

REAL ESTATE SINCE 1969



Location of Malta in Europe



GOZO

OUR Offices



Discover a distinct land with 7,000 years of history, quaint towns and a coast indented with coves, beaches and picturesque villages.

MELLIEHA



For a country half the size of London, Malta packs a mighty punch. It has archaeological sites older than the Pyramids, the Parthenon and even Stonehenge. The capital Valletta was once known to the ruling houses of Europe as 'Superbissima' – meaning 'most proud'. Benjamin Disraeli named it 'a city of palaces built by gentlemen for gentlemen'. UNESCO has put this marvellously well-preserved 16th century walled city on its elite list of World Heritage Sites, with its 320 monuments, palazzos and fortifications. It was also the European Capital of Culture for 2018.

Then there are the Maltese themselves: apart and proud in the Mediterranean, drawn from stock so brave the whole country was given the George Cross for holding out against the Axis forces in World War II. Not that first-time visitors guess any of this when they fly in over low hills and terraced fields. It looks and sounds cosy and tame. The very name is a simple anagram of what the Phoenicians, one of the island's many proprietors over the years, called it – Malat, meaning "safe haven".

If you take a closer look you will discover a distinct land with 7,000 years of history – with quaint towns, and a coast indented with coves, beaches and tongue-trippingly named fishing

villages such as Marsaxlokk and Birzebbuga. Think of it as the aperitif to the history and heritage of the countries around it. But one thing you can never say is: 'Malta reminds me of...'

Gozo is Malta's smaller sister island – just 20 minutes away by ferry. On the way there one passes the tiny island of Comino, a place of solace and a hiker's paradise surrounded by crystal blue seas. Gozo, said to be the mythical home of the nymph Calypso in Homer's Odyssey, is greener and more rural than Malta, studded with Baroque churches and old farmhouses. Oleander, bougainvillea and geraniums create a luscious palette of colour in the summer, adding to the warmth and laidback lifestyle that the island has to offer.

These little Mediterranean islands are quietly prospering and steadily attracting foreign nationals. Property prices have not only consistently withstood international recessions and crises, but have ensured a gradual and steady appreciation. With its delightful lifestyle, Mediterranean climate and attractive incentives, Malta is surely a favourite spot to buy a holiday home, invest in or relocate to. At Frank Salt Real Estate, we can help you do so wisely and with full peace of mind.





Situated right in the middle of the Mediterranean, the Maltese islands are some of the richest in the region – promising diverse culture, a dynamic history, welcoming people and wide-ranging attractions. Consisting of three main islands – Malta, Gozo and Comino, and a number of surrounding islets – the Maltese archipelago occupies an area of just 316 sq km, making it one of the smallest in the world. Yet, it is also one of the most densely populated, with over 460,000 residents. Only the three largest islands – Malta, Gozo and Comino – are inhabited.

The distances are remarkably short. The longest stretch across Malta is 27km and the widest 14km, while the corresponding figures for Gozo are 14km and 7km respectively. For international travel, though, they couldn't be better placed, as the islands are enviably-located in the passageway between Africa and Europe – 93km south of Sicily and 288km north of Libya.

Malta's coastline is well-indented with natural harbours, sandy beaches and flat rock coves. The island has no mountains – a series of terraced fields on hilly slopes characterises it. There are 67 villages that have a local council – 53 in Malta and 14 in Gozo. Most are built around a square or "piazza", often with a baroque church, local bars and clubs at the centre.

Throughout Malta's long and chequered history, the islands' people came into contact with the many nations that dominated the Mediterranean. These relationships with people of so many different cultures made the Maltese among the most cosmopolitan in the world. The Maltese have developed and maintained characteristics that distinguish them as a peace-loving nation with a strong sense of hospitality. Another characteristic is their joviality, which springs mainly

from the agreeable, warm and sunny climate that prevails throughout the year.

With its relatively small size, Malta has one of the largest historical and cultural displays in the world. In fact, its 7,000 years of history dates back to 5200BC and starts with the arrival of man. Its strategic location in the narrow channel joining the eastern and the western basins of the Mediterranean, as well as acting as a bridge between Southern Europe and North Africa, has landed the Maltese Islands right in the middle of some of history's most important events: the wars between Rome and Carthage, the rise of Islam and the Ottomans, the Order of the Knights of St John and the wars between Christians and Muslims, the rise and fall of Napoleon, the rise and fall of the British Empire, the fight for democracy against Nazism, and the rise of a United Europe.

The national language is Maltese, however, both Maltese and English are official languages. English is consequently spoken and understood by most, while Italian, German and French are also commonly known. Among the islands' key moments in recent history, it's worth noting their independence from Britain in 1964, achievement of 'Republic' status in 1974 and membership of the European Union in 2004.

There is so much to love about the islands. Malta's natural scenic wealth, its colourful culture and heritage, high standards of health, most agreeable climate, political stability and the friendliness of its people have turned it into a year-round holiday destination. The tourist sector is one of the most important sectors for the Maltese economy with around 1.5 million tourists visiting the islands every year.



GOOD TO KNOW



THE CLIMATE

The climate is warm and healthy with mild, moist winters and dry, hot summers. Frost and snow are unheard of. Rain falls only for very short periods, averaging 600mm in a whole year. Temperatures for November to April average at 14°C, while it's 23°C for the May to October period (although it does get much hotter); the hottest period is from mid-July to mid-September. The daily average for sunshine hours in winter is 6.5 and in summer 10.5 hours. The average sea temperature stands at 20°C – the highest annual sea temperature in Europe; this reaches its lowest in January/February at 15 -16 °C and rises to as high as 26°C in August. Malta's perennial sunshine and unpolluted sea make it a holiday destination to which tourists like to return year after year.



PROXIMITY

Just over an hour's flight to Rome and three hours to London, Malta is easily accessible from any continent, by ship and by plane. The national airline, AirMalta, operates regular flights to and from all major airports in Europe, North Africa, the Middle East and the Gulf states. Other international carriers, including low-cost carriers, operate regular scheduled flights to and from Malta on a weekly, if not daily, basis. Ryanair and Lufthansa also operate a hub from the island. A catamaran service operates between Malta and Sicily, the duration of which is one and a half hours.

There is a regular ferry service that carries passengers and cars between Malta and Gozo, and this takes 20 minutes.

Flying times are: London - 3.05hrs, Amsterdam - 3.05hrs, Frankfurt - 2.35hrs, Paris - 2.35hrs, Rome - 1.15hrs.



RELIGION

Freedom of worship is guaranteed by the Malta Constitution. Whilst the great majority of Maltese profess the Catholic faith, other religious denominations have their place of worship in Malta.

Although a Catholic country with masses said in English as well as Maltese, there are also services available for most other denominations. The Anglican Cathedral of St Paul's in Valletta and the Church of the Holy Trinity in Sliema have communion, matins and evensong on Sundays. The Union of the Church of Scotland and Methodist congregations meet at St Andrews (Scots) Church, South Street, Valletta, and the Jewish Synagogue is at 9, Spur Street, Valletta. There is one mosque, founded in 1978 by the World Islamic Call Society, an international association that promotes Islam.

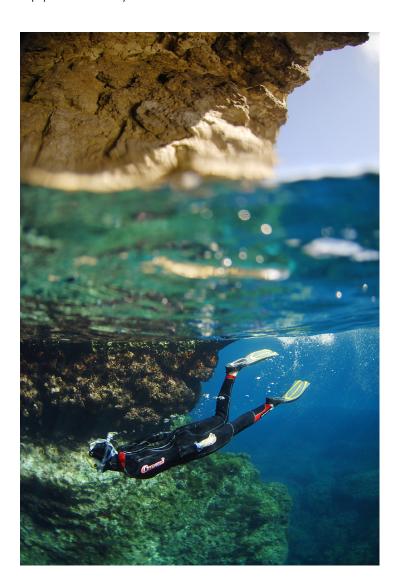


DIVING

The Maltese Islands are a real paradise for divers and snorkellers. Even in a severe winter (which is extremely rare) the sea temperature never drops below 13°C. The seas around Malta are virtually tideless, and due to the small size of our islands, divers can shift to an alternative dive site very easily.

Boat dives take the diver to sites which are not so easily accessible, and the variety of dive sites, including wrecks, caves and others, are abundant. Spear fishing is absolutely forbidden as is removal and non-reporting of archaeological finds. Due to the excellent underwater visibility and the variety of flora and fauna, there is no other diving destination within easy reach which offers such good conditions for underwater photography.

The islands offer a well-developed infrastructure for divers, catering for even the most sophisticated demands, the Maltese Islands offer a wide choice of dive centres with a track record of some 30 years in the industry. Most centres run courses leading to internationally-recognised diving qualifications. The most common are the Professional Association of Diving Instructors (PADI), the British Sub-Aqua Club (BSAC) and the Confederation Mondiale des Activites Subaquatiques (CMAS). There are a number of very well-trained staff at the many diving schools. It is not necessary to bring along your own equipment as it is possible to lease equipment at a very favourable rate.



EDUCATION

Malta has a free state school system with optional private education. Both day and boarding facilities exist and school fees are relatively reasonable. Lessons in private schools are taught in English, and the curriculum is very closely-aligned to the British system, with students sitting for Ordinary and Advanced level examinations to qualify for entrance into the University of Malta, as well as universities overseas. Standards of education are high with English being the language of instruction for most subjects at all levels of the education system. As already stated, English is an official language and many Maltese are also fluent in Italian. Many students also choose to take up French and German.

Malta can boast of having the oldest university in the Commonwealth outside Britain, and it provides education for more than 10,000 students in all the major disciplines. The vocational and technical education systems offer courses in applied electronics, design, IT and others. A number of international universities also hold institutes or representatives in Malta.

SPORTS CLUBS

The principal sports club in Malta is the Marsa Sports Club, which is spread over a large area, offering facilities for tennis, an 18-hole golf-course, cricket, squash, swimming, general fitness and lots more. The Union Club in Sliema, on the other hand, is very much favoured by foreign residents for its pleasant clubhouse and restaurant. It has a bar, bridge room, barber and some excellent tennis and squash courts. In summer open-air dances are held on Saturdays. Other clubs do exist, often with very reasonable membership fees.

EXPATS ASSOCIATIONS

A number of expats and residents associations are also popular in Malta, some are international while others are specific to particular nationalities, such as Scandinavians, Russians, South Africans, British, French, and so on. These organise many social and cultural events all year round.

IMPORTATION OF PETS

When importing pets to Malta, you must make sure to have had the procedures carried out in the correct order and know that all the pet's documentation is correctly completed. If not, the pet may not be able to enter the country or may have to be withheld in quarantine on arrival. Rules depend on which country one is travelling into Malta from. More info can be obtained from the Malta Veterinary Association.





YACHTING

The Maltese islands provide an indented coastline of around 260km with clean and crystal clear waters, making a cruise around the islands a real delight. The sailing season stretches from April to November and, even in the remaining winter months, sunny days are never far away.

Yachts from all over the world can make use of yachting facilities at the excellent marinas in Msida, Ta'-Xbiex, Mgarr (Gozo), and at the beautiful historic creek of Cottonera at very reasonable rates. Malta is recognised as a suitable base for wintering one's yacht. Maintenance during the mild winter months is not a problem. Excellent repair facilities exist and charges for hauling out and storing on hard are very fair. Several yachting agencies, which operate from the proximity of the yachting centres, undertake to look after yachts afloat over the winter and also carry out necessary maintenance work. A yacht yard, comprising of nine modern slipways, is in full operation and has facilities for slipping, repairing, converting and servicing of yachts of all sizes up to 500 tons.

MEDICAL SERVICES

Medical services in Malta are very good and facilities are easily-accessible, with a major general hospital (and a smaller one in Gozo) equipped with modern facilities. Specialists for the various disciplines in the hospital have obtained their higher post-graduate qualifications overseas, mainly from UK. There is also a number of peripheral health centres open day and night, these are known as polyclinics. Private medical care is available to and, apart from general practitioner services, there are a number of private hospitals and small private clinics where various procedures can be carried out. EU citizens, resident in Malta, are entitled to free public healthcare services in accordance with entitlements, as determined from time to time by the Ministry of Health. Their entitlement has to be confirmed with, and certified by, the Entitlement Unit with the Ministry of Health. The applicant must be in possession of the appropriate e-form signifying their entitlement to health care under the Social Security registration in their country of origin. This official certification, together with a personal identification document, will be sufficient to receive care through public healthcare services.

Temporary visitors (who are here for less than one year) from EU and EEA states have direct access to healthcare from publicly-funded healthcare services upon presentation of The European Health Insurance Card together with an identification document. The Government of Malta is not in any way responsible for any treatment or care given to EU or non-EU citizens in private hospitals or health centres, or by practitioners of any sort in their private capacity. There are, however, a number of private medical insurance companies operating in Malta that cater for such cases.

IMPORTATION OF CARS

On transfer of residence to Malta, used cars (ie those that are more than 6 months old or have driven more than 6,000 km) originating from EU Member States are not subject to VAT on cost (CIF). However, they are subject to the full registration tax. In the case of new cars originating from EU countries, these are subject to VAT on CIF value and registration tax. Cars originating from non-EU countries are also subject to customs duty. Owners of used cars are to notify Transport Malta of the vehicle's arrival in Malta, and to register it within 15 days.

Minimum values of registration tax apply for non-EU vehicles that are more than four years old, depending on the CO2 of the vehicle. On registration of used cars, owners need to produce local VRT certificates, a local insurance policy and original Registration Certificate (logbook). In the case of new cars, a copy of the invoice and certificate of conformity will be required.

IMPORTATION OF PERSONAL EFFECTS

Citizens of EU Member States may freely bring in their household effects without any restrictions, except for firearms and weapons of any kind. Vehicles are not considered as household effects and registration taxes are still imposed when one transfers his residence to Malta.

Citizens of other states must prove that there is a transfer of residence to Malta in order to freely bring in their effects without the payment of any dues.



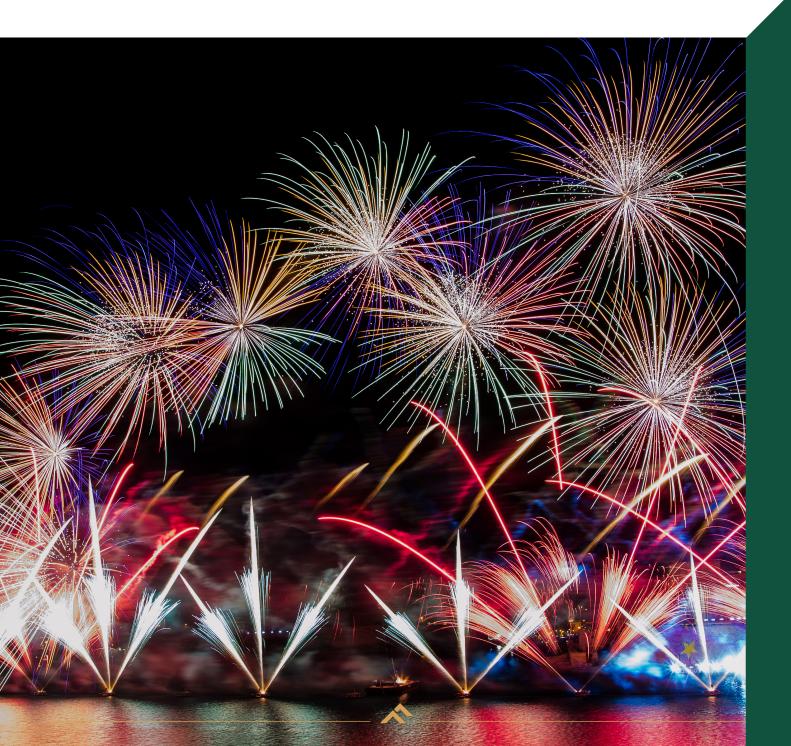
NIGHTLIFE, RESTAURANTS AND LEISURE

Typical of the Mediterranean lifestyle, the locals' approach is to enjoy and celebrate as much as possible. The Islands have a vibrant cultural calendar of theatre and concerts, both classical and modern, many of which are held outdoors or in historic venues. There are also annual cultural events, such as the Malta Arts Festival, the International Jazz Festival, the Valletta Baroque Festival and the International Fireworks Festival, to mention just a few.

Malta is fast becoming a nightlife and clubbing hub. Top international DJs perform throughout the year at state-of-the-art venues that are creatively designed to attract larger, wilder crowds. This scene thrives all year round and is an all-week affair in a variety of venues, from large clubs to quieter bars where some excellent House DJs entertain and

the admission is free. The main nightlife clubbing action is in Paceville, on the coast near St. Julians, where the clubs and bars are in abundance. For excitement of a different kind, try your luck at the casino. Dining all fresco is one of life's simple pleasures.

Choose from romantic palazzos to bustling harbour restaurants and discover the range of Maltese cuisine, wine and beer. International cuisine is available everywhere. For a lively night out, nothing beats a summer festa. Saints, fireworks, food and fun are all part of this cultural phenomenon; one not to be missed.









PROPERTY TYPES

VILLAS AND BUNGALOWS

Detached or semi-detached residences with surrounding gardens which may also have a private or communal pool. While a bungalow has all of its main accommodation on one level, a villa is normally spread over two levels. Detached properties are normally built on about one third of an acre of land.

TERRACED HOUSES

Modern, two-storey residences. These properties are normally found along wide streets adjacent to each other in newly-developed locations, usually with at least a 6m frontage, garage, back and front garden or yard, and three-bedroomed accommodation. Prices vary according to the location and standard of finish.

TOWNHOUSES, HOUSES OF CHARACTER AND FARMHOUSES

For many years locals and foreigners have been buying old, unconverted farmhouses or town houses. These have then been converted to include all the modern finishes required from a contemporary home, while still retaining all the charm and character that these unique properties offer. They make lovely homes with stone arches, wooden beams, sunny central courtyards, gardens with swimming pools, and much more. These houses of character may be bought in a converted or unconverted state, within a village, town or out in the countryside.

APARTMENTS, PENTHOUSES AND MAISONETTES

These are the most common type of residences on the islands – ranging from studios ideal as a bachelor pad or pied-à-terre, to large seafront apartments or penthouses with spacious terraces and breath-taking views of the crystal clear Mediterranean Sea. You could buy into a small independent block or one of the larger developments with facilities such as communal pools, marinas and communal gardens. Most apartments along the coast and on high ground enjoy superb sea and country views. Maisonettes are an apartment variation, also forming part of a block, but with their own independent front door. The ground floor unit typically has its own back yard or garden, and the top floor unit has its own roof terrace.

SPECIAL DESIGNATED AREAS (SDA's)

Malta and Gozo boast of a good selection of luxury property developments that have been earmarked by the local authorities as Special Designated Areas, where there are absolutely no restrictions on foreigner acquisitions. Spread across the two islands, these areas represent recently-constructed developments intended to provide top-end residential properties, often consisting of a cluster of apartments, maisonettes and penthouses built with a common theme on an extensive piece of land, and usually enhanced by their location, amenities and finishes. These include, among others, Portomaso and Pendergardens in St Julians, Tigné Point and Fort Cambridge in Sliema, Fort Chambray and the Kempinsky Residences in Gozo, Tas-Sellum Village in Mellieha, St Angelo Mansions at the Vittoriosa Marina, and Madliena Village, Ta' Monita, Metropolis and Smart City.

1969

FRANK SALT REAL ESTATE FOUNDED

22

OFFICES AND
DIVISIONS ACROSS
MALTA & GOZO

200+

EMPLOYEES

75

INTERNATIONAL NETWORKING AGENTS

25,000

AVERAGE
DAILY PAGE VIEWS
ON WEBSITE

II iii II

1,000

AVERAGE WEBSITE ENQUIRIES PER MONTH

50,000

COPIES OF FRANK SALT PROPERTY MAGAZINE DISTRIBUTED PER ANNUM



With more than 50 years of experience Frank Salt Real Estate has established itself as the leading, independent real estate agency in Malta and Gozo, dealing mainly with the sale and letting of residential and commercial properties.

The directors of the company have always maintained a very high degree of respectability and honesty in their dealings with the general public.

Mr Frank Salt, the company's founder and chairman, was instrumental in the setting up of the local Association of Estate Agents.

Today the company is still run by members of the Salt family, mainly by Douglas and Grahame Salt, sons of Mr Frank Salt, along with directors Darren De Domenico, Marie Grech, George Vassallo and Jonathan Sammut, who spearhead the management team of Frank Salt Real Estate. Along with the company chairman Mr Frank Salt, the board of directors includes previous Managing Director Joseph Lupi and Frank Salt's daughter, Alison Vella.

The company's head offices are situated in St Julian's, spread over four floors and manned by a team of over 30 personnel, not including sales and letting consultants. The head office also houses the St Julian's Sales branch, as well as the St Julians Letting division. A fully-fledged Commercial Property branch is across the road in Portomaso. Regional branches are located in Sliema, including one which houses the Sliema Letting division, Spinola, St Paul's Bay, Mellieha, Marsascala, Balzan, Fgura, Mosta, Cospicua, Ibrag, San Gwann, and Gozo. The company also holds Letting divisions at these branches. As part of the Frank Salt Real Estate Group, the company also operates a luxury property branch in Sliema,

branded as "Homes of Quality", and a property development company under the name of "Berkeley Investment".

The company aspires to never letting a customer down and has always provided an excellent and comprehensive service. The staff at Frank Salt Real Estate have all been very highly trained in order to give the very best possible service. Specific in-house training programmes have been developed, complemented by other external training. All new members are submitted to a rigorous 12-week induction and training programme, which is then supported by on-going training sessions, ensuring continuous personal development for the full team. The company's reputation among local clientele is second to none and, with regards to the foreign market, Frank Salt Real Estate has always done its utmost to help foreign purchasers not only purchase or rent a property in Malta or Gozo, but also on a much deeper level - from the moment they purchase their property, right through to settling in. In addition, property management and interior design are offered through specifically set up divisions at the company's headquarters.

In Malta, Frank Salt Real Estate is one of the few real estate companies that has fully-fledged and distinct departments for operational functions in respect of Marketing, Human Resources, Accounting, Overseas Clients, ICT and Business Development.





To conduct a service, selling or letting real estate in the Maltese Islands, in a fair and ethical manner. To conduct ourselves in all property transactions, in a manner that would in no way cause bad feeling or disappointment towards our company or staff.

To attempt to register with our company, all property, whether for sale or to rent, residential or commercial, at a fair market price, and to negotiate in a fair and ethical manner the sale or letting of these properties, as well as to conclude the sale or let in a manner that is acceptable to both owners and tenants/purchasers.

To conduct ourselves, when promoting or advertising property, in a way that will command respect and acceptance from the owners of the properties that we are entrusted to promote.

To do our utmost to promote the properties for sale or rent to the tenant/purchaser in a fair manner and to arrange for all the necessary contracts. To ensure that both parties have the least inconvenience possible as they move through the various procedures leading to the eventual conclusion of the sale or let.

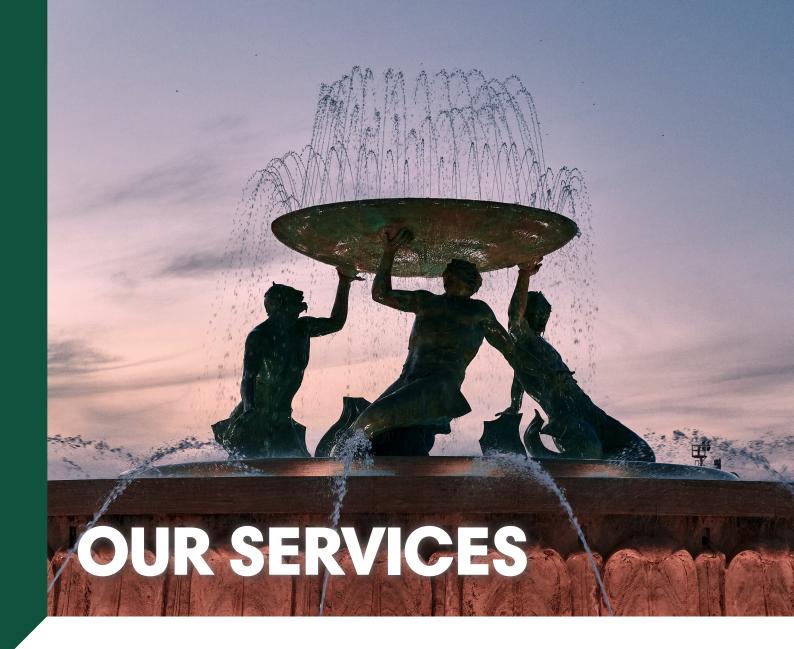
To be leaders in the field of real estate in Malta and Gozo and to always strive to be at the forefront in all methods of promoting real estate through any media and in a manner that is effective for our clients.

To ensure that all our staff, whether administrative, secretarial or sales, are well-trained and supported in order to give the very best and most informative service available to our internal and external clients.

To ensure that we have a network of Branch Offices that is always fully-equipped and well-organised in order to give the very best service possible to our clients, in all areas of the Maltese Islands.

To ensure that our company has the very best relations with all the legal professions and banking institutions that deal with real estate in Malta and Gozo, so that sales and letting transactions carried out through our offices can be conducted effectively and with complete trust.





AN EFFICIENT AND PROFESSIONAL SERVICE

At Frank Salt Real Estate we pride ourselves in having one of the largest databases of properties throughout Malta and Gozo. Whether you are looking for a holiday apartment, a comfortable home to relocate or retire to, or a secure property investment, we offer a vast selection of good-value residences to suit anyone's taste. The choice is yours – a studio flat, a spacious villa with gardens, a penthouse with breathtaking views of the beautiful Mediterranean Sea, or a secluded farmhouse (converted or unconverted) surrounded by the Maltese countryside.

The range is wide and exciting, and you may also wish to browse through it online on our website **www.franksalt.com.mt.**A large proportion of our business comes from client referrals, which is proof of the high professional standards of customercare and service that we provide. Giving a good service means a lot to us, as we are sure it does to you. For this reason, our company has been built upon a tradition of giving a very high standard of service and professionalism.

SALES AND VALUATION OF PROPERTY

Each member of our Sales team throughout the network of the company's offices participates in, and facilitates, inspection visits and negotiations. On joining our company, all of our property consultants/negotiators are given rigorous training at our Training Centre in Balzan, ensuring that every representative of our company is well versed in every aspect of property purchase and sale. It is the duty of every property consultant to accompany his or her clients on every property inspection visit.

They are also qualified to give property valuations and advice, sometimes in consultation with their respective managers. Our experienced property consultants will carry out all negotiations to obtain the best price and the most favourable conditions agreeable to both vendors and purchasers. They will advise both vendors and purchasers of the procedures and steps to take to ensure a smooth transfer of the property, including advice on bank loan arrangements suitable to each individual purchaser's needs.



Our Services



RESIDENTIAL LETTING

The company's Letting department has been established since 1969 and today enjoys an unparalleled reputation with both landlords and tenants throughout Malta and Gozo. The department boasts one of the largest databases of residential letting properties both for short and long lets (over six months), which include apartments, maisonettes, townhouses, houses of character, farmhouses and villas.

The department prides itself on having an established database of corporate clients who make use of its services for their expatriate staff, which include embassies, banks, international companies, legal and accounting firms. Letting services are available through all branches, however, specialised letting divisions are established at the head office in St Julians, as well as the Marsascala, Mellieha, Sliema, St Paul's Bay offices, and the Gozo offices. The company also operates a dedicated website for short stay rentals at www. maltaholidaylets.com.mt.

PRIVATE AND CORPORATE CLIENTS SERVICES

Using our extensive experience within Malta's international business sector, Frank Salt Real Estate also operates a dedicated division to assist high-net-worth individuals, foreign clients and International Corporate Services Providers with their relocation to Malta. With a selection of bespoke service packages that can be customised to our client's individual requirements, we can assist with every aspect of one's visit to the Maltese islands, including airline bookings, visas, accommodation, chauffeur-driven airport transfers, and even arranging appointments with colleagues or local consultants.

The service also includes facilitating introductions to local professional service providers such as banks and wealth management advisors, technology providers, schools and insurance companies, while negotiating the best deals on the client's behalf and ensuring that one receives the highest-quality service. Through the division's exclusive Platinum Service, one can also benefit from comprehensive lifestyle assistance covering every detail of their stay in Malta, from organising tours of the island, boat trips, a limousine service, restaurant reservations or a nightlife VIP service, to arranging trustworthy childcare services, yacht berthing, spa and salon treatments, or even pet care, for example.

COMMERCIAL PROPERTY

The Commercial Property division was set up in 1990 and today has established itself as a point of reference within the business community. The division's client base consists of both private and corporate clients, local and foreign, some of whom represent large blue-chip corporations, banks, embassies, international companies and investors.

Our database of commercial property, which includes offices, retail, factories, warehouses, catering establishments, hotels and commercial sites, represents the largest selection of commercial property on the Island.









With our Property Management services you do not need to worry when you leave your property empty or unoccupied for a period of time. In your absence we will take care of it for you and guarantee that you find it ready upon your return.

OUR SERVICE INCLUDES:

- Organisation and supervision of maintenance: repair and handyman service;
- Payment of bills (utility/ground rent/insurance) and follow-ups when required;
- Submission of necessary applications;
- Preparation of property for rentals and rent collection;
- Building and content insurance requirements and claims;
- Regular property inspection visits supported by reports;
- Cleaning service prior to your return;
- · Collection and forwarding of mail;
- · Pool cleaning and gardening.

HOME INTERIORS

Our Home Interiors department has one primary objective: to convert your newly purchased property into a stylish, comfortable and practical home within a stipulated and agreed time and with the least amount of inconvenience to you, our esteemed client.

FOR A NOMINAL FEE YOU WILL BENEFIT FROM:

- Local, professional and experienced consultants dedicated solely to this field;
- You will be introduced to recognised and reliable suppliers of goods and services, avoiding you having to source out at random;
- You will benefit from discounted rates and prices already negotiated with suppliers by the company;
- Follow up and monitoring of progress, delivery and installation.

SPECIALISED SERVICES

Other specialised services provided by the company include:

- · Representations on agreements and contracts of sale;
- Submission of all applications to the relative Government department in connection with the acquisition and disposal of property;
- Repatriation of sales proceeds immediately following the signing
 of the final deed of sale. Through special arrangements that we
 have with leading banks and foreign exchange brokers we shall be
 able to secure favourable rates of exchange prevailing at the time;
- Tax consultancy services including submission of applications for permanent residency permits.





DOING BUSINESS IN MALTA

Whether you're looking to start a new business or expand an existing one, Malta offers a wealth of opportunities and advantages that make it an ideal destination for businesses.

According to the World Bank's Ease of Doing Business Index, Malta ranks as the 3rd best country in the European Union to do business and 24th in the world.

The island also holds the 13th position for the most competitive economy in the world, according to the 2021 edition of the World Competitiveness Ranking by the International Institute for Management Development (IMD).

Furthermore, it is one of the top 10 countries in the world for digital transformation, as per the 2021 edition of the Digital Economy and Society Index (DESI) by the European Commission.

Additionally, in the 2021 edition of the Global Location Trends report by IBM, Malta is ranked as the 5th most attractive location for foreign direct investment in the world.

With such impressive rankings and statistics, it's evident that Malta is a highly attractive destination for businesses looking to grow and succeed.

The country has been named the fastest-growing economy in the EU, with a GDP growth rate of 7.7% in 2021 and 6.9% in 2022. With its strategic location, highly skilled workforce, and business-friendly environment, Malta offers a wealth of opportunities for those looking to start or expand their business operations.

Overall, Malta provides numerous advantages for businesses looking to expand their operations, including a highly competitive tax regime, a robust financial services sector, and a dynamic business culture. Whether you're looking to start a new business or expand an existing one, Malta offers a wealth of opportunities and advantages that make it an ideal destination for businesses.

520KPopulation

>2M Tourists

120K Expats **30%**Workface
Non-Maltese

A2 Moody's Credit Rating **A+**Fitch
Credit Rating

2.9%Unemployment

6.6% GDP 2022



LET'S GO ENVIRONMENTAL

At Frank Salt Real Estate the environment is integral to our operations. We are a serious organisation that prides itself on its strong reputation for ethics and integrity. We understand that we need to take more responsibility towards raising awareness on environmental issues. Over the past years we have been organising various activities and initiatives that make us more aware of our environment, also awarding staff for their participation in safeguarding the environment and other social or charity work. We also have our very own environmental policy as part of our Let's Go Environmental' drive.

Some of our ongoing contribution towards the environment includes:

- Working with NGOs. As part of our corporate social responsibilities, we are working
 with different voluntary and government entities to lessen their operating burden
 while mitigating our carbon footprint.
- Afforestation projects. We are actively involved in the sponsorship of various environmental projects which includes, inter alia, tree planting, sponsoring irrigation, and maintenance of green areas.
- Nurturing Public Gardens. We are actively helping local councils nurturing public gardens build the brand and we are also taking the opportunity to promote our CSR commitment through attractive signage.
- Uses of EcoNatural Products. The company promotes recycling wherever possible, also making use of eco-friendly products in our offices.



OUR OFFICES

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