



Take the plunge -

into the crystal clear
Mediterranean waters

LIVE AND WORK IN MALTA

*YOUR PARTNER FOR GROWTH

alterDomus*

* ABOUT ALTERDOMUS

Your Partner for Growth

The alternative fund industry is changing quickly. When opportunities arise, you need a partner you can rely on. Whether you manage a small stand-alone fund with a limited number of investments or a large multi-billion dollar buyout fund with a complex stream of investments in multiple jurisdictions, we have the tools to help you venture further.

Service Suite

Our range of services spans the entire value chain of alternative investment structures. We deliver asset and portfolio solutions ranging from agency services, CLO collateral administration, and credit and structured product services to corporate services, depositary services, fund administration and management company services.

* MALTA QUICK FACTS

316km²
Landmass

Joined the Euro
1 January 2008

442,264
Total Population

**Mild Winters,
Hot Summers**
The Maltese Climate

Maltese, English
Official Languages

Joined the EU
1 May 2004

* INCOME & TAXATION

Value Added Tax

The standard Value Added Tax rate applicable to purchase most goods and services is 18%.

Income Tax

The company Corporation Tax rate is 35%. In Malta the taxation of an individual's income is progressive; i.e. the higher an individual's income, the higher the tax paid.

Bonuses

The Government grants an annual cost of living salary increase for all full-time employees and part-time as well on pro-rata basis.

Government Bonuses are payable to employees four times a year as follows:

End of March

End of June

End of September

End of December



* QUALITY OF LIFE

Malta has the potential to offer you one of the best qualities of life.

Take a dip year round in its crystal clear waters before work, cut travel times to the office, take decisions to meet friends and organize days out on a whim – it's small enough to do all this yet diverse enough to ensure it never gets boring. And when it does, it's close enough to mainland Europe and North Africa to hop onto a flight for a quick weekend break.



* RENTAL

Rental accommodation is mostly privately owned. When looking for accommodation to rent, you will find that there are real estate agents specializing in rented accommodation. A list of different agencies you can contact prior to arrival can also be found on page 20.

Residential rental costs

(monthly rates excluding maintenance and 18% VAT)

* HEALTH SYSTEM

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

Persons receiving medical treatment who may need to carry medicines into Malta or purchase their medication from Malta are advised to carry a letter of introduction from their family doctor.

Alter Domus Malta also provides employees with private medical health insurance with MAPFRE Insurance. Private medical insurance is advised 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 centers and hospitals.

* CULTURE AND SOCIAL LIFE

In Malta one enjoys a rich cultural and social life. During the summer the Maltese enjoy a great outdoor life due to the Mediterranean climate and the numerous beaches dotting the coastline. Al fresco living is the order of the day. Promenades along the seafront are a meeting place and one can either stop for a chat or just have a brisk walk to get some exercise.

In Malta you can enjoy outdoor living at its best. At a distance of a kilometre or two, 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 vibrant nightlife.

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, Malta caters as much for the seasoned enthusiast as well as for the novice, with fitness, spa and sports facilities around the islands.



* TRANSPORT

Roads

Driving in Malta is on the left-hand side, as in the United Kingdom.

Buses

Malta's public transport system is operated by the Spanish-owned Autobus de Leon Group and offers an efficient way of getting around the island. The network includes a day bus service from 6am to 11pm and a night service from 11pm to 6am. You can find the time table at Malta Public Transport. You also have access to all this and more from the Tal-linja app which makes travelling by bus much easier.

Ferry Service

Crossings between the two major islands (Malta and Gozo) are run by the Gozo Channel Company's ferry services which operate regular trips between Cirkewwa (Malta) and Mgarr (Gozo). The trip lasts about 25minutes.

One can also use the ferry service to travel between Valletta and Sliema, and a shuttle service from Valletta to Vittoriosa and Senglea with new routes being introduced to St. Julians, Ta Xbiex and Gozo in the near future. There is also a ferry terminal at the Grand Harbour that connects Malta to Pozzallo and Catania in Sicily.

Taxis

There are different types of taxis in Malta and Gozo with mobile apps to facilitate your rides and set the price prior to your ride.

Cool - on demand ride-pooling

There is also an on demand ride-pooling service which can be found at www.cool.mt

*EMPLOYMENT CONTRACTS

Employment in Malta always involves an employment contract, 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 after engagement. Employment may be for a fixed term or for an indefinite term and on a full time or part time basis. 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.

Frequency of salary payments

Residency and Visa

Termination of employment

* WORKING TIME & FLEXIBLE WORKING

Working hours at AD are between
08:30 / 09:30 and 17:30 / 18:30.

* LEAVE OF ABSENCE

Annual leave

- 216 hours this year - will change next year

Maternity leave

- 14+ 4 weeks

Parental leave

- 4 months max

Sick leave

- 20 Full days and 20 half days





READ ALL THE STEPS
TO GETTING YOUR
MALTESE RESIDENCY CARD
ON PAGE 22



* OPENING A BANK ACCOUNT IN MALTA

Should you wish to open a bank account with APS bank and you are a non-Maltese citizen you require the following Documents (for identification & verification purposes):

- Maltese Residence Card AND;
- Passport
- Evidence of Permanent Residential Address
- A recent bank statement (for a period of not less than 6 months) or reference letter issued by a recognised credit institution or entity carrying out relevant financial business in a Member State of the EU (dated up to 6 months prior);
- OR Correspondence from a central or local government authority, department or agency (e.g., hospital, local council, income tax, etc.) (dated up to 6 months prior);
- OR An official police conduct certificate (dated up to 6 months prior);
- OR Any other government-issued document not mentioned above (dated up to 6 months prior);
- OR A recent utility bill (dated up to 6 months prior); OR A lease contract or agreement (not expired)



- Evidence of Local Tangability
- Is employed in Malta JobsPlus Employment History;
- OR Will be studying in Malta Letter of Acceptance by the University/College;
- OR Will be retiring in Malta Rental Agreement or Deed of Acquiring Property;
- OR Owns or leases property in Malta Deed of Acquiring Property or Lease Agreement Owns a Maltese Registered Company Company Memo & Articles of Association;
- OR Operates a business activity as a sole trader VAT Registration Certificate OR most recent Income Tax Return (including Profit & Loss Account)

They will also need to complete the form on this page:
<https://www.apsbank.com.mt/en/personal>

* CAR RENTAL IN MALTA

Call Mario Gauci, JR on **+356 9989 8196**



Burmarrad Group - Rental Fleet - Category Price List

Description	Model / Code:	1-2 Days	3-6 Days	7-14 Days	15-30 Days	30 Days+	90 Days+
Cars							
Cars - Hatchback - 1st Jan - 28th Feb	(Group A - 107, 108, C1)	15.00	14.00	13.00	12.00	10.00	8.00
Cars - Hatchback - 1st Mar - 31st May	(Group A - 107, 108, C1)	18.00	17.00	16.00	14.00	12.00	10.00
Cars - Hatchback - 1st Jun - 31st Sept	(Group A - 107, 108, C1)	23.00	22.00	20.00	17.00	15.00	13.00
Cars - Hatchback - 1st Oct - 31st Dec	(Group A - 107, 108, C1)	18.00	17.00	16.00	14.00	12.00	10.00
Cars - Hatchback AT - 1st Jan - 28th Feb	(Group A - 107, 108, C1) - Automatic	18.00	17.00	16.00	14.00	12.00	10.00
Cars - Hatchback AT - 1st Mar - 31st May	(Group A - 107, 108, C1) - Automatic	22.00	21.00	20.00	17.00	14.00	12.00
Cars - Hatchback AT - 1st Jun - 31st Sept	(Group A - 107, 108, C1) - Automatic	26.00	25.00	23.00	20.00	17.00	14.00
Cars - Hatchback AT - 1st Oct - 31st Dec	(Group A - 107, 108, C1) - Automatic	22.00	21.00	20.00	17.00	14.00	12.00
Cars - Hatchback - 1st Jan - 28th Feb	(Group B - 208, Aveo, Auris)	18.00	17.00	16.00	14.00	12.00	10.00
Cars - Hatchback - 1st Mar - 31st May	(Group B - 208, Aveo, Auris)	22.00	21.00	20.00	17.00	14.00	12.00
Cars - Hatchback - 1st Jun - 31st Sept	(Group B - 208, Aveo, Auris)	26.00	25.00	23.00	20.00	17.00	14.00
Cars - Hatchback - 1st Oct - 31st Dec	(Group B - 208, Aveo, Auris)	22.00	21.00	20.00	17.00	14.00	12.00

Rates are exclusive of VAT

Group A



Group B



ADDITIONAL CHARGES

Delivery & Collection Charges: €60.00 + VAT Each way

Other optional services are available upon request - GPS Navigator, Child Seater, Insurance Excess Reduction etc.



NATIONAL HEALTH INFORMATION

MATER DEI Msida (National Health)

https://ehealth.gov.mt/HealthPortal/health_institutions/hospital_services/mater_dei_hospital/mater_dei.aspx

ST JAMES HOSPITAL

2329 1000

www.stjameshospital.com

Sliema | Zabbar | Burmarrad | B'Kara | Zejtun

DA VINCI HOSPITAL

2149 1200

www.davincihospital.com

ST. ANNE'S CLINIC

www.stannesclinic.com





USEFUL TELEPHONE NUMBERS

Emergency	112
Ambulance	196
Fire Brigade	112
Directory Enquiries	1182
Overseas Directory	1152
Malta Police Force	21224001 21221111
Traffic Accident (Local Wardens)	21320202
Civil Protection	23930000
Armed Forces Malta	22494000
AFM Helicopter Rescue	21244371
	21824212 21824214
AFM Patrol Boat Rescue	21238797 21225040
Gozo General Hospital	21561600
Malta Mater Dei Hospital	25450000
St. James Hospital Malta	21335235
St. James Hospital Gozo	21564781
Passport Office Malta	21222286
Emergency Vet Services	50043888
Government Information Services	153

* COMMUNICATIONS PROVIDERS

COMMUNICATIONS

- recommended TV/Internet/phone companies

EPIC | Great network. Great value.
(Internet, phone)

MELITA
<http://www.melita.com>
(TV, internet and phone)

GO
<https://www.go.com.mt/personal>
(TV, internet, cell-phone & phone)



* REAL ESTATE AGENTS

BELAIR

Contact Karla Cachia - 9944 5454
www.belair.com.mt

QUICKLETS

Contact: Mr Steve Mercieca - 9921 8666, 2010 8666
www.quicklets.com.mt

FRANK SALT REAL ESTATE LIMITED

Contact: Ms Philippa Tabone - 2276 5619, 7962 1984
www.franksalt.com.mt/

REMAX MALTA

Contact: Mr Jeff Buttigieg - 2578 3309, 9947 5620
www.remax-malta.com/



WE ARE HERE
TO HELP YOU

if anything is unclear

USEFUL LINKS

www.visitmalta.com

www.ird.gov.mt

www.publictransport.com.mt

www.expats.com/en/directory/europe/malta/





The following document explains the process for obtaining a Work Permit and also the process for TCN's to travel to Malta

A short overview of the different types of applications

Work Permit Application Process

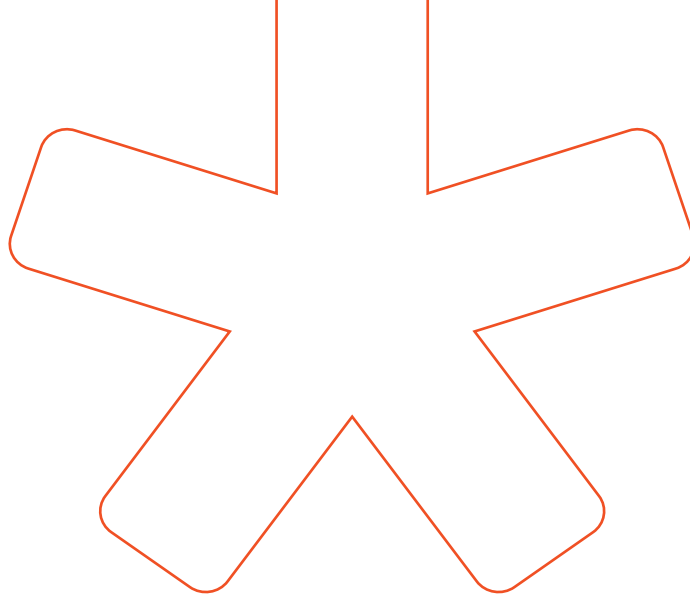
There are 5 different Work Permit applications

- Change of Employer following termination
- Change of Employer
- Renewal
- New Application in Malta
- New Application still abroad

Each type of work permit application can either be KEI or not KEI

The difference between KEI or not KEI is the annual wage. There are three different salary ranges when applying:

- Under €15,000 - Not KEI
- €15,000 - €30,000 - Not KEI
- €30,000+ - KEI



AD's Introduction to the employee

AD sends an email to PayrollMalta with the details of the employee for whom we need to initiate the process to obtain a work permit. The details and documents we need in the email are:

- Name and Surname
- Email Address
- Nationality
- Type of Work Permit Application
- If Applicant is in Malta or Still Abroad
- A copy of the Employment Contract

Once we have this information, we get in touch with the employee and give them access to the Talexio portal where they will find a checklist with all the details of the documents that need to be uploaded for us to submit to Identity Malta.

Below is a list of documents that are required depending on the application that is being submitted.



CHANGE OF EMPLOYER APPLICATION

There are two different applications when applying for Change of Employer

Change of Employer following termination - If the applicant is terminated from the previous employment or if the applicant has the validity of the residence card which is less than 8 weeks from renewal of the residence card then form C4 is to be submitted. This application needs to be submitted within ten days from the issuance of the termination letter from Jobs Plus.

Change of Employer - In the case that the applicant has not yet submitted the termination form to Jobs Plus, and has more than 8 weeks validity left on the residence card the applicant needs to submit the form C3, where the termination letter is required to be submitted after the approval is issued from IDMalta.

Stage 1 - Change of Employer Following Termination Application

1. An introduction email is sent to PayrollMalta with the necessary information of the applicant in order for us to send the link for access to the Talexio portal. On the Talexio portal the applicant will have the list of documents needed for the application.
2. Once all documents are filled in and uploaded on the portal PayrollMalta verifies that everything is in order and upload the documents on the IDMalta Single Permit portal. Before submission, the application is sent to the applicant who needs to go through the application and proceed with the payment. Once payment is done, the application is sent back to PayrollMalta for submission to IDMalta.

Stage 2 - After the Approval in Principal Letter is Issued

1. At this stage, the application is processed by Third Parties. Once the application is approved, the Approval in Principle letter is issued and mailed to the applicant.
2. Once the letter is in hand, an appointment needs to be made by the applicant with IDMalta. A list of documents which the applicant needs to take to the appointment with IDMalta are clearly written at the back of the Approval in Principle letter.
3. On the day of the appointment with IDMalta, the applicant will be presented with a letter of receipt of application. Since the application is a Change of Employer, the letter will not be issued with an authorisation stamp and therefore the applicant will not be able to start work immediately.
4. A 'Collection Letter' will be sent by IDMalta to the applicant's address. This letter will be received in approximately 10 working days starting from the day after the appointment and the letter of receipt has been obtained. After the 'Collection Letter' has been received, the last stage is to go to IDMalta for the collection of the residence permit card. The 'Collection Letter' and the receipt letter must be taken with the applicant to IDMalta for the collection of the card.
5. Once the residence card has been collected, the applicant can start working.

Stage 1 - Change of Employer Application

1. An introduction email is sent to PayrollMalta with the necessary information of the applicant in order for us to send the link for access to the Talexio portal. On the Talexio portal the applicant will have the list of documents needed for the application.
2. Once all documents are filled in and uploaded on the portal PayrollMalta verifies that everything is in order and upload the documents on the IDMalta Single Permit portal. Before submission, the application is sent to the applicant who needs to go through the application and proceed with the payment. Once payment is done, the application is sent back to PayrollMalta for submission to IDMalta.

Stage 2 - After submission of the application

1. At this stage, the application is processed by Third Parties for approval. Once the application is approved, the Approval in Principle letter is issued and mailed to the applicant.
2. Once the letter is in hand, an appointment needs to be made by the applicant with IDMalta. A list of documents which the applicant needs to take to the appointment with IDMalta are clearly written at the back of the Approval in Principle letter. These are:
 - a. Jobsplus Termination letter
 - b. Last 3 payslips
 - c. Last FS3
 - d. Health Screening (if required)
3. On the day of the appointment with IDMalta, the applicant will be presented with a letter of receipt of application. Since the application is a Change of Employer, the letter of receipt will not be issued with an authorisation stamp and therefore the applicant cannot start work immediately.

4. A 'Collection Letter' will be sent by IDMalta to the applicant's address. This letter will be received in approximately 10 working days starting from the day after the appointment and the letter of receipt has been obtained. After the 'Collection Letter' has been received, the last stage is to go to IDMalta for the collection of the residence permit card. The 'Collection Letter' and the receipt letter must be taken with the applicant to IDMalta for the collection of the card.
5. Once the residence card has been collected, the applicant can start working.

RENEWAL OF APPLICATION

Stage 1 - Renewal Application

1. An introduction email is sent to PayrollMalta with the necessary information of the applicant in order for us to send the link for access to the Talexio portal. On the Talexio portal the applicant will have the list of documents needed for the application.
2. Once all documents are filled in and uploaded on the portal PayrollMalta verifies that everything is in order and upload the documents on the IDMalta Single Permit portal. Before submission, the application is sent to the applicant who needs to go through the application and proceed with the payment. Once payment is done, the application is sent back to PayrollMalta for submission to IDMalta.

Stage 2 - After submission of the application

1. At this stage, the application will be processed by Third Parties for approval. Once the application is approved, the Approval in Principle letter will be issued and mailed to the applicant.

2. Once the letter is in hand, an appointment needs to be made by the applicant with IDMalta. A list of documents which the applicant needs to take to the appointment with IDMalta are clearly written at the back of the Approval in Principle letter.
3. On the day of the appointment with IDMalta, the applicant will be presented with a letter of receipt of application.
4. A 'Collection Letter' will be sent by IDMalta to the applicant's address. This letter will be received in approximately 10 working days starting from the day after the appointment and the letter of receipt has been obtained. After the 'Collection Letter' has been received, the last stage is to go to IDMalta for the collection of the residence permit card. The 'Collection Letter' and the receipt letter must be taken with the applicant to IDMalta for the collection of the card.

* NEW APPLICATION IN MALTA

Stage 1 - New Application in Malta

1. An introduction email is sent to PayrollMalta with the necessary information of the applicant in order for us to send the link for access to the Talexio portal. On the Talexio portal the applicant will have the list of documents needed for the application.
2. Once all documents are filled in and uploaded on the portal PayrollMalta verifies that everything is in order and upload the documents on the IDMalta Single Permit portal. Before submission, the application is sent to the applicant who needs to go through the application and proceed with the payment. Once payment is done, the application is sent back to PayrollMalta for submission to IDMalta.

Stage 2 - After submission of the application

1. At this stage, the application will be processed by Third Parties for approval. Once the application is approved, the Approval in Principle letter is issued and mailed to the applicant.
2. Once the letter is in hand, an appointment needs to be made by the applicant with IDMalta. A list of documents which the applicant needs to take to the appointment with IDMalta are clearly written at the back of the Approval in Principle letter.
3. On the day of the appointment with IDMalta, the applicant will be presented with a letter of receipt of application. The letter of receipt will be issued with an authorisation stamp and therefore the applicant can start work immediately.
4. A 'Collection Letter' will be sent by IDMalta to the applicant's address. This letter will be received in approximately 10 working days starting from the day after the appointment and the letter of receipt has been obtained. After the 'Collection Letter' has been received, the last stage is to go to IDMalta for the collection of the residence permit card. The 'Collection Letter' and the receipt letter must be taken with the applicant to IDMalta for the collection of the card.

* STILL ABROAD NEW APPLICATION

Stage 1 for Still Abroad New Application

1. An introduction email is sent to PayrollMalta with the necessary information of the applicant in order for us to send the link for access to the Talexio portal. On the Talexio portal the applicant will have the list of documents needed for the application.

2. Once all documents are filled in and uploaded on the portal PayrollMalta verifies that everything is in order and upload the documents on the IDMalta Single Permit portal. Before submission, the application is sent to the applicant who needs to go through the application and proceed with the payment. Once payment is done, the application is sent back to PayrollMalta for submission to IDMalta.

Stage 2 after submission of the application

1. At this stage, the application will be processed by Third Parties for approval. Once the application is approved, the Approval in Principle letter will be issued and mailed to the applicant.
2. Once the letter is in hand, the applicant needs to apply for a Visa at the relevant Embassy / Consulate before entering Malta. On arrival in Malta, an appointment needs to be made by the applicant with IDMalta. A list of documents which the applicant needs to take to the appointment with IDMalta are clearly written on the Approval in Principle letter. These are:
 - a. Valid Passport
 - b. Copy of the entry Visa and Passport page showing date of entry stamp
 - c. Still Abroad Application Part 2 (Found on the CEA Form)
 - d. Medical Insurance (this is done by AD)
 - e. Lease of property agreement
 - f. Copy of Housing Authority Approval email
 - g. Health Screening Document - only screening done in Malta will be accepted (if required)
3. On the day of the appointment with IDMalta, the applicant will be presented with a letter of receipt of application. The letter of receipt will be issued with an authorisation stamp and therefore the applicant can start work immediately.
4. A 'Collection Letter' will be sent by IDMalta to the applicant's address. This letter will be received in approximately 10 working days starting from the day after the appointment

and the letter of receipt has been obtained. After the 'Collection Letter' has been received, the last stage is to go to IDMalta for the collection of the residence permit card. The 'Collection Letter' and the receipt letter must be taken with the applicant to IDMalta for the collection of the card.

Information to be provided by the Applicant for Payroll purposes

1. FS3 of 2020 - This is provided by the previous employer/s
2. Copy of ID card showing Alter Domus as your employer - If not yet in possession, the applicant must get the ID Card at the earliest and meanwhile must send a copy of his/her current ID Card or the blue temporary paper that is provided during the appointment with IDMalta.
3. Social Security - the applicant must confirm if Social Security will be paid in Malta or in their home country.
 - If the applicant does not want to pay SS in Malta then PayrollMalta will need to apply for an NI exemption: the applicant must send proof (receipt) of the last SS payments in their home country (these need to be payments on account for future months and not payslips showing the deduction of SS by an employer).
 - If the applicant wants to pay SS in Malta, then they need to apply for an NI number at the earliest at this link (the applicant needs to have a valid Maltese residential address and a copy of his/her contract).
4. FS4 - will be sent by email. The applicant must fill out and sign the attached FS4 (the document is editable) and needs to be sent back to PayrollMalta for us to send it to the Commissioner for Revenue.

The applicant also needs to provide the following information:

- Their Highest Level of Education for engagement purposes with Jobsplus
- Bank Name and SEPA IBAN Number

Covid 19 Overview / Potential Issues for Candidates coming from outside Europe as at 30/07/2021

Covid 19 Overview as at today

The health department is regularly updating the following link regarding Travelling to Malta. On the website you will find the list of countries that are considered in the Red Zone and the Dark Red Zone. It is important that you refer to this regularly as the countries are updated constantly.

You will also find the recognised vaccine certificates here in Malta. As of today this is the list of certificates which are accepted:

- The Official Maltese vaccination certificate
- The EU Digital COVID vaccination certificate, issued by EU, EEA and non-EU countries connected to the EUDCC gateway
- The United Kingdom NHS (paper or digital) Coronavirus (COVID-19) Vaccination Certificate
- The UAE Vaccine certificate issued by the Dubai Health Authorities with a readable QR Code
- The Turkish Vaccine certificate of full course of vaccination
- The United States CDC COVID-19 Vaccination Record Card. As from 1st August 2021 the United States CDC COVID-19 Vaccination Record Card will need to be verified through a specific app to be acceptable as a valid vaccination certificate.
- The Serbian “Digital Green Certificate” with a readable QR Code

- The Gibraltar, Jersey and Guernsey vaccination certificate

A certificate with 2 different EMA approved vaccines from the above recognised vaccine certificates is accepted as valid.

Keep in mind that the regulations regarding Travelling to Malta and lists of countries may change from the Covid Vetting Department.

If an employee is travelling from a Dark Red Zone, they would need an authorisation from the Covid Vetting Department by sending an email to covid19.vetting@gov.mt where they are requesting authorisation to travel to Malta.

- If the authorisation is issued, they can travel to Malta and have to quarantine for 14 days in a Covid Hotel facility. Here there is a charge of €100 / day.

If the authorisation is not issued, ideally the employee sends an email to covid19.vetting@gov.mt to ask why it was refused.

- If an employee is travelling from a Red Zone, there is no need for them to get an authorisation from Covid Vetting Department and they can travel and quarantine for 14 days in a Covid Hotel facility. Here there is a charge of €100 / day.

Potential Issues for Candidates coming from outside Europe

The main issue for Candidates coming from outside Europe is when the authorisation email is not issued or takes long to be issued. We can imagine the numerous emails that the Covid Vetting Department are receiving and at this point the employee just needs to wait until the email is issued in order to travel from a Dark Red Zone as otherwise if they travel they will still not be able to enter Malta.

alterDomus*