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# L-Għażla

The Consumers' Magazine

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**A message from  
Minister Dr Helena Dalli,  
Minister for Social Dialogue,  
Consumer Affairs  
and Civil Liberties**



The consumer sector is a sector which concerns us all directly in our everyday life. We are all consumers.

We have worked to safeguard the rights of both consumers and those who sell products or provide services.

We increased the number of inspectors to ensure more harmony and a professional approach with regards to buying and selling.

We have set up specialised structures so that consumers could obtain the help they require, such as for example in cases when they are misled in the financial sector.

During these four years, we have reduced the prices of medicines to the benefit of many Maltese consumers. We had a regular reduction in prices thanks to dialogue and agreement with the importers of medicines.

Our policy has always been to support consumers and sellers. We set up the Service with a Smile Award, through which we encouraged service providers to offer a better service and products to the consumer. This award is contributing to the enhancement of the customer care and after sales service, and at the same time, we are offering training for employees in this sector to enable them offer a better service to their clients.

Recently we also launched a mobile application for consumers, which forms part of the Government policy according to the mobile government strategy. By means of this system, consumers have continuous access for useful information on their mobile phone regarding their rights.

We also participated and monitored closely what is going on at EU level by means of active participation in the Consumer Protection Cooperation Network.

Besides participation in concerted actions of this network, we also succeeded in the proposed revision of the Consumer Protection Cooperation, which saw a General Approach under the Maltese Presidency being agreed upon last February as well as ongoing technical meetings and negotiations on this proposal.

The Government is committed to continue working towards more justice in the consumer sector.

A handwritten signature in blue ink that reads "Helena Dalli".

# Reductions in Medicine Prices

One of the objectives of the Office of Consumer Affairs within the Malta Competition and Consumer Affairs Authority (MC-CAA) is to oversee the prices related to medicines, by guaranteeing that medicines are priced in such a way as to be affordable by the public at large. The process involves following pricing performance when compared to prices of medicines in other EU countries. In May of this year, price reductions occurred on another 28 medicines. These reductions vary from 3% to 32% on the original pricing as indicated in the table featured below. These medicines are used for various ailments such as prostate tumours, dementia and asthma.

For more information, the public may contact the Office of Consumer Affairs on 2395 2710 or the Medicine Authority on 2343 9111.

Reduction in prices (these reductions occurred also through parallel trading)

Product Name	What is it used for?	Old Price	New Price	Savings for consumers	% Change	Available from
Tamsol 0.4mg capsules x 20	Benign prostatic hyperplasia	€ 12.50	€ 8.50	€ 4.00	32%	On the market
Axura 10mg tablets x 28	Dementia	€ 46.56	€ 31.99	€ 14.57	31%	On the market
Axura 20mg tablets x 14	Dementia	€ 46.56	€ 31.99	€ 14.57	31%	On the market
Serimel 50mg tablets x28	Depression/anxiety disorders	€ 16.50	€ 13.20	€ 3.30	20%	On the market
Nicorette 4mg Freshmint	Tobacco dependence	€ 3.53 kull kartuna	€ 2.82 kull kartuna	€ 0.71 kull kartuna	20%	On the market
Nicorette 2mg Freshmint	Tobacco dependence	€ 2.96 kull kartuna	€ 2.43 kull kartuna	€ 0.53 per kull kartuna	18%	On the market
Duosp 160mcg inhalation powder	Asthma/COPD	€ 47.47	€ 39.60	€ 7.87	17%	On the market
Duosp 320 mcg inhalation powder	Asthma/COPD	€ 47.46	€ 39.60	€ 7.86	17%	On the market
Cerumol Olive Oil ear drops	Ear wax removal	€ 5.90	€ 4.95	€ 0.95	16%	On the market
Omic 0.4mg capsules x 30	Benign prostatic hyperplasia	€ 19.90	€ 17.00	€ 2.90	15%	On the market
Arimidex 1mg tablets x 28	Breast cancer	€ 66.00	€ 55.80	€ 10.20	15%	May 2017
Duphaston 10mg tablets x 20	Progesterone insufficiency	€ 11.56	€ 9.90	€ 1.66	14%	On the market
Prozac 20mg capsules x 30	Depression, OCD, bulimia	€ 20.90	€ 17.90	€ 3.00	14%	May 2017
Tintaros 10mg tablets x30	High cholesterol level	€ 22.53	€ 19.60	€ 2.93	13%	On the market
Lumigan 0.3mg/ml eye drops x 0.4ml x 30	Glaucoma/ocular hypertension	€ 32.00	€ 28.80	€ 3.20	10%	On the market
Ciproxin 500mg tablets x 10	Bacterial infections	€ 22.80	€ 20.80	€ 2.00	9%	On the market
Nexium 40mg tablets x 28	Gastroesophageal reflux disease and ulcers	€ 38.16	€ 34.90	€ 3.26	9%	May 2017
Malarone 250mg/100mg tablets x 12	Malaria treatment/prevention	€ 43.70	€ 39.90	€ 3.80	9%	May 2017
Celebrex 100mg capsules x 60	Pain - arthritis	€ 31.54	€ 28.94	€ 2.60	8%	May 2017

Pantoprazol 1 A Pharma 20mg tablets x 14	Gastroesophageal reflux disease/acid hypersecretion	€ 4.50	€ 4.20	€ 0.30	7%	May 2017
Bexsero vaccine	Neisseria meningitidis serogroup B prevention	€ 175.00	€ 165.00	€ 10.00	6%	June 2017
Celebrex 200mg capsules x 30	Pain - arthritis	€ 29.72	€ 27.80	€ 1.92	6%	May 2017
EllaOne 30mg tablet x 1	Emergency contraception	€ 37.94	€ 35.55	€ 2.39	6%	May 2017
Pantoprazol 1 A Pharma 40mg tablets x 28	Gastroesophageal reflux disease/acid hypersecretion	€ 10.50	€ 10.00	€ 0.50	5%	On the market
Ciproxin 250mg tablets x 10	Bacterial infections	€ 11.33	€ 10.82	€ 0.51	5%	On the market
Trajenta 5mg tablets x 28	Type-2 diabetes	€ 49.03	€ 46.99	€ 2.04	4%	July 2017
Arcoxia 60mg tablets x14	Pain - arthritis	€ 22.35	€ 21.68	€ 0.67	3%	On the market
Stemetil 5mg tablets x250	Vertigo	€ 24.49	€ 23.64	€ 0.85	3%	On the market

The collaboration between the Medicines Authority and the Malta Competition and Consumer Affairs Authority brought about a continuous and effective dialogue with the importers which resulted in the reduction of prices on 171 medicines. In some cases, the reductions amounted to over 60% on the original price.

### Medicines for cancer

We made sure to reduce significantly the prices of various medicines used for various cancer treatments. These include:

- Arimidex® which is used for breast cancer. This medicine was reduced twice, first time by 60%, from €164.66 to €66 and then again by another 15%, from €66 to €55.80. This transpires into 66% accumulative reduction.
- Xeloda® which amongst others, it is used for breast cancer and bowel treatment. The price was reduced by 65% from €550 to €190.
- Reduction of 11% on the Erbitux® medicine, used primarily for colon cancer.

### More generic medicines on the market

From 2013 to-date, the Medicines Authority authorised more than 300 new generic medicines to be placed on the local market. Generic medicines would have the same active ingredient/s as those branded medicines. It has been proven that the generic medicines used instead of the branded ones, provide the consumers with quality substitutes so as to reduce their spent, specifically those with a prescription. The companies that manufacture generic medicines sell their products at a lesser price, hence medicines are being made more accessible, whilst at the same time these medicines provide the same assurances and effectiveness. To note, that generic medicines are not only a cheaper alternative from the branded medicines but since they are bringing about competitiveness in the market, prices of branded medicines are constantly being reduced, same goes for the generic medicines.

From time to time, the Office of Consumer Affairs and the Medicines Authority, receive a number of complaints and/or queries regarding prices of medicines. Apart from investigating these complaints, consumers are directed to the electronic list of medicines found on the Medicines' Authority's website, where they are guided about alternative generic medicines (always upon the advise of a doctor or pharmacist depending on the circumstances) found on the market, which are cheaper than branded medicines.



# CONSUMER AND COMPETITION DAY 2017



MALTA EU 2017

As part of the Maltese Presidency events, the Malta Competition and Consumer Affairs Authority (MCCAA) in collaboration with the European Commission and the EU 2017 Presidency Unit organised the EU Consumer and Competition Day.

Addressing this conference, Minister for Social Dialogue, Consumer Affairs and Civil Liberties Helena Dalli, emphasised the need of instilling confidence in consumers to ensure a successful Digital Single Market. Minister Dalli also spoke about the need to help consumers who are digitally vulnerable by

detecting what is hindering them from getting online access to suitable products and services. To this end the Minister mentioned that under the Maltese Presidency a General Approach was reached on the Review of the Consumer Protection Cooperation Regulation, a Regulation which aims at modernising cooperation between national administrations and reducing damage for consumers because of cross-border infringements to EU consumer law.

In her speech, Ing. Helga Pizzuto, Chairperson of MCCAA, spoke about the

rapidly evolving digital environment and the new challenges that are emerging that require addressing if consumers are to fully benefit from the Digital Single Market. MCCAA's Chairperson stated that to address these challenges the Conference will focus on how consumers can be provided with the tools they need to reap the benefits of e-commerce and will also deal with competition considerations that are becoming more relevant in this particular market.

The panel on digital skills and consumer vulnerability discussed the importance

for legislation to take into account consumers' needs and circumstances. Consumers cannot take full advantage of e-commerce if they are excluded from the benefits of the single market. Currently the EU is undergoing a digital revolution that impacts each and every citizen. The problem is that 44% of EU consumers do not have the basic digital skills which mean that almost half of the EU population is risking social exclusion.

Consumers need to be provided with skills so they can feel safe in the digital world. If consumers don't feel safe they will exercise caution and this may lead to stagnated markets.

The discussion continued on the practices used by businesses in e-commerce. The evolvement of e-commerce in the last ten years has brought challenges and opportunities to many businesses. The services offered across the EU through electronic platforms is ever-increasing, so that business and also consumers, are ever more affected by the behaviour of sellers on the world-wide web. E-commerce is an important driver of price transparency and price competition. Price transparency leads to more

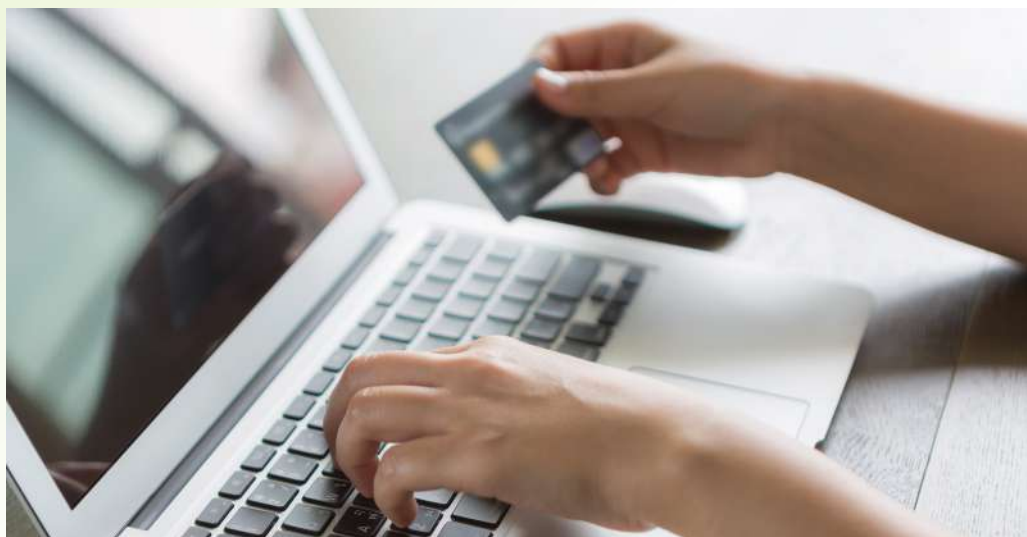
competition and hence an increase in consumers' choice and their ability to find the best deals across borders.

The conference concluded with a discussion on enforcement which is an important tool to ensure that those who do not conform to the rules are brought in line. The European Commission has taken forward certain factors in order to ensure the strengthening of competition and consumer authorities across Europe. Achieving this will generate a sense of security and confidence among both consumers and traders which will eventually lead to economic growth.

The issues discussed during this event mainly focused on how to remove barriers for both consumers and traders to encourage them to buy and sell online while at the same time reassuring them that their rights will be safeguarded. This is

good news for the Maltese consumer as cross-border online shopping gives them access to a wider variety of products and services at competitive prices. As consumers living in the smallest EU Member State we have a lot to benefit from unhindered access to larger markets.

During this conference a bilateral meeting was held between Minister Helena Dalli and the German Parliamentary Secretary within the Ministry for Justice and Consumer Protection, Mr Ulrich Kelber. In this meeting they discussed different ways how to strengthen and protect consumer rights in the digital world. Mr Kelber was also one of the speakers in the first panel that discussed digital skills and consumer vulnerability.



# Deposit of tile laying works

## The Case

A consumer placed a deposit of one thousand euros (€1,000) for works of tile laying of a terrace. The works involved the removal of tiles, screeding and tile laying.

The deposit was paid in August 2014 and the parties had agreed that the works should start in September of the following year. The tile layer went on site once to commence the works in October 2015 and did not return to continue with the works. The consumer contacted the tile layer on various occasions even due to the fact that winter was approaching and it already started to rain. The consumer's neighbours also started complaining that the works have not been completed.

Since the works remained unfinished, the consumer had no other choice but to engage another tile layer to continue with the works. Nonetheless, the consumer still offered the trader to do the tile laying of the bathroom instead of the terrace in order not to request a refund of the deposit. Yet, the tile layer defaulted again as he did not carry out these works. Consequently, the consumer requested a refund of the deposit in the amount of one thousand euro (€1,000).

## What steps did the consumer take to resolve this case?

Primarily, the consumer spoke with the trader and requested a refund of the one thousand euro (€1,000) and when the trader declined, he made recourse to the assistance of the Office for Consumer Affairs by registering his complaint with the Complaints and Conciliation Directorate.

Following the examination of the case, the conciliation process commenced, with the aim of reaching an amicable agreement between the consumer and the trader. Unfortunately, no agreement was reached and therefore the consumer chose to proceed with his case through the Consumer Claims Tribunal.

## What was the decision of the Consumer Claims Tribunal?

During the sitting, the arbiter heard the consumer who explained that he had tried everything to give the trader another chance to carry out the agreed works instead of requesting a refund of the deposit. On the other side, the trader failed to file a reply in writing and during the sitting he did not contest the consumer's submissions.

For these reasons, the Tribunal ruled in favour of the consumer and ordered the trader to refund the deposit of one thousand euro (€1,000) with the fees being adjudicated against the same trader.

### Public Warning Statements issued by MCAA in 2017

This year the MCAA published a number of statements to warn the public about traders who have not honoured the Consumer Claims Tribunal's sentences.

These traders were:

- IGC Group Ltd had to pay the sum of €1000 for not supplying a door to consumer as agreed in the contract of sale.
- Agius Photo Studio was ordered by the Tribunal to pay the sum of €1,300 for not supplying consumers with wedding photos, and in another case the same trader did not supply consumers with the wedding album, CDs and high resolution photos.
- Mr Franz Camilleri was ordered to refund consumer the deposit paid which amounted to €450 as he did not carry out the agreed works on a balcony.

# National Standard for Green Roofs

The development of national standards on a voluntary basis is one of the important roles of the Standards and Metrology Institute within the MCCA. The use of standards is very broad and includes:

- the protection of consumers and workers from accidents;
- the environment;
- the improvement and consistency in the quality of services; and
- equal access to goods and services for everyone.

National standards launched in the last few years concerned the local needs of the milk distributors, good management of car repair garages, safety in public gardens and playing areas, accessibility of buildings, and safety requirements for photovoltaic panels' installation. MCCA also recognises the importance of environmental protection and sustainability when developing standards. Therefore, standards take into account environmental aspects such as the efficient use of resources.

The latest national standard published by MCCA concerns the planning, construction, control and maintenance of Green Roofs. This standard specifies the technical details of constructing and maintaining green roofs in Malta. They also include vegetation that can be used on roofs in Malta. The standard gives information on the benefits of green roofs, such as the aesthetical value, the improvement of thermal insulation of building and reduction of storm water run-off to mitigate flooding.

In May 2016, Minister Helena Dalli launched the development of this standard at a workshop to which stakeholders were invited to participate. The publication of this standard forms part of the EU-funded Life-Med Green Roof Project. MCCA's role in this project was to draft the Green Roof standard for Malta, based on the results obtained from the research being carried out at the University of Malta. During the past year, the standard was developed by a technical committee, led by MCCA, made up of various stakeholders including the University of Malta, MCAST, the Chamber of Engineers, the Chamber of Architects, the Environment and Resources Authority (ERA), the Occupational Health and Safety Authority (OHSA), the Malta Development Association (MDA), and other stakeholders who participated in the numerous technical meetings.



The standard is now available from the MCCA Standards library. For more information about services offered by the Standardisation Directorate visit: <http://mccaa.org.mt/en/standardization-directorate>



# Premju Servizz bi Tbissima 2016



From Left: Mr Stephen Gauci (Pama Supermarket), Mr Matthew Grech (Smart Supermarket), Ms Joyce Borg (Director General Consumer Affairs), Hon. Minister Dr Helena Dalli, Ing Helga Pizzuto (MCAA Chairperson), Ms Claire Gauci (Pavi/Pama Supermarkets), Ms Maria Magro (Pavi Supermarket).

The second edition of *Premju Servizz bi Tbissima* was held in October 2016. This Award is an initiative of the Office for Consumer Affairs, one of the four entities within the Malta Competition and Consumer Affairs Authority.

The main objective of this Award is to recognise those retailers and service providers who offer a good service to their customers and who go out of their way to better their relationship with their customers. Furthermore this Award encourages and promotes trading practices that give additional benefits to consumers than those provided by the law.

The ceremony was addressed by Dr Helena Dalli, Minister for Social Dialogue, Consumer Affairs and Civil Liberties.

Minister Dalli spoke about the importance that consumers are provided with a good quality service. She also emphasised the need to improve consumers' shopping experience and highlighted the importance that local sellers offer their products and services online.

MCAA chairperson Ing. Helga Pizzuto, spoke about the work the Office for Consumer Affairs is doing to encourage traders to adopt policies that give consumers more benefits than those established at law. A case in point is the Trust Mark scheme which was set up to facilitate the building of a good relationship, based on trust, between consumers and sellers. The traders who join this scheme commit

themselves to abide by their legal obligations and to follow the scheme's Code of Conduct, which amongst others includes fair advertising, price indication and adequate after-sales customer service. In this regard, Ing. Pizzuto explained how the Authority monitors the traders that join this scheme to ensure that the Code of Conduct is being observed and also encourages consumers to buy from sellers who exhibit the Trust You Mark in their establishments.

Ing Pizzuto also mentioned the positive results of the Consumer Market Scoreboard, which placed Malta among the top three European countries in 8 goods and 13 service markets. Malta's results show that all good markets performed better than the EU28 average. The Consumer Market Scoreboard is a very useful tool for national policy makers and stakeholders as its' statistics can be used to assess the impact of policy over time and compare how their country is doing with the other Member States.

The 2016 edition of *Servizz bi Tbissima* had a different format from the first edition. In this edition consumers had the possibility to vote the seller or business they felt offered them a service with a smile. During the six-week competition period consumers could vote for any local business, small or large, that offered for sale any type of product or service. This year another category was added, that of sellers who sold their products or services online. The voting questionnaire was available on the MCAA's facebook page and the MCAA's website.

The ten traders who received the majority of votes were vetted by a jury which had the responsibility to ensure that the nominated traders abided by the Award's code of conduct. For instance, the jury verified that the nominated companies were adhering to all applicable regulations, that their business premises were accessible and safe, that prices in their retail outlets were indicated as per the Price Indication Regulations, that consumer complaints were dealt with in a timely manner and that when possible they avoided that disputes with consumers were referred to the Consumer Claims Tribunal by opting for resolution through mediation.



Mr Matthew Bezzina (E Cabs),  
Mr Paul Abela (GRTU President)

The winners of *Premju Servizz bi Tbissima* 2016 were announced during an award giving ceremony held at The Palace, Sliema. Smart Supermarket placed first, Pavi Supermarket second, and Pama Supermarket was awarded the third place. The company eCabs won the GRTU's special award for the good service it offers to its customers.

### Servizz bi Tbissima Award 2017

Preparations for the third edition of this Award are in an advanced stage. In this year's edition consumers will once again be the ones who will choose the trader who deserves to win the Award Servizz bi Tbissima.

In the coming weeks nominations to vote the best seller will open and there will be a promotional campaign on social media and also other media to encourage consumers to vote the sellers that really offer them a service with a smile.

# EURO-Med Competition Forum

On the 21<sup>st</sup> and 22<sup>nd</sup> of January 2016, the Office for Competition organised the fourth Euro-Med Competition Forum in Malta. The purpose of this forum is to strengthen competition cooperation among countries in the Euro-Med region so that fairer competition is developed in these countries.

During her opening speech, Minister Helena Dalli remarked that the Government appreciates the role of the Office for Competition in the Maltese economy to promote competition and to enforce the Competition Act. Since the market is a liberalised one, the Office has to ensure that large companies do not abuse of their power in the market or hinder competition in any way. At the same time the Competition Office must ensure that no companies enter into private agreements, which might restrict competition. In this way, consumers can enjoy a vast range and high quality of products and services at lower prices. The collaboration and exchange of experience among Mediterranean countries, as is the practice among the Member States of the European Union, should help to create a more liberalised market in the region for the benefit of consumers.

During this Forum, the discussions focused on the effects of competition law enforcement in their respective countries and how the authorities can be more effective in their strategies, especially in the initial years of their work, with regards to the promotion of competition culture and the enforcement of competition rules. It is essential that the authorities have all the necessary resources, human and financial, are independent, especially in their investigations and decisions, have the necessary investigative tools, and can establish their own priorities.

During the Forum's last session, the future work of this forum and the methods to increase the collaboration with a possibility to create a platform to strengthen competition in the countries of the Mediterranean region was discussed.



Mix-xellug: Yves Kenfack (UNCTAD), l-Onor. Ministru Helena Dalli, Godwin Mangion (Direttur Ġenerali, Uffiċċju għall-Kompetizzjoni), Theodore Thanner (EMCF, Kap tal-Awtorità tal-Kompetizzjoni Awstrijaka)

# Manage your Finances Responsibly

*Some useful tips on how to plan your finances*



One of the eight basic consumers' rights is the right to have access to basic daily needs. As consumers, we have the right to have access to all the essential basic things in life, like food, water, clothes, electricity, education and medical care.

In order to have access to these basic needs, it is necessary that we manage our finances responsibly and avoid spending our hard-earned money on trivial things.

It is important that when we come to work out how to manage our salary, priority is given to the essentials such as rent, bank loans, water and electricity bills, food and clothing.

When possible, we should avoid taking loans to buy things that we do not really need.

This leaflet provides useful tips on how to manage one's money, how to save up and spend less.

## Loans

If you need to get a loan in order to purchase a property, it is important that you visit accredited banks and not borrow money from individuals who are not licensed to give out such loans.

When you take a bank loan, this entity ascertains that you are in a position to pay back the instalments and that you are left with enough money in your pocket to live a decent life.

If you have a stable employment and listed on the waiting list for a social accommodation or to benefit from rent subsidy, you can apply for a social loan where you will receive a subsidy on the loan you took from the bank.

For more information regarding social loans, you may contact the Housing Authority on 8007 2232 or send an email to [customer.care.ha.@ha.gov.mt](mailto:customer.care.ha.@ha.gov.mt)



## Managing personal finances

Why is it important that you are able to manage your finances responsibly?

- When you distribute your money according to priorities, you will be in a position to know how much you are spending and how much you can afford to spend.
- You will be able to distinguish between the essential things that you need to buy to live decently and the things that are superfluous.
- When you distribute your money wisely, money will last longer and you get the chance to save a bit for a rainy day.
- You will not need to take unnecessary loans.
- You will live more serenely and worry free.

## Tips on how you can save money

### 1. Curb your spending habits

Such approach will give you a better understanding of where you are spending more than necessary.

### 2. Create a realistic budget

Control and manage your budget effectively, so you will not spend your money on unnecessary stuff and hence you will manage to save up.

### 3. Think about your future as well as your present

Planning from one week to another, from one month to another is essential. You also need to plan for your future and for any emergencies that may arise, for a deposit on a vehicle or house maintenance that needs to be carried out.

### 4. Involve all the family

It is easier to visit fast food restaurants when you are tired and the kids are hungry. Nevertheless, it would be more beneficial if you give your family members a choice to help in preparing food.

### 5. Find ways to save more money

Consider using the coupons, offers and discounts that sellers offer from time to time. You should also subscribe to those outlets that you visit often, so that you will be able to benefit from their offers.

### 6. Plan a pay-out scheme for the bills

Plan when you are due to pay the bills. It does not matter whether it is done on the same day of the week, every fortnight or once a month, as long as you are consistent. It might be a boring process, be a bit creative to make it more interesting.

## 7. Assess how much you are spending with your credit card

Although paying with your credit card, gives you benefits, there are people who end up over spending. Hence, see that when using your credit card, you pay the balance at the end of the month.

Should you require further information, you may visit one of the LEAP centres spread all over Malta and Gozo. Alternatively, you may call on 22588924 or 79013090.

## Where can individuals learn how to manage their finances?

Talks titled Għaqal id-Dar Ғajja Aħjar are held on a regular basis within the local councils around Malta and Gozo. These talks are free of charge and the public can apply to attend these talks which provide them with useful tips on how to manage their household and finances effectively.

Amongst others, officials from the following entities participate in these discussion-based talks:

- The Office for Consumer Affairs, provides guidance on how as consumers we can get value for money when purchasing products or services
- Wasteserve, provide insight on how to manage waste in order to avoid wastage of food
- REWS provide useful tips on efficient usage of water and electricity
- Caritas provide guidance on managing one's finances and saving money

During these courses, participants receive useful information on how to lead a healthier life, and also tips on simple and healthy recipes.

If you would like to attend any of these talks, you may send an email to [għaqalid-dar.mfss@gov.mt](mailto:għaqalid-dar.mfss@gov.mt)

Are you addicted to something, which is not allowing you to manage your money effectively and hence not living a decent life?

Caritas Malta provides various support services to all those seeking help in order to deal with their addictions related to drugs, alcohol, gambling or other vices which lead to dire financial state and family problems.

Help can be sought from Caritas Malta, by calling on 21237935 or 21238090.



## Some useful tips to make your finances last longer

- Use water and electricity efficiently in order to minimise wastage and hence reduce your water and electricity bills. For further guidance in this regard, contact REWS offices on 2295 5000.
- Contact Caritas on 2590 6600 to receive advice on how to budget your money.
- Do not get a loan to purchase material stuff that is not essential for a decent living.
- If you need to get a loan, visit an accredited bank so that you can be assured that you are not borrowing more than you afford to pay back and to not pay excessive interest rates.
- Prepare your grocery list according to what you are planning to cook in order to avoid buying unnecessary food items.

# 'KONSUMATUR'

## A new App for consumers



This year, in March, the mobile App 'KONSUMATUR' and 20 other new mobile Apps have been launched have been launched by the public service through which the public can access government services from a mobile phone 24 hours a day, all year round.

The main objective of the 'KONSUMATUR' App is to provide simple and clear information to consumers on their rights and responsibilities, especially when they encounter difficulties during their purchases. One of the main categories of this App provides information on the legal and commercial guarantees and how these guarantees provide protection on the goods purchased.

This App can also be used by consumers to register a complaint with the Office for Consumer Affairs. It contains a simple form which consumers are requested to fill in and send electronically.

The App also includes the function to attach documents related to the problematic purchase and send these documents or photos with the complaint form.

Through this App consumers will also be provided with information on what they can do when they want to return an unwanted product. Do they have any rights in such a situation?

Another important category included in this APP is that of Online Shopping which provides simple and concise information on the problems consumers may encounter when making such purchases and also information on their right to cancel the sale during the 14-days cooling off period.

The 'KONSUMATUR' App may be downloaded free of charge from Apple's App Store and from Google Play for Android devices.



## Enhancing Consumer Rights: Malta's Presidency Priorities

The European Commission is aware of the important role consumers have in the Single Market and knows that for the Single Market to flourish it must provide unhindered access for goods and services to consumers across Europe. A connected and successful Digital Single Market is in fact a key priority of the European Commission.

The Maltese Presidency of the Council of the European Union has set out specific objectives aimed at strengthening the Digital Single Market. One of these concrete objectives that closely affects consumers' lives is that of ending roaming charges across Europe. This objective will be achieved on the 15th of June 2017 which is the date when Europeans will be able to make calls, send texts and use internet without the fear of huge bills as roaming charges will come to an end. Hence, this summer European citizens will

only pay domestic prices, irrespective of where they are travelling in the EU. This was made possible following an agreement reached under the Maltese Presidency.

Another Presidency priority is that of making progress towards removing barriers for consumers who seek to buy products and services from another EU country, be it online or in person. When doing so consumers should not be discriminated against based on nationality or country of residence in terms of access to prices, sales or payment conditions. Unjustified geo-blocking limits consumer opportunities and choices and is also the main cause of consumer dissatisfaction and of fragmentation of the Single Market. In this regard a legislative proposal made by the Commission is currently being discussed. The proposal defines specific situations when there can be no justified reasons for geo-blocking. Furthermore, the proposal bans blocking of access to websites and the use of automatic re-routing if the customer has not given prior consent and also provides for a non-discrimination rule in payments. While traders remain free to offer whatever payment means they want, they cannot discriminate within those payment means.

Allowing EU consumers to continue enjoying their 'home' subscription to Audio-Visual online content when visiting another Member State is another important Maltese Presidency objective. The Maltese Presidency of the Council of the EU secured an agreement on new rules allowing Europeans to travel and enjoy online content services across borders. This means that Europeans will soon be able to fully use their online subscriptions to films, sport events, e-books, video games or music services when travelling within the EU. This agreement is very important as it is the first one reached in relation to the modernisation of EU Copyright rules. It is also an important step in breaking down barriers in the Digital Single Market. This agreement provides new opportunities to citizens to enjoy cultural content and at the same time protects creators and those investing in the production of cultural or sport content.

The Maltese Presidency is also working hard on a draft regulation seeking to strengthen application of consumer protection rules across borders by upgrading co-operation among the competent national authorities. The Consumer Protection Cooperation (CPC) Regulation Review aims at modernising cooperation between national administrations and reduce damages for consumers because of cross-border infringements to EU consumer law. The new Regulation will set out a number of minimum investigation and enforcement powers that every national competent authority will have to be able to exercise to fight infringements such as for instance identifying sites exercising geo-blocking and immediate closure of websites hosting scams. The Regulation will reinforce the mutual assistance mechanism

between national authorities to establish whether an intra-EU infringement has occurred and to stop such infringement. In February of this year, the Maltese Presidency reached an agreement on this proposal among the EU Member States whilst negotiations with the European Parliament in this regard, will commence in April.

These Maltese Presidency Priorities will substantially contribute to the building of a Digital Single Market from which European consumers will benefit as they will have wider access to a variety of products and services at competitive prices while having their rights protected.



# Charters for consumers on financial and banking services

The Malta Competition and Consumer Affairs Authority, in collaboration with the Ministry for Social Dialogue, Consumer Affairs and Civil Liberties, has launched two charters on the rights and obligations of consumers when provided with financial and banking services.



Addressing a press conference at the MCCA Building, Hon. Minister Helena Dalli explained that the publication of these two charters implement another two proposals of the Electoral Manifesto related to consumer rights. Dr Dalli explained how through these charters, consumers should be more aware of their rights and responsibilities when investing money or purchasing a banking service. These charters also safeguard consumers' financial interests as they prohibit hidden costs and expenses.

MCCA's Chair, Helga Pizzuto said that the charters have been drafted by the MCCA in collaboration with various entities from the financial services sector, namely the Malta Financial and Services

Authority, the Malta Bankers' Association, the College of Stockbrokers, the Malta Funds Industry Association and the Malta Association of Small Shareholders. Ing. Pizzuto emphasised that these two charters reflect the information consumers require to make informed buying decisions.

Mr Joseph Camilleri, Permanent Secretary within the Ministry for Social Dialogue, Consumer Affairs and Civil Liberties, said that with the launch of these charters the Ministry will deliver 90% of its electoral programme.

The charter about banking services provides guidance to consumers when using banking services. When making such purchases consumers should be aware that the bank is obliged to inform them about all costs related to the banking service and that information on the applicable fees has to be made accessible free of charge from all bank branches and also from the bank's website. Consumers should also be aware that they have the right to switch banks in Malta in an easy and swift manner. Other rights include a free of charge bank statement that includes applicable fees and interests at least once a year and also to be provided with a detailed quote before entering into a loan agreement. This charter also mentions the obligation of banks to advertise their products and services in a clear and unambiguous manner and to include information related to payments, interests and conditions.

The charter on investments provides guidance to small investors who are less experienced and hence more vulnerable than others when investing their money. This charter also provides guidance to financial intermediaries offering investment services to better identify the legitimate expectations of their clients who classify as small investors. In fact the charter stipulates that when a financial intermediary indicates financial products suitable to a particular investor, the former is obliged to ask questions to the investor to gain better understanding of the investor's expectations from the investment being considered.

When consumers consider buying complex financial products the financial intermediary is obliged to establish whether the consumer has sufficient knowledge and experience to make such investment and whether he is aware of the risks associated with such products.

This charter also lists the information that financial intermediaries are obliged to provide investors with. This includes information on the investment that is being proposed or that he is showing an interest in, information on the associated risks of the investment being made or proposed, that past successes of the investment proposed are not guaranteed in the future, and also information on the fees or payments and how these apply to the investment the consumer is undertaking.

Consumers must also receive in writing all the information related to the investment and once signed must also be given a copy of the investment contract.



This charter also mentions the obligations investors have when considering or buying an investment. Amongst these obligations the charter lists the responsibility to obtain information on different investments from various intermediaries, gather as much information as possible on the investment being considered, and answer truthfully to all the questions asked by the intermediary.

When consumers encounter problems when purchasing an investment or banking service they may seek the assistance of the Office of the Arbiter for Financial Services by calling freephone 8007 2366 or send an email on [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt).

The charters are available in both English and Maltese and may be downloaded from the MCCA Website: [www.mccaa.org.mt](http://www.mccaa.org.mt). Copies of these charters have been distributed in every household and may also be obtained from local councils, banks and from servizz.gov offices.

# Be knowledgeable about whether or not the products available on the market pose a serious risk.

## Rapex System



Malta, like all the other EU Member States, is obliged to publish notifications about products available on the market that may pose a serious risk to consumers. This is done through the Market Surveillance Directorate (MSD) within the MCCA. In this regard, MSD notifies the European Commission about unsafe products they found on the market during their enforcement actions. Such information is then made available to the general public. The MCCA also encourages the public to regularly check the RAPEX platform to see if the products they purchased or would like to purchase are black-listed on this platform. Products found on this platform are not supposed to be on the market.

The Rapex web-based platform may be accessed through the following link:

[https://ec.europa.eu/consumers/consumers\\_safety/safety\\_products/rapex/alerts/](https://ec.europa.eu/consumers/consumers_safety/safety_products/rapex/alerts/)

This platform is very user-friendly and may be accessed by the public at large, so that consumers may search the notifications according to their specific requirements. The public is being encouraged to access this platform to be informed about unsafe products. Images of how such notifications feature on this platform may be found below.

Furthermore, consumers are urged to contact the Market Surveillance Directorate on 23952000, should they come across a product still available on the market when it is being 'black-listed' on the Rapex platform.

The screenshot displays two product alerts on the RAPEX platform. The first alert, with ID A12/1774/16, concerns a soft toy. The product is a 35cm Bead leg Gingerbread Shelf Sitter by Premier Decorations. The risk is identified as choking, with a detailed explanation that the legs can detach, releasing beads that could be inhaled. The second alert, with ID A12/1773/16, concerns a smoke detector. The product is a First Alert Smoke Alarm by Haichen, model LX-222. The risk is identified as fire, with a detailed explanation that the detector can be installed without a battery, potentially leading to undetected fires. Both alerts include fields for alert number, category, product name, brand, and batch number, along with social media sharing options and a 'View more' button.

Alert ID	Category	Product	Brand	Name	Type / number of model	Batch number / Barcode	Risk type
A12/1774/16	Toys	Soft toy	Premier Decorations	35cm Bead leg Gingerbread Shelf Sitter	CTS-14, WL35-14, Cat.No. PL115481	5 050882 254928	Choking
A12/1773/16	Construction products	Smoke detector	Haichen	First Alert Smoke Alarm	LX-222	8 341790 000101	Fire

# Product Safety Warnings

The market surveillance directorate within the Malta competition and consumer affairs authority has recalled a number of products from the market.

These include 2 children safety barriers as these pose a serious risk to consumers. The first product removed from the market is branded Childwood, type: Varofix White, Barcode: 5420007139315. See photo below:



The second Product removed from the market is branded: Reer, type: I-Gate, Article No: 46340. See photo below:



The risk posed by both products is because it is possible for a child to pass feet first through the opening of the gate and getting stuck by the head. The Child can slip and its body weight would be hanging by the head. This can result in a possibility of strangulation.

It is advised that consumers stop using these products and return them to the economic operator they acquired it from.

Other products removed from the Maltese market are children clothing.



These children clothing have been removed from the market because they have draw strings in the neck area. It is considered that, clothing intended for children from 0 to 7 years of age and having cords of any length in the neck area, pose a serious risk to children. This is because of the risk of strangulation these pose.

All these products have been removed from the Maltese market and notified on the RAPEX system. The RAPEX system is a European system where products that pose a serious risk to consumers are notified to the general public.

Please find a link to the system hereunder:

[https://ec.europa.eu/consumers/consumers\\_safety/safety\\_products/rapex/alerts/](https://ec.europa.eu/consumers/consumers_safety/safety_products/rapex/alerts/)

The RAPEX system provides weekly reports on products removed from the European market. It also provides a very comprehensive search function to identify potential product risks or non conforming products.

For further information you may contact the Market Surveillance Directorate on tel. no. 23952000 or by sending and email on [info@mccaa.org.mt](mailto:info@mccaa.org.mt).

# Consumer Means of Redress

Disputes between consumers and traders are a reality. But what can the consumer do to seek redress following an issue with a trader? Are there any differences when seeking redress following a cross-border transaction than when dealing with a trader in your own country?

European consumers are increasingly purchasing goods and services from traders based in other Member States both online and when visiting a particular country. This certainly does not imply that things cannot go wrong with cross-border transactions as they do in the case of local purchases, where both consumer and trader are based in the same country.

Obtaining redress through ordinary court procedures can be very costly and in many cases, higher than the compensation sought and thus it may not be a viable option. Consumers should be aware of the alternative remedies available to them when it comes to disputes.

This topic was discussed during a conference organised by the European Consumer Centre (ECC) Malta in collaboration with the Malta Competition and Consumer Affairs Authority (MCCAA), with the participation of various entities within the consumer sector as well as representatives from the commercial sector.

During her address, the Minister for Social Dialogue, Consumer Affairs and Civil Liberties, Dr Helena Dalli emphasised on the fact that consumers should keep abreast about their rights according to applicable regulations as well as about the various means available to them to protect their rights.

In addition, the conference addressed new emerging remedies concerning the Alternative Dispute Resolution (ADR) and the Online Dispute Resolution (ODR) platform. Through a legislation in this sector, consumers across Europe are covered by entities that provide alternative solutions that exist without the need to go to court. The ECC Malta provided details about the ODR platform that consumers could use to lodge a complaint against a trader that provides products and services by means of an online channel. This web-based platform is specifically designed to help consumers settle their disputes for their online purchases from a trader based in an EU country. This platform is available in 23 EU languages and it serves as a single point of entry for consumers and traders seeking to settle disputes emerging from online transactions irrespective of where the contract was concluded. The Platform links all National Alternative Dispute Resolution (ADR) entities. Consumers will be able

to send their complaint directly to the trader via the ODR platform and reach an agreement on the ADR entity that will handle the dispute. There is a contact point in every Member State to provide support to the users of the Platform and to assist in the submission of the complaints through the Platform. The European Consumer Centre Malta is the designated contact point in Malta. Additionally the ODR contact points will also assist by providing any general information on consumer rights or other means of redress and by providing explanations on the specific procedures applied by the proposed ADR entities.

MCCAA's Chairperson, Ing. Helga Pizzuto provided an insight about the important role of the Office for Consumer Affairs within the Authority. She stated that this Office is obliged to oversee the local traders and make sure that their operations are in line with the applicable laws as well as serve as an intermediary between consumers and traders. If no amicable solution is reached during the intermediary process, then the consumer has the right to bring his case in front of the Consumer Claims Tribunal. This Tribunal oversees those cases where the value of claimant does not exceed the amount of three thousand and five hundred euros (€3,500).

The conference addressed also the various steps needed so that a consumer may lodge a complaint to a trader in order to obtain the best outcome from his complaint. The Office for Consumer Affairs provides assistance to all consumers in this regard on how to make the first contact with the trader concerned. It is imperative that consumers conserve proof of purchase.

The Office of the Arbiter for Financial Services deals with consumer complaints that are related to the Financial Services sector. Delegates were given an insight about the procedure to follow in order to lodge a complaint against traders that provide financial services in front of this office and how this office tackles such issues.

From the traders' perspective, a GRTU Representative stressed the importance for traders to be aware of what the consumers are seeking on the market. It transpired that traders hold in high regard the regulations and procedures available to consumers to redress their issues, since ultimately these protect the interest of both parties. Consumers help traders succeed in their business.



# Trust You Scheme - Trust in Traders

The Trust Mark Scheme was set up to build and strengthen trust between consumers and traders. Businesses that opt to join the Trust Mark Scheme commit themselves to comply with the Scheme's Code of Conduct.

Below is a list of the Trust You Scheme members. Each year membership to the scheme is renewed after the MCCA carries out inspections and monitors the behaviour of subscribers to ensure that the code of conduct is properly observed.

## **Adidas**

The Point, Pjazza Tigné Sliema  
Baystreet Shopping Complex, St Julians

## **Alsons**

Valletta

## **Anthony Preca Jewellers**

Valletta

## **Arkadia Foodstore**

St Julians

Arkadia Commercial Centre, Victoria, Gozo

## **Art At Home**

Attard

## **Artech**

Birkirkara

## **A to Z Electronics**

Attard,

Pavi Shopping Complex, Qormi

## **Ave Maria Jewellers**

Valletta

## **Avantech Ltd**

San Ġwann

## **Bargate Bookshop**

Ictoria, Gozo

## **Bata**

Valletta,

Birkirkara,

Duke's Shopping Complex Victoria, Gozo,

The Point, Pjazza Tigné Sliema

## **Bayleys**

Valletta

## **Bedding and Upholstery**

Hamrun

## **Big Ben**

Birkirkara

## **Boulevard**

Arkadia Commercial Centre, Victoria, Gozo

## **BR Guest**

Birkirkara

## **C Moda**

Mosta

## **Calliope**

The Point, Pjazza Tigné, Sliema;

St Julians

## **Centro Moda**

Mosta

## **Chateau D' Ax**

Santa Venera

## **City Jewellers**

Valletta;

## **Conimex**

Attard;

## **Classic Designs**

Mellieha;

## **Debbie's Baby Centre**

Żejtun

## **Debenhams**

Main Street Shopping Complex, Paola;

The Point, Pjazza Tigné, Sliema

## **Die Ecke**

Safi;

Siġġiewi

## **Dimples Pet Shop**

Luqa

## **Dominic Department Store**

Victoria, Gozo

## **Elektra**

Qormi

## **Electro Fix Energy Ltd**

Qormi

## **Eurpharma Medical Centre**

Birkirkara

## **Eurosport**

Birkirkara;

Paola;

Duke's Shopping Complex, Victoria, Gozo

## **Fashion Dept**

Arkadia Commercial Centre, Victoria, Gozo

## **Flock Images Co Ltd**

St Paul's Bay

## **Francis Busuttill & Sons Ltd**

Sta Venera

## **Forestals**

Valletta

Imrieħel

## **Francis Meli Jewellers**

Valletta

## **Gant La Coste**

The Point, Pjazza Tigné, Sliema

## **Gardenia Home Centre**

Triq Tumas Fenech, B'Kara

## **Gauda**

Hamrun, Victoria, Gozo

## **Gio Battia Delia**

Valletta

## **Gozo Arts Ltd**

Victoria, Gozo

## **Homemate**

Imrieħel

## **Honey and More**

Mosta

## **ICS Ltd**

Victoria, Gozo

## **Intercomp**

Marsa

## **J Azzopardi Jewellers**

Valletta;

Sliema

## **Jeanine**

Sliema

## **King Shoe Shop**

St Julians;

Valletta;

Tigrija Palazz, Victoria, Gozo

## **La Poupee Ladies Fashion Wear**

Mosta

## **Ladders Baby Shop**

Valletta

**Landau**

Birkirkara

**List Roma**

The Point, Pjazza Tigné, Sliema

**Lux -It Co Ltd**

Paola

**M Vintage**

Paola;

The Point, Pjazza Tigné, Sliema,

Bay Street, St Julians

**Malta International Training Centre**

L-Imrieħel

**Mamas and Papas**

Birkirkara

**Marchese**

Ħamrun

**Mario Cauchi Hardware Store**

Luqa

**Matrix**

The Point, Pjazza Tigné, Sliema;

Baystreet Shopping Complex, St Julians;

Valletta;

Sliema;

Main Street Shopping Complex, Paola;

SkyParks; l-Ajruport Internazzjonali ta' Malta, Luqa

**Matthew's Toy Shop**

Ħamrun

**Micallef Stationery**

Cospicua

**Mosta Electronic Centre**

Mosta

**MSV Life**

Floriana

**Nectar group**

Ta' Qali

**Next**

Valletta;

Sliema

**Next Home**

Sliema

**Novelty**

Valletta

**Oasis**

Valletta;

Tas- Sliema

**Oriente**

Victoria, Gozo

**Orsay**

Valletta;

Birkirkara

**Paprika**

Plaza Shopping Centre, Sliema

**Parfois**

Valletta;

Arkadia Commercial Centre, Victoria, Gozo

**Paul Stationery**

Mosta

**Pavi**

Qormi

**Peacocks**

Valletta

**Pearl**

Arkadia Commercial Centre,

Victoria, Gozo

**Piazza Italia**

Arkadia Commercial Centre, Victoria, Gozo; Birkirkara;

**Portughes**

Imrieħel;

Birkirkara

**Rainbow Stationery**

Birżebbuġa

**Sands**

Mosta

**Smart Supermarket**

Birkirkara

**Sketchers**

Pjazza Tigné, Sliema;

Duke's Shopping Complex, Victoria, Gozo;

BayStreet Shopping Complex, St Julians

**Suite Blanco**

Arkadia Commercial Centre,

Victoria, Gozo;

The Plaza Shopping Centre, Sliema

**Temprina**

Victoria, Gozo

**Terranova**

Paola;

St Julians;

The Point, Pjazza Tigné, Sliema;

Valletta;

Sta Venera

**Tescoma**

Pietà

**The Atrium**

Imrieħel

**The Sevens**

Ħamrun

**The Right Spot**

Birżebbuġa

**Top Spot**

Paola

**Tower Shoes**

Sliema

**Trilogy**

Armani Jeans, The Point, Pjazza Tigné, Sliema;

Hilfiger Denim, Pjazza Tigné, Sliema;

Tommy Hilfiger, Baystreet Complex, St Julians;

Armani Jeans, Baystreet

Complex, St Julians

**Tutto Casa**

Ictoria, Gozo

**Underground**

Valletta

**Urban Jungle**

Arkadia Commercial Centre, Victoria, Gozo

**Vassallo Jewellers**

Independence Square, Victoria, Gozo

**VCT Ltd.**

Mosta

**Vee Gee Bee**

San Ġwann;

**Ventura**

Żejtun

**Vigos**

Valletta

**Vision Opticians**

Fgura; Ħamrun; Qormi;

Żejtun; Żabbar; Birkirkara;

Pavi Shopping Complex, Qormi

**Vision Tech**

Żebbuġ

**Welcome Bargain Shop**

Żejtun

**Wanna Party**

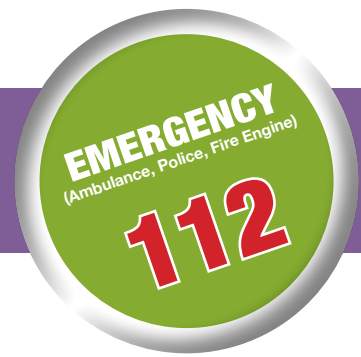
Daniels Shopping Centre, Ħamrun

**Zsa Zsa**

Valletta



# Useful telephone numbers for Consumers



<b>2395 2000</b>	Malta Competition and Consumer Affairs Authority
<b>8007 4400</b>	Freephone MCCA
<b>2124 2420</b>	Metrology Institute – MCCA
<b>2149 6016</b>	Laboratory Services – MCCA
<b>2122 1901</b>	European Consumer Centre
<b>2123 9091</b>	Consumers’ Association Malta
<b>2124 6982</b>	Association for Consumer Rights Malta
<b>2122 7070</b>	Consumer’s Claims Tribunal
<b>2395 2000</b>	Information about the Prices of Medicine
<b>2395 2000</b>	Information about Product Safety
<b>2343 9000</b>	Medicines Authority
<b>2124 7677</b>	Occupational Health and Safety Authority (OHSA)
<b>8007 4924</b>	Malta Financial Services Authority
<b>2122 2203</b>	Malta Transport Authority
<b>2290 0000</b>	Planning Authority
<b>2292 3500</b>	Environment and Resources Authority (ERA)
<b>2133 6840</b>	Malta Communication Authority
<b>21220720</b>	Malta Resources Authority
<b>2546 9000</b>	Malta Gaming Authority
<b>8007 2230</b>	Malta Tourism Authority
<b>2122 1281</b>	Broadcasting Authority
<b>8007 2232</b>	Housing Authority
<b>8007 2222</b>	ARMS Ltd.
<b>2122 2000</b>	Malta Public Transport
<b>2133 7333</b>	Environmental Health Directorate
<b>8007 4404</b>	VAT Department
<b>2296 2296</b>	Inland Revenue Department
<b>2124 2270</b>	Commerce Division
<b>2156 1622</b>	Gozo Channel Co Ltd.
<b>2132 0202</b>	Local Wardens
<b>8007 2224</b>	Enemalta Corporation
<b>21220619</b>	Regulator for Energy and Water Services
<b>22292558</b>	Energy and Water Agency
<b>153</b>	Government Services
<b>8007 2200</b>	WasteServ Malta
<b>2249 4202</b>	Armed Forces of Malta
<b>2545 0000</b>	Mater Dei Hospital
<b>2156 1600</b>	General Hospital – Gozo



## Where can you lodge a complaint?

**Malta Competition and Consumer Affairs Authority**  
**Mizzi House**  
**National Road,**  
**Il-Blata I-Bajda HMR 9010**

☎ 8007 4400

☎ 2395 2000

✉ [fair.trading@mccaa.org.mt](mailto:fair.trading@mccaa.org.mt)

### Opening Hours:

Summer

(1<sup>st</sup> June – 30<sup>th</sup> September):  
From Monday to Friday  
between 09.00am and 12.30pm

Winter

(1<sup>st</sup> October – 31<sup>st</sup> May):  
Monday, Tuesday, Thursday  
and Friday between 8.30am  
and 12.30pm ; Wednesday  
between 8.30am and 4.00pm