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When I was appointed Minister for the Family and Social Solidarity, a great personal resource was, in fact, my professional background as a doctor, which allowed me to greatly understand the necessary changes in the social sector.

For more than sixty years, the Department of Social Security had been entirely focused on preventing vulnerable persons from falling into extreme poverty.

We have now shifted our focus to changes which bring about a just society, so that persons are not at risk of poverty but instead we created incentives for such persons to stand on their own two feet. They are encouraged to enter the world of work and distance themselves and their children from the risk of poverty. This notwithstanding that if such individuals are going through difficulties and find themselves in a vulnerable position, they are given assistance and necessary benefits.

This is why we introduced the idea that persons do not lose their social benefits immediately as soon as they are employed, but rather continue to receive a percentage of social benefits until they become economically independent. This is also why we created the In-Work Benefit scheme for persons with low income and with children.

These incentives have motivated many to enter the world of work that, in the last four years, the number of persons claiming social benefits has been reduced by half. The number of persons who are severely materially deprived has also been reduced by half.

Now we have moved into the third stage – we have identified persons with severe disabilities and we’ve begun to increase their social benefits as well.

In the last year and a half, we’ve initiated the first half of the Reform for Pensioners where we have increased the lowest pension and removed taxes for those who earn less than €13,000.

We have made other reforms for disabled persons and those who care for their close relatives – each time improving benefits for those who truly deserve them, to increase the quality of life for thousands of people.

There is still more to be done but we can continue to build on these firm foundations – moving Maltese and Gozitan families further and further away from poverty and towards a better life, and ensuring sustainability for these significant changes which were made possible thanks to the current economic viability and strength in Malta.

Michael Farrugia
Hon Michael Farrugia
Minister for the Family and Social Solidarity
Positive trends have been recorded in Malta's social protection network in recent years.

They were the result of reforms and enhancements activated to keep the benefits system abreast of the changing social needs and challenges. These reforms and social benefit upgrades have virtually touched every household on the Maltese Islands.

The reform package included measures aimed at Making Work Pay. It consisted of the introduction of the In-work Benefit and the gradual tapering of benefits for social beneficiaries when taking up a job over a 3 year period.

Besides improved disability benefits, greater impetus was given to the employment of persons through incentives.

Financial support and allowances have been enhanced for older persons wanting to employ a carer to assist them in their daily needs and for carers of older relatives at home.

At the same time we activated a reform devised to strengthen the sustainability and adequacy of the pensions system.

The outcomes of all these initiatives have cohered to markedly impact on employment which reached record levels and influenced a greater participation of women and persons with disability in the labour market.

They further left their toothmarks on the poverty levels and in the improvement of the living standards of low and middle income families, especially those with children, and of pensioners.

The number of social beneficiaries has been almost halved.

This booklet generally outlines the changed architecture of contributory and non-contributory social benefits as a result of these reforms and upgrades.

The general public should find this publication useful to get acquainted with its social rights, improve its status and better plan for a future in retirement.
The Social Security Act (Cap 318) of the Laws of Malta forms the basis of two robust pillars on which benefits are paid:

- Contributory Benefits/Pensions
- Non-Contributory Benefits/Allowances/Pensions

Contributory Benefits are paid according to the number of Social Security Contributions an insured person paid during his/her lifetime, while Non-Contributory Benefits are paid following the assessment of a means test to the most vulnerable in society.
Sickness Benefit

For the payment of Sickness Benefit, an insured person is to:

- Submit weekly medical certificates within 10 days from date of examination;
- Have paid a minimum of 50 Social Security contributions;
- Have paid or credited a minimum of 20 Social Security contributions in the last two years prior to application.

Sickness Benefit is not paid for the first three days of each period of incapacity for work.

For the period covered by sickness benefit the insured person will be awarded Social Security Contributions credits as long as no part wages or salaries are being paid.

Rates payable:

- Single person or a married person whose spouse is working: €13.14 per day
- Married person whose spouse is not working: €20.30 per day.
For the payment of Unemployment Benefit/Special Unemployment Benefit, an insured person is to:

- Register as unemployed under Part 1 of the register with Jobsplus;
- Paid a minimum of 50 Social Security contributions;
- Paid or credited a minimum of 20 Social Security contributions in the last two years prior to application.

Special Unemployment Benefit is awarded to those persons qualifying following the assessment of a means test.

The maximum number of days paid is 156 days, and credits are awarded for the whole period that a person is registering for work under Part I with Jobsplus.

Rates payable:

Unemployment Benefit:

- Single person or a married person whose spouse is working: €8.05 per day.
- Married person whose spouse is not working: €12.31 per day.

Special Unemployment Benefit

- Single person: €13.64 per day.
- Married person whose spouse is not working: €20.68 per day.
INJURY ON DUTY BENEFIT

For the payment of the Injury on Duty Benefit, a person is to:

- File an injury form within ten days from date of injury;
- Have paid at least one Social Security Contribution;
- Appears before and is subject to a decision by the medical board appointed under the provisions of the Social Security Act.

Rates payable:

- Single person or a married person whose spouse is working: €22.92 per day.
- Married person whose spouse is not working: €30.46 per day.

Social Security credits are awarded for the period a person is in receipt of the Injury on Duty Benefit as long as no part wages or salaries are being paid.

Payment will be for a maximum period of one year according to the Department's Medical Panel decision. If after a year s/he is still unable to resume work, s/he will be requested to start submitting weekly medical certificates and claim will be converted to Sickness Benefit.
**MARRIAGE GRANT**

The Marriage Grant is awarded to the couple if each of them:

- Has paid at least 26 Social Security contributions before date of marriage;
- Is a resident in the Maltese Islands.

Rate payable:

- €277.70 to each member of the couple

**MATERNITY BENEFIT**

The Maternity Benefit is paid for 14 weeks (8 weeks before birth and 6 weeks after) to persons who are unemployed and to self occupied persons.

Rates payable:

- Unemployed persons: €90.27 per week
- Self occupied persons: €169.76 per week

**MATERNITY LEAVE BENEFIT**

The Maternity Leave Benefit is paid to persons who have opted for the Maternity Leave through their employer and decide to extend the maternity leave by four weeks. The rate payable is equal to the National Minimum Wage (€169.76) per week.
As per Pensions Reform the retirement age is as follows:

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<th>Persons born between:</th>
<th>Retirement Age</th>
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<td>1952 – 1955</td>
<td>62 years</td>
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<td>1956 – 1958</td>
<td>63 years</td>
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<td>1959 – 1961</td>
<td>64 years</td>
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<td>1962 onwards</td>
<td>65 years</td>
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A person born between 1952 and 1961 can opt to retire at the age of 61 years if s/he has 1,820 paid or credited contributions (equivalent to 35 years).

A person born after 1962 can opt to retire at the age of 61 years if s/he has 2,080 paid or credited contributions (equivalent to 40 years).

A person born in 1969 and after, can opt to retire at the age of 61 years if s/he has 2,132 paid or credited contributions (equivalent to 41 years).

However, if a person had the necessary contributions to retire early and carries on participating in a gainful occupation in the private sector, without being awarded retirement pension until s/he is of pension age, his/her pension will be increased by a percentage for every year past the age of 61 as follows:

- an increase of 5% if one decides to receive the pension a year later;
- an increase of 10.5% if one decides to receive the pension after two years;
- an increase of 16.5% if one decides to receive the pension after three years;
- an increase of 23% if one decides to receive the pension after four years.

While in receipt of a retirement pension an individual can work unless one had opted for an early retirement.
WIDOW’S PENSION

A widow or widower will receive five sixth’s of the late spouse’s pension. If s/he was still in employment before his demise, the entitlement will be five ninth’s of the pensionable income.

As from year 2016, if a widow/er is of pension age and is entitled to a retirement pension by virtue of the Social Security contributions he/she paid, and he/she is receiving the $5/6 of his/her late husband’s/wife’s pension as it was more beneficial, he/she will be entitled to the spouse’s full pension.

INVALIDITY PENSION

If a person is found by the Medical Panel to be totally unfit for any kind of work, s/he is awarded an Invalidity Pension as long as s/he has paid 250 contributions. Rate per week will be awarded according to the yearly contribution average test. A person can apply for an Invalidity Pension only after submitting weekly medical certificates for at least six months except in cases of terminal illness.

GRANT PAID TO PERSONS WHO DO NOT QUALIFY FOR A PENSION DUE TO A LOW CONTRIBUTION AVERAGE

Persons aged between 62 and 74 years qualify for this grant if:

- They have paid 50 contributions but less than 260: yearly grant of €150;
- They have paid 261 contributions and over: a yearly grant of €250.
Age Pension

This pension is awarded to persons who have reached the age of 60 and qualify following an assessment of a means test.

Means Test (Capital):

- Single person: Capital not exceeding €14,000
- Married person: Capital not exceeding €23,300

Weekly Means Test:

Income derived from:

- Foreign Pension;
- Maintenance;
- Rents;
- Interests and dividends;
- Any other income.

Incomes derived are added together and after deducting the amount of €270 if single or €385 if married, the resultant weekly amount is deducted from the actual pension rate.

Persons in receipt of Age Pension will also be entitled to Energy Benefit, Supplementary Allowance, full Cost Of Living Adjustment, Statutory Bonuses and Free Medical Aid (Pink Form).
Social Assistance/Unemployment Assistance is awarded to unemployed persons or persons who are unable to work due to medical condition, who satisfy the conditions of a means test as laid down in the Social Security Act (Cap 318).

Means Test (Capital):

- Single person: Capital not exceeding €14,000
- Married person: Capital not exceeding €23,300

Weekly Means Test:

Income Derived from:

- Maintenance;
- Maintenance received on behalf of children is calculated at 15.70%;
- Rents;
- Interests and dividends;
- Any other income.

All income is added together and after deducting €96, the resulting balance is divided by 52 and deducted from the maximum weekly applicable rate.

Persons applying for Unemployment Assistance are to be registering for work under Part I of the register held by JobsPlus.
Persons in receipt of Social Assistance will be entitled to Energy Benefit, full rate of Children’s Allowance or Supplementary Allowance, Statutory Bonuses and Free Medical Aid (Pink Form).

SUBSIDIARY UNEMPLOYMENT ASSISTANCE

Irregular Immigrants enjoying Subsidiary Protection Status who are living out of the Open Centres or Detention Centres are awarded Core Benefits i.e. basic Social Assistance.

PAYMENT TO RESIDENTS OF A THERAPEUTIC COMMUNITY

Persons who enter a rehabilitation programme against alcohol or drug abuse at San Blas, Santa Maria or Oasi Foundation are awarded this benefit at the rate of €30.00 per week. This benefit is not means tested.
Social Assistance beneficiaries who find employment can opt for the Tapering of Benefit scheme if they earn at least the National Minimum Wage or more and if they have been in receipt of Social Assistance for at least two years in the last three. This is also applicable in the case of spouses of beneficiaries who find employment. In this case the Social Assistance of the beneficiary will be tapered as follows:

- 65% of the benefit rate for the first year;
- 45% of the benefit rate for the second year;
- 25% of the benefit rate for the third year;
- 25% of the benefit rate paid to the employer for a period of three years.

Single parents with children under 23 years of age, are awarded Tapering of Benefits as long as they work at least ten hours per week at the National Minimum Wage rate per hour. In such cases, the requisite to have received social assistance for two years in the last three years, does not apply:

- 65% of the benefit rate for the first year;
- 45% of the benefit rate for the second year;
- 25% of the benefit rate for the third year;
- 25% of the benefit rate paid to the employer in the circumstance of full-time employment and 12.5% in the circumstance of part-time employment for a period of three years.

Beneficiaries of Social Assistance for a period of two years in the last three years and enter a marriage or civil union with an employed person whose earnings are equal to the weekly National Minimum Wage or more can qualify for the Tapering of Benefits as follows:

- 65% of the benefit rate for the first year;
- 45% of the benefit rate for the second year;
- 25% of the benefit rate for the third year.
SICKNESS ASSISTANCE

Persons suffering from chronic diseases which form part of the provisions of the Social Security Act and satisfy the means test, will be awarded this assistance after being assessed by a Medical Panel appointed by the Department of Social Security.

Means Test (Capital):

- Single person: Capital not exceeding €14,000
- Married person: Capital not exceeding €23,300

Weekly Means Test:

Income derived from:

- Local or Foreign Pension;
- Maintenance;
- Rents;
- Interest and Dividends;
- Any other income.

Are taken into consideration for assessment purposes to determine eligibility.

The weekly rate for one person is €25.63.

MILK GRANT

Spouses of beneficiaries of Social Assistance or the beneficiary herself will be awarded the Milk Grant for a period of 40 weeks if the Medical Panel is satisfied that the persons concerned are unable to breast feed on medical grounds.

Applicable rate is €21.44 per week.
The Free Medical Aid is granted to persons satisfying the means test and if the medical condition forms part of the provisions as laid down in Part II of the Fifth Schedule of the Social Security Act.

Means Test (Capital):

- Single person must have less than €14,000
- Married couple must have less than €23,300

Weekly Means Test:

- Single employed persons qualify if the weekly income does not exceed €151.13;
- Married employed persons qualify if the weekly income does not exceed €159.28;
- Single unemployed persons qualify if the weekly income does not exceed €158.84;
- Married unemployed persons qualify if the weekly income does not exceed €182.75;
- In each case, €8.15 is added to rate for every other person in household.

The Department of Social Security does not cater for the issue of the yellow card. This is prescribed by a Specialist mainly from Mater Dei Hospital when a patient is diagnosed with a chronic illness and need to take life long medication. The card is issued and renewed by the Health Department.
ASSISTANCES FOR A DISABILITY

Increased Severe Disability Assistance

The Increased Severe Disability Assistance is granted to persons having a disability forming part of the provisions of the Social Security Act and their Barthel Index is graded from 0 to 4. This assistance is not means tested and is paid at €120.00 per week. The final decision is taken by the Multi Disciplinary Board.

Severe Disability Assistance

The Severe Disability Assistance is granted to persons having their disability forming part of the provisions of the Social Security Act and is subject to a means test. The medical board decides whether the person is entitled or otherwise.

Weekly Means Test:

- Income from employment or self occupation is not considered for the assessment of the weekly means test;
- All personal income is considered. Capital is not considered yet the income derived is. The amount is added together with the Severe Disability Assistance rate and only the amount exceeding the National Minimum Wage is deducted from the assistance rate;
- Maximum rate payable is €102.13 per week.
ASSISTANCE FOR THE VISUALLY IMPAIRED

The Assistance for the Visually Impaired is granted to persons whose visual acuity has been certified by an ophthalmologist to be so low as to render such person unable to perform any work for which eye sight is essential and is subject to a means test. The medical board decides whether the person is entitled or otherwise.

Weekly Means Test:

- Income from employment or self occupation is not considered for the assessment of the weekly means test;
- All personal income is considered. Capital is not considered yet the income derived is. The amount is added together with the Severe Disability Assistance rate and only the amount exceeding the National Minimum Wage is deducted from the assistance rate;
- Maximum rate payable is €102.13 per week.

DISABILITY ASSISTANCE

The Disability Assistance is granted to persons suffering from a permanent total paralysis or permanent total severe malfunction or permanent total disease, whether through amputation or otherwise of one of the upper or lower limb. This assistance is subject to a means test.

Weekly Means Test:

- Income from employment or self occupation is not considered for the assessment of the weekly means test;
- All personal income derived is added together with the rate of the Severe Disability Assistance rate and only the excess over the National Minimum Wage is deducted from the Disability Allowance rate;
- Maximum rate payable is €76.60 per week.
Increased Carers Allowance

Single or married persons under the pensionable age, can apply for an Increased Carers Allowance if they are taking care, on a full-time basis, in the same residence, of their spouse, parents, brother, sister, grand parents, uncle, aunt, mother or father in law, or brother or sister in law. The dependency of the patient is assessed by the Multi Disciplinary Board on:

- Barthel Index: Result of 0 to 8 (High Dependency)
- Mini Mental State Examination: Result of 0 to 9 (High Weakening)

This allowance is not subject to any form of a means test and is paid at €140.00 per week.

Carers Allowance

Single persons, under pension age, can apply for a Carers Allowance if they are taking care on a full-time basis in the same residence of their parents, brother, sister, grand parents, uncle, aunt, mother or father in law, or brother or sister in law. The dependency of the patient is assessed by the Multi Disciplinary Board on:

- Barthel Index: Result of 9 to 12 (Medium Dependency)
- Mini Mental State Examination: Result of 10 to 19 (Medium Weakening)

This allowance is subject to a means test and is paid up to a maximum rate of €90.00 per week.
**CHILDREN ALLOWANCE**

**Children’s Allowance**

- Minimum Rate of €8.66 per week is paid to persons earning more than €24,833 per annum. Yet persons earning over €17,327 will also get the flat rate of €8.66 per week.
- Maximum Rate of €22.23 per week is paid to families whose income is less than the National Minimum Wage and to families in receipt of Social Assistance.

Other rates between €8.66 and €22.23 are applicable relating to the income earned. The rate is calculated by multiplying the difference between the family’s income and €24,833 by 6% for each child.

**Foster Care Allowance**

Foster Care Allowance is awarded to parents who foster children after they submit an application to Aġenzija Appoġġ and are certified by the Fostering Board. The applicable allowance is €70 per week per child. Persons who qualify for this allowance are not entitled to Children Allowance.

**Disabled Children’s Allowance**

This allowance is paid to parents of children under sixteen years of age (or fourteen in case of visual impairment), who suffer from a disability as per provisions of the Social Security Act. Applications for this benefit are assessed by the Medical Board and is paid at €20 per week per child. This allowance is paid concurrently with the Children’s Allowance.
SUPPLEMENTARY ALLOWANCE

Single persons:
- Living with parents and having an income from employment of the National Minimum Wage or less, and the total income not exceeding €9,012 - a rate of €2.43 per week is paid
- Forming a household of their own and in employment having income of less than €9,012 – a maximum rate of €7.00 may be payable
- Unemployed or pensioners having income of less than €9,012 – a maximum rate of €4.57 may be payable

Married person:
- A maximum rate of €12.54 may be payable if the income is up to €11,180;
- A maximum rate of €2.68 may be payable if the income is between €11,181 and €13,000.

In each case, if person is over 65 years, an additional €1.92 is paid to the weekly rate.

Income of employees persons is as per basic year 2015 while that of pensioners is as per current year 2017.

ENERGY BENEFIT

Persons whose income is less than €8,977 will qualify for this benefit which consists of a direct reduction in the water and electricity bill.

Energy Benefit (Humanitarian cases)

Persons suffering from a medical condition which has to be certified by the Department’s Medical Panel and requires excessive use of water and electricity and whose income is less than €30,911 per year can apply for this benefit. The rate of deduction from the water and electricity bill is that of 80%.
IN WORK BENEFIT

This benefit is paid to working parents with children under 23 years of age who are still residing with them.

Couples both in employment:

- Income from employment (after deducting the Social Security contributions paid) is between €10,000 and €24,000;
- One of the spouses earns at least €3,000;
- Maximum payable rate of €1,200 per child per year.

Couples where one member is in employment:

- Income from employment (after deducting the Social Security contributions paid) is between €6,600 and €16,500;
- Maximum payable rate of €350 per child per year.

Single parents in employment:

- Income from employment (after deducting the Social Security contributions paid) is between €6,600 and €16,500
- Maximum payable rate of €1,250 per child per year;
- Where income is between €6,600 and €9,099, an additional rate of €80 per year is paid to the first eligible child.

SENIOR CITIZEN GRANT

Persons over 75 years of age and are still living in the community are entitled to a grant of €300 per year.
**MALTA - District Offices**

**Birkirkara**  
Civic Centre, Level 1, Triq Tumas Fenech  
Area Covered: Birkirkara

**Fgura**  
Triq il-Kampanella  
Area Covered: Fgura

**Ħamrun**  
1, Triq l-Iskola  
Areas Covered: Ħamrun, Pietà, Santa Venera

**Lija**  
Triq il-Kbira  
Areas Covered: Lija, Balzan, Attard, Iklin

**Luqa**  
89, Triq Pawlu Magri  
Areas Covered: Luqa, Gudja, Mqabba

**Marsa**  
84, Triq is-Salib  
Area Covered: Marsa

**Mosta**  
Civic Centre, Triq il-Paroċċa  
Areas Covered: Mosta, Mġarr

**Msida**  
174 / 175, Triq il-Wied  
Areas Covered: Msida, Gżira, Ta’ Xbiex

**Naxxar**  
Civic Centre, Vjal il-21 ta’ Settembru  
Areas Covered: Naxxar, Ġħargħur, Baħar iċ-Ċagħaq, Madliena

**Paola**  
5, Civic Centre  
Pjazza Antoine De Paule  
Areas Covered: Paola, Tarxien, Santa Luċija
Qawra
Aċċess Complex, Triq il-Frejgatina
Areas Covered: San Pawl il-Bahar, Burmarrad, Mellieha, Manikata

Qormi
Triq l-Oratorju
Area Covered: Qormi

Rabat
Civic Centre, Triq San Kataldu
Areas Covered: Rabat, Mtarfa, Dingli, Mdina

San Ġwann
c/o Police Station, Triq in-Naxxar
Areas Covered: San Ġwann, Kappara

Sliema
101, Triq Sir Adrian Dingli
Areas Covered: Sliema, San Ġiljan, Ta’Ibragg, Swieqi, Pembroke

Valletta
Aċċess Complex, 72, Triq Melita
Areas Covered: Valletta, Floriana

Vittoriosa
Aċċess Complex, Triq San Dwardu
Areas Covered: Vittoriosa, Kalkara, Cospicua, Senglea

Żabbar
Civic Centre, Triq il-Kunvent
Areas Covered: Żabbar, Xgħajra, Marsaskala

Żebbuġ
Government Buildings, Blk 1, Flt 2, Triq Sciortino
Areas Covered: Żebbuġ, Siggiewi

Żejtun
9, Triq il-Madonna tal-Ħniena
Areas Covered: Żejtun, Marsaxlokk, Birżebbuġa, Għaxaq

Żurrieq
1, Triq Dun Ġużepp Zammit
Areas Covered: Żurrieq, Qrendi, Kirkop, Safi
SERVICE EXTENDED TO LOCAL COUNCILS

Birżebbuġa
Dar Birżebbuġa, Triq Santa Marija
Every Thursday between 8.00am and 12.00pm

Gudja
88, Triq Raymond Caruana
Every Wednesday between 8.00am and 12.00pm

Kirkop
31, Triq San Benedittu
Every Wednesday fortnight between 8.00am and 12.00pm

Safi
40, Dar il-Kunsill, Triq l-Iskola
Every Wednesday fortnight between 8.00am and 12.00pm

Mellieha
126, Triq il-Mithna l-Ġdida, (entrance from Triq il-Madonna ta’ Fatima)
Every Wednesday and Friday between 8.00am and 12.00pm

Siġġiewi
Pjazza San Nikola
Every Wednesday and Friday between 8.30am and 12.00pm

Swieqi
Civic Centre, Triq G. Bessiera
Every Thursday between 9.00am and 3.00pm
GOZO - District Offices

Nadur
43, Triq il-Kappillan
Areas Covered: Nadur, Ghajnsielem, Qala

Victoria
Čentru Amministrattiv, Pjazza San Franġisk
Areas Covered: Victoria, Fontana, Għarb, Għasri, Kerċem, Munxar, San Lawrenz, Sannat, Xaghra, Xewkija, Żebbuġ

SERVICE EXTENDED TO LOCAL COUNCILS

Qala
Civic Centre, Triq l-Isqof Mikiel Buttigieg
Every Friday between 8.00am and 12.00pm

Ta’ Sannat
Triq Sannat
Every Thursday between 8.00am and 12.00pm

Xagħra
Vjal 8 ta’ Settembru
Every Wednesday between 8.00am and 12.00pm

Xewkija
2, Triq it-Torri Tingi
Every Tuesday between 8.00am and 12.00pm
It is to be noted that the contents in this booklet are for information purposes only and do not have any legal power.