Social Security at 38, Ordinance Street Valletta. Their e-mail address is <u>iru.dss@gov.mt</u>.





# Your CV, qualifications, diplomas and references

Testimonials from your spouse as well as school attendance certificates for your children should also be taken. It is recommended to take with you original copies, with translations for documents not in English. It is highly recommended that before one arrives on the island you get the equivalence / recognition of all the academic certificates.

A scanned copy of all certificates can be sent to the National Council for Further and Higher Education– <u>qric.malta@gov.mt</u>. For more information their website is <u>http://www.ncfhe.org.mt</u>





# The Europass CV





Even though you most likely have a CV prepared already, it is strongly recommended you write a Europass CV when applying.

This CV allows you to detail your employment history and competencies in a standardised and clear format that can be understood by all prospective employers.

The form can be downloaded from the Europass website at http://europass.cedefop.europa.eu

europass	Insert photograph. Remove hea	uding if no	t relevant (coo
Europass Curriculum Vitae	instructions)	ung n no	i relevant (see
Personal information			
First name(s) / Surname(s)	First name(s) Surname(s) (remo	ve if not rel	evant, see instructions)
Address(es)	House number, street name, postcode, city, country (remove if not relevant, see instructions)		
Telephone(s)	(remove if not relevant, see instructions)	Mobile:	(remove if not relevant, see instructions)
Fax(es)	(remove if not relevant, see instructions)		
E-mail	(remove if not relevant, see instructions	)	
Nationality	(remove if not relevant, see instructions	)	
Date of birth	(remove if not relevant, see instructions	)	
Gender	(remove if not relevant, see instructions)		
Desired employment / Occupational field	(remove if not relevant, see instructions)		
Work experience			
Dates	Add separate entries for each relevant post occupied, starting from the most recent. (remove if not relevant, see instructions)		
Occupation or position held			
Main activities and responsibilities			
Name and address of employer			
Type of business or sector			

### **EIC Registering for work**

- \* Upon arrival, job seekers need to register themselves with the Employment and Training Corporation (ETC) upon arrival.
- \* Before registration, a registration card is required from Valletta Access in 72 Melita Street, Valletta.
- In most cases the prospective worker would need to sign in each week to stay on the register. The date and time of the next appointment is given after signing in.
- All EU nationals except Croatians register as unemployed for up to 6 months.







## Finding your nearest Job Centre









The European Employment Services network is a cooperation of public employment organisations within each of the nations of the European Economic Area (the EU plus Norway and Iceland) and Switzerland.

It is composed of over 900 trained advisors giving free advice and access to employment services to facilitate the free movement of all those who wish to work in another European country.



The network also provides:

- \* The promotion of job vacancies and applications across Europe
- \* The facilitation of communication between EURES advisors
- \* Gives advice on living and working in other participating states
- \* Transparency and exchange of information on European labour markets

#### https://www.facebook.com/pages/Eures-Malta-Finding-a-job-across-Europe/174268775924587



# **EURES** portal



- ★ The EURES portal is available in 25 languages targeting all corners of the European job market
- EURES targets both job seekers wishing to live and work in another country and employers who are interesting in recruiting from abroad
- ★ Job vacancies taken from public employment sectors in participating nations are published on the portal
- ★ Gives guidance on other participating nations including labour market statistics, working conditions and advice on moving to and living in that country
- ★ A regularly updated CV database that allows employers to quickly search for candidates who have submitted their CVS to the portal
- ★ All of the above facilities are free of charge for all citizens

### http://www.eures.europa.eu





## **Employment and Training Corporation**



An overview of the services that are undertaken by the ETC include the below:

- \* Assisting job seekers in finding employment and matching them with suitable vacancies
- \* Assisting employers with promoting vacancies and finding suitable candidates
- Provide training courses to improve a person's skills and thus their employability
- \* **Provide employment schemes** for new employers
- Hosts the Maltese branch of the <u>EURES portal</u> to promote and assist in job mobility across the European Economic Area
- Manages the issuing of <u>employment licences</u> (work permits) to foreign workers

### http://www.etc.gov.mt





Only Croatians need a employment to work in other EU nations. Until 31<sup>st</sup> December 2013 Bulgarians and Romanians still required a work permit. Permit is issued according to the market needs in that particular sector. So it might be easier applying for an Employment License in particular area/sector were the demand is higher. For more information one can ether visit the site of the Public Employment Service in Malta the Employment and Training Corporation or Identity Malta.

Website : <u>http://www.etc.gov.mt</u> E-mail address : <u>employment-licences.etc@gov.mt</u>

Website: http://identitymalta.com E-mail address : enquiries@identitymalta.com

# ETC Things to do after finding employment



When you have found a job and obtained an employment licence to work, it is important to apply for the following documents:

#### \* Residence permit

Any European who wishes to stay longer than three months are entitled to do so permanently provided they can show they are financially selfsufficient during their residence.

#### \* ID card

Within the Maltese Islands, your e-residence card is the most important document you will ever need in your wallet. It is necessary to open bank accounts, buy and rent property, register for most government services and purchase utilities such as water, electricity, television and Internet access.

More info: http://identitymalta.com/





### ETC Things to do after finding employment



#### Social security number

This card allows the bearer to make social security contributions in order to benefit from Malta's healthcare, pensions and benefits schemes.

More info: https://socialpolicy.gov.mt

Their e-mail address is <u>iru.dss@gov.mt</u>

★ Visit the Tax Office

Some employers will handle your tax payments for you, but others will require you to take liability for your own income tax payments.

More info: <u>http://www.ird.gov.mt/</u>

Their e-mail address is taxpayerservice.ird@gov.mt

#### **Bank** account \*

In Malta most employers pay their staff through transfers rather than pay cheques, and paying for utilities such as electricity can be guite expensive if you choose to be billed via foreign bank accounts.

When all these steps are done, inform your employer.



# Taxes and national insurance contributions



\* Standard VAT for most purchased goods is 18%.



- Income rates for individuals are between 15% to 35% dependent on the income, with corporate tax set to 35%.
- Both workers and self-employed persons residing for more than 183 days should pay income tax.
- Bonuses to the annual cost of living are awarded to all full-time workers. There are four separate sums paid on March, June, September and December each year.
- \* 10% of an employer's wage is deducted for national insurance contributions.
- 50% of NI is paid by the employee and 50% by the employer.
- Self-employed workers must pay their own NI depending on net income





The below table lists the prices of common everyday items for Malta:

Item	Price
White sliced bread	€0.85
Milk 1l	€0.90
Rice	€1.10
Dozen Eggs	€2.90
Pasta 500g	€0.90
Flour 500g	€1.05
Local potatoes p/kg	€1.10
Local tomatoes p/kg	€1.50
Chicken Breasts (1kg)	€7.10





# **Pensions in Malta**



- General age of retirement is 65 for men and women, with a conditional early retirement clause for those over 61
- \* The full rate of the 2/3 pension will be equal to two thirds of the pensionable income for a person who from the age of 18 has made a yearly average of 50 weeks of contributions over a period of:
  - ♦ 30 years for persons born on or before the 31<sup>st</sup> December 1951
  - ♦ 35 years for persons born between 1952 and 1961
  - ♦ 40 years for persons born on or after the 1<sup>st</sup> January 1952
- Contribution credits conditionally available to parents who leave work to look after their children full time
- Widowed spouses who prior to widowhood held a legal right to be maintained by the partner is entitled to his/her spouse's pension





It is possible to transfer your social payments, pensions and benefit entitlements between different EU member states through the use of e-forms.

There are two different types of forms. One is for payments of cash which is handled by the Department for Social Security, and the other form is for payments of kind which are processed by the Department of Health.



#### **IMPORTANT:**

Because there are a number of rules and regulations imposed by your country of origin, it is a good idea to contact your social security office in your country of origin before travelling.





## **Electoral rights**



The Maltese government consists of the constitutional head of state (the President) with the leader of the executive branch and cabinet head (the Prime Minister), elected for terms of five years.

The country is divided into 13 divisions of whom elect five MPs to the House of Representatives.

In local elections the islands are split into 67 localities, with a number of small localities for villages in established councils.

Since 1993 British citizens have been entitled to vote in the local Maltese elections. From 2004 nationals from other EU nations were also entitled to vote.





# Buying and renting accommodation



- Most rental accommodation is privately owned, and properties can be located on estate agents and daily newspapers as well as periodical property magazines and the Internet
- Most rental contracts range from 5 years to a limit of 10 years or as negotiated with the agent



- \* The agent service charge is 10% of the first years' rent plus VAT
- In addition the seller is required to pay a 12% capital gains tax on the who selling price, if the property has been held for more than 5 years



# Buying and renting accommodation



- Mortgages can be obtained from banks and are repayable over a period between 15 to 40 years (decided on a case by case basis)
- EU citizens may typically only buy one property in Malta for owner occupancy although extra properties in special regions such as Portomaso, Chambray and Tigne Point can also be purchased
- ★ EU nationals can only rent their properties if it is worth over €233,000, has a swimming pool, on a short-term lease and is registered with the Hotel and Catering Establishments Board





## Healthcare



- \* Malta's medical needs are facilitated by two general hospitals and a number of specialist and private units across the country. The main units are:
  - ♦ Mater Dei Hospital
  - ♦ Gozo General Hospital
- Healthcare is funded by the state paid through compulsory social security taxes.
- \* There are also a number of local health centres across the nation that provide medical services to those in need.
- There are over 1700 beds in Malta's state hospitals and over 170 beds in private centres.









- **Emergency** 112
- Fire 199

191







- \* EEA nations are entitled to reside in Malta <u>if they are exercising any of</u> <u>their Treaty rights</u> as workers, self employed persons, are economically self-sufficient or are students.
- \* A residence card is mandatory if the EEA citizen's stay exceeds three months
- Spouses, children/grandchildren under 21, and dependant parents or grandparents (not in the case of students) can accompany the EEA national
- After a continuous period of five years the EEA national can apply for permanent residence, provided s/he has not left Malta for more than a six month period (with exceptions for important developments)
- Residence permits are issued by the Identity Malta. For more information you need to contact Citizenship & Expatriates e-Residency Cards either by phone (+356) 2590 4000 or e-mail enquiries@identitymalta.com

\* <u>http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lp&ite</u> mid=25630&l=1



# **Education in Malta**



Education in the Maltese Islands is comprised of primary, secondary, post-secondary and university groups, which is compulsory for all children from five to sixteen.

In addition, there are three main types of schools available, which are state-operated, private and Catholic. In further education, there are also a number of institutions that offer diplomas and degrees up to post graduate level.



In recent years Malta has also become a hub for the tuition of the English language to foreign students from all over the world, partially because of the large English-speaking population.

### http://www.education.gov.mt



# **Public holidays**

- \* 1<sup>st</sup> January
- ✤ 10<sup>th</sup> February
- \* 19<sup>th</sup> March
- ✤ 31<sup>st</sup> March
- Friday before Easter Sun
- ✤ 1<sup>st</sup> May
- \* 7<sup>th</sup> June
- \* 29<sup>th</sup> June
- \* 15<sup>th</sup> August
- \* 8<sup>th</sup> September
- \* 21<sup>st</sup> September
- \* 8<sup>th</sup> December
- \* 13<sup>th</sup> December
  - 25<sup>th</sup> December

New Year's Day

- Feast of St. Paul's Shipwreck
- St Joseph's Day
- Freedom Day
- Sun Good Friday
  - Labour Day
  - Sette Giugno
  - Feast of St. Peter and St. Paul
  - Assumption Day
  - Our Lady of Victories
  - Independence Day
  - Immaculate Conception
  - Republic Day
  - Christmas Day





# **Travelling in Malta**





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	ADULT
	💭 Malta Public Transport

Buses are the cheapest and most useful of Malta's public transportation systems. Most routes operate between 5:00 and 23:00. Then a between 23:00 and 04:00 a night service to cover important routes days.

The buses are nowadays modern buses gone are those classic buses painted orange and red. The classical buses are operated by private companies in the touristic sector.

The fares are divided by either hourly rates or day week, month or 3 months. Then there are special rates for elderly people and students.



# **Travelling in Malta**



Here are a few tips for travelling on Malta's public transport:

#### BUSES

- \* Try not to low denomination fares with paper notes as many drivers will often refuse notes due to lack of change. Pay as close as possible to the fare and ensure the correct change is given.
- If you make many bus journeys, it is recommended to buy a multiple-day ticket that allows you to make as many journeys as you want within a specific time period. A one day ticket, a seven day ticket, a thirty day and a ninety day ticket.

#### TAXIS

\* There are two main types of taxi in Malta: white taxis and black taxis. White (public) taxis should be avoided as they are generally more expensive; it is a good idea to search for a hire garage where black taxis can be found. Unlike the white taxis, which are priced by a meter, the fare for private hire cars can be arranged by advance and you may wish to haggle for the cheapest price.



## **Maltese climate**



	Average Day Temperatures	Average Night Temperatures	Hours of Sunshine
January	15	9	5
February	15	9	6
March	17	10	7
April	19	12	8
Мау	23	15	10
June	27	19	11
July	30	21	12
August	30	22	11
September	28	20	9
October	24	17	7
November	20	14	6
December	17	11	5


### Maltese culture



The Maltese people are well known for their friendliness and relaxed pace of life.

During the summer months one can drink a coffee at one of the many street cares, take a leisurely cruise, walk along a seafront promenade, participate in a new activity and much more.

However it wasn't always as peaceful in the past. The Maltese Islands have been invaded and conquered numerous times during its history and the cultures amalgamated together with the populace to form the nation Malta is known as today.

Yet many aspects of native Maltese culture survive, such as its cuisine, folklore, crafts and religious devotion, the latter having given birth to many traditions such as the country's famous festas.



#### Maltese culture





- \* Festas and fireworks displays
- \* Christmas cribs
- \* Walled cities and Baroque architecture
- Maltese rabbit (*fenek*)
- \* Pastizzi (cheese and pea cakes)
- \* Roman Catholicism
- Uniquely customised classic busses
- \* Swimming and fishing
- Traditional arts and crafts
- Boċċi and traditional horse racing



# The Maltese language



The tongue of the Maltese Islands dates to hundreds of years and each different nations that has occupied the archipelago has left its mark in the national language.

Even though the English and Italians languages are also officially adopted and utilised, it is a good idea to get to know Maltese as it can greatly ease communication and makes making friends easier.

There are a number of institutions offering Maltese for Foreigners courses in a range of schedule openings and skill levels available. There are also free courses at the Employment and Training Corporation available that are subject to availability.





### **Maltese phrases**



English	Maltese
Welcome	Merħba
Good morning	Bonġu
Good evening	Bonswa
Goodbye	Saħħa
How are you?	Kif inti? (m) / Kif intom? (f)
Good thanks, and you?	Tajjeb/tajba (m/f) grazzi. U inti?
What is your name?	X'jismek?
Do you speak Maltese?	Titkellem bil-Malti?
Excuse me	Skużi
Sorry	Skużani
Please	Jekk jogħġbok
Thank you (very much)	Grazzi (ħafna)
Have a good day!	II-gurnata t-tajba!





























## Maltese Festa



## Malta history, culture and colours





Any questions you wish to ask?



ETC









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Website : http://www.etc@gov.mt

http://www.eures.com.mt

: EURES Malta – finding a Job across Europe