



FINANCIAL INTELLIGENCE ANALYSIS UNIT

**GUIDANCE NOTE**

**on**

**AML/CFT OBLIGATIONS IN  
RELATION TO PAYMENT ACCOUNTS  
WITH BASIC FEATURES**

*A GUIDANCE NOTE ISSUED BY THE FIAU TO ASSIST CREDIT INSTITUTIONS TO  
COMPLY WITH THEIR OBLIGATIONS UNDER THE PREVENTION OF MONEY  
LAUNDERING AND FUNDING OF TERRORISM REGULATIONS WHEN OFFERING  
PAYMENT ACCOUNTS WITH BASIC FEATURES UNDER THE CREDIT  
INSTITUTIONS AND FINANCIAL INSTITUTIONS (PAYMENT ACCOUNTS)  
REGULATIONS*

**Issued: 15 October 2018**

## Scope and Information

1. The Credit Institutions and Financial Institutions (Payment Accounts) Regulations<sup>1</sup> (“PAR”) transpose into Maltese law the requirements of Directive 2014/92/EU<sup>2</sup>, including the requirement to open a payment account with basic features to consumers who are legally resident in Malta or another Member State of the European Economic Area (“EEA”).
2. The PAR are not intended to provide any derogation from anti-money laundering and combatting the funding of terrorism (“AML/CFT”) obligations that credit institutions are bound to apply. Nonetheless, to ensure that there are no misinterpretations of AML/CFT obligations that could hinder the process of opening a payment account with basic features, the Financial Intelligence Analysis Unit (“FIAU”) is issuing the present Guidance Note which sets out clearly how AML/CFT obligations, and especially verification of identity obligations, can be met by credit institutions obliged to offer the said product.

## Identification and Verification

### General Overview

3. The Prevention of Money Laundering and Funding of Terrorism Regulations (“PMLFTR”) require subject persons, including credit institutions, to identify their customers and to then verify the said identity by using independent and reliable sources. Identification consists in the collection of the personal details referred to in Section 3.1.1.2 (i) of Part I of the Implementing Procedures. The application of the risk-based approach will allow subject persons to vary the extent of identification. Thus, for example, in low risk scenarios subject persons can limit themselves to collect the name and surname, date of birth and permanent residential address of the customer for identification purposes, and need not collect the individual’s place of birth, nationality and an identification document number.
4. Moreover, the risk based approach also allows for the extent and/or timing of the verification measures undertaken to be varied on the basis of risk. Thus, in low risk scenarios, it is possible for a subject person to vary the timing and/or the extent of any identity verification measures. Thus, it is possible to carry out verification of identity upon the happening of pre-determined trigger events (e.g. pre-set transaction thresholds). Similarly, in any such scenario, it is equally possible to use documents of varying quality to meet verification of identity obligations. However, it is necessary to bear in mind that verification does not only entail determining that a given person exists but that the person requesting one’s services or products is actually the person he declares himself to be. Thus, when using any such documentation for verification purposes, it may be necessary to take additional measures to verify properly the identity of a person.

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<sup>1</sup> Legal Notice 411 of 2016 as amended by Legal Notice 324 of 2018.

<sup>2</sup> Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features.

5. The inability to carry out identification and verification of identity should result in the refusal or termination of the business relationship. Moreover, in line with Regulation 8(5) of the PMLFTR, the subject person has to consider whether there are grounds to submit a Suspicious Transaction Report to the FIAU. This is also reflected in the PAR<sup>3</sup>.

#### Consumers with no Fixed Address

6. One of the personal details that is required to be collected for identification purposes is the customer's permanent residential address. Consumers with no fixed address however may not provide credit institutions with their permanent residential address and the credit institution would not be able to identify and verify the identity of their customers as required in terms of the Implementing Procedures.
7. The FIAU had already sought to cater for this eventuality through the last series of amendments carried out to Part I of its Implementing Procedures. Section 3.3 states that "where an applicant for business does not have a fixed residential address (either permanent or temporary), such as applicants who are homeless, members of the travelling community or persons residing on yachts ... subject persons shall gather sufficient information, and where available, documentation on the applicant's situation and frequent whereabouts".
8. While the FIAU is revising its Implementing Procedures to ensure they reflect the amendments introduced as part of the transposition of Directive 2015/849/EU, it is important to note that circumstances such as the ones above are still to be dealt with in the same manner as under the current Implementing Procedures and credit institutions may therefore continue to rely on the same when considering whether to enter into a business relationship with a consumer who does not have a fixed address.

#### Asylum Seekers and Refugees

9. Another category of consumers to whom credit institutions may have to provide a payment account with basic features is that of persons who enjoy any of the following status - refugees, beneficiaries of subsidiary protection, beneficiaries of other forms of humanitarian or international protection, stateless persons, asylum seekers and failed or rejected asylum seekers. The FIAU understands that there may be questions as to what identification documents should be acceptable by credit institutions for identity verification purposes.
10. Verification of identity has to be carried out on the basis of documents, data or information obtained from a reliable and independent source. The FIAU has always considered government-issued documents containing photographic evidence of identity as fulfilling the said criteria and as being the main source through which to verify an individual's identity. Thus, if any of the aforementioned individuals are in a position to produce an official identity document which is unexpired, credit institutions would be able to verify the personal details of the said customer on the basis of such document and, unless the credit institution has any reason to believe that the document is forged or has

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<sup>3</sup> Vide Regulation 22 of the Credit Institutions and Financial Institutions (Payment Accounts) Regulations.

otherwise been tampered with, the credit institution would be considered to have met its obligations at law.

11. While it is unlikely that the said individuals will be able to produce any identification document issued by the authorities of their country of origin, the FIAU considers any such document to be equivalent to a government issued document and therefore to be a sufficiently reliable and independent source of information for verification purposes. Caution should however be exercised as to the authenticity and veracity of any such documents.
12. With regards to the identification documents issued by the Maltese authorities, the FIAU wishes to draw the attention of credit institutions to the Identity Card and Other Identity Documents Act<sup>4</sup> which sets out what identification documents are to be issued to anyone legally residing in Malta, including anyone granted refugee status or subsidiary protection, as well as to asylum seekers and failed or refused asylum seekers. Moreover, in an effort to further assist credit institutions in determining which locally issued identification documents are acceptable for verification purposes, the FIAU is including templates of the said identification documents in Annex I hereto.

#### Individuals who cannot be Expelled

13. The PAR also require credit institutions to provide a payment account with basic features to all those individuals who for legal or factual circumstances cannot be returned back to their country of origin. In so doing, credit institutions are to note that the identification and verification of identity obligations already described have also to be met in relation to any such customer.
14. Individuals who cannot be expelled from Malta are issued with an identity document by the Malta Police, a template of which is being attached hereto in Annex I to this Guidance Note. Credit institutions would still be considered to have met their obligation to verify the identity of their customers where they do so on the basis of the said document.

#### EEA Residents

15. Any EEA resident can request to open a payment account with basic features. Where a credit institution is willing to accede to such a request, it will also have to consider how it is going to verify the customer's identity. As already highlighted, government-issued documents containing photographic evidence of identity are the main source through which to verify an individual's identity. However, credit institutions may not always be familiar with the identity document presented by customers when requesting this particular product.
16. In this regard, credit institutions may wish to refer to the following resources which contain templates of various identity documents issued by governments within the EEA and which they may find of use to determine if an identification document presented by an EEA resident can be relied upon for identity verification purposes:

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<sup>4</sup> Cap 258 of the Laws of Malta.

[www.edisontd.net](http://www.edisontd.net)

[https://ec.europa.eu/home-affairs/sites/homeaffairs/files/e-library/documents/policies/borders-and-visas/schengen/docs/handbook-annex\\_23\\_part\\_1\\_and\\_2.pdf](https://ec.europa.eu/home-affairs/sites/homeaffairs/files/e-library/documents/policies/borders-and-visas/schengen/docs/handbook-annex_23_part_1_and_2.pdf)

17. In making use of the above resources, credit institutions should bear in mind that these were not designed for the specific purpose of assisting them and that the templates made available may not reflect the latest identification documents made available by government authorities within the EEA.

## **ON-GOING MONITORING**

18. The PMLFTR require subject persons, including credit institution, to carry out on-going monitoring of their business relationships on a risk sensitive basis. This includes not only ensuring that documentation is kept up-to-date but that any activity carried out in the course of the same is properly monitored to detect any unusual or suspicious activity. To this end, it is important that credit institutions collect sufficient information to construct an adequate profile of the customer concerned.
19. To this end credit institutions should understand the purpose why the customer is requesting to open a payment account with basic features (e.g. savings, to receive social security benefits or government grants/allowances, to receive salary/wages etc.) and what level of activity can be expected to be transacted through the account. This includes an estimate of the amounts to be deposited on the said account, the expected source thereof, number of expected incoming or outgoing transactions, destination of any remittances to be effected etc.
20. It is the FIAU's understanding that some credit institutions may already have had or still have business relationships with customers that would fall within one or more of the consumer categories indicated in the PAR. Credit institutions may also draw on their past experience and data held to draw up a peer group profile against which to compare activity taking place on payment accounts with basic features. Moreover, credit institutions may already be able to draw up of red flag events to assist them in their on-going monitoring activity.
21. Using the information collected from the customer and/or any data and information already in their possession, credit institutions should have the necessary tools to detect any unusual activity on payment accounts with basic features. Credit institutions are reminded that any such unusual activity has to be questioned and, if found to give rise to a suspicion of ML/FT, reported to the FIAU. Credit institutions are reminded that any such report cannot be disclosed to the customer. Moreover, credit institutions should consider whether their customer risk assessment and client profile are to be updated so as to reflect any change in activity.
22. As to the level of on-going monitoring to be conducted, this has to be reflective of the level of risk that the customer presents. It is expected that the level of on-going monitoring should be higher in high risk situations and that transactions involving any high

risk customers be scrutinised prior to their execution. Even when no triggering events take place, it is important that business relationships are reviewed from time to time to ensure that there have been no changes warranting a review of a customer's risk and business profile. The same applies in relation to document updating.

## CONCLUDING PROVISIONS

23. Credit institutions are reminded that the application of CDD on a risk-sensitive basis should result in a system of AML/CFT controls commensurate to the level and nature of ML/FT risk the said institutions find themselves exposed to. Thus, to the greatest extent possible, where the level and nature of risks arising from providing a payment account with basic features are equivalent or similar to the risks arising from providing similar products to customers other than those referred to in the PAR, these should be addressed through a similar approach.
24. Some of the individuals who may be entitled to open a payment account with basic features may make use of cash. In determining the level of risk associated with the use of cash, credit institutions are not to limit themselves to the presence of cash itself but should also have regard to the amounts involved and the frequency with which cash deposits are made. Moreover, any risk assessment has to be a holistic one that takes account of all relevant risk indicators.
25. In determining what AML/CFT controls to impose in relation to payment accounts with basic features, credit institutions are also invited to take into consideration the *Opinion of the European Banking Authority on the application of customer due diligence measures to customers who are asylum seekers from higher-risk third countries or territories* (EBA-Op-2016-07) available at <https://www.eba.europa.eu/documents/10180/1359456/EBA-Op-2016-07+%28Opinion+on+Customer+Due+Diligence+on+Asylum+Seekers%29.pdf> .
26. Any identification document templates provided in this Guidance Note have been sourced by the FIAU from the authorities responsible for their issue and are intended for guidance purposes only. Subject persons remain responsible to keep themselves updated with any changes there may be in this regard and should not expect any changes to be necessarily notified to them by the FIAU or any other authority.
27. Any questions or clarifications in relation to the contents of this Guidance Note may be addressed to the FIAU.

Email: [info@fiumalta.org](mailto:info@fiumalta.org)

Tel: +356 21 231 333

## **ANNEX I – TEMPLATE IDENTIFICATION DOCUMENTS**

The following are a template of the identification documents issued by the Maltese authorities which credit institutions may use for verification of identity purposes:

### **1. Asylum Seekers**

The documents included under Fig. 1 to Fig. 4, referred to as certificates, are templates of the documents issued by the Office of the Refugee Commissioner to anyone who seeks international protection. The documents are issued at different stages of the decision-taking process as follows:

- Figure 1** Certificate issued once an applicant makes an initial application for protection.
- Figure 2** Certificate issued once an applicant lodges an appeal against the decision by the Office of the Refugee Commissioner rejecting his/her application for international protection.
- Figure 3** Certificate issued after an applicant makes a subsequent application with the Office of the Refugee Commissioner.
- Figure 4** Certificate issued to an applicant after having lodged an appeal against the decision by the Office of the Refugee Commissioner rejecting his/her subsequent application for international protection.

It is important to note that these documents are only valid up to the date indicated thereon unless otherwise renewed. Moreover, the documents' validity depends on the same having the following:

- i. The signature of the Officer who prepared the document;
- ii. The signature of the Refugee Commissioner or another Officer authorized to sign this document on her behalf;
- iii. The signature of the applicant;
- iv. The facial image of the applicant; and
- v. The stamp of the Office of the Refugee Commissioner.

MINISTERU GĦALL-INTERN U  
S-SIGURTA' NAZZJONALI

KUMMISSJONI REFUGJATI  
35/37/39, Triq D'Argens  
Msida, MSD 1368



MINISTRY FOR HOME AFFAIRS  
AND NATIONAL SECURITY

REFUGEE COMMISSION  
35/37/39, Rue D'Argens  
Msida, MSD 1368

(THIS CERTIFICATE IS VALID ONLY IN ITS ORIGINAL FORM)

This is to certify that the bearer of this certificate is an **ASYLUM SEEKER** after having made an application for international protection with the Office of the Refugee Commissioner.

**ASYLUM SEEKER'S DOCUMENT**



Refcom No.

**VALIDITY**

This document expires on **26<sup>th</sup>**  
**December 2017** and is not valid  
unless renewed.

Prepared by  
MCA

REFUGEE COMMISSIONER

The asylum seeker is therefore to be accorded all the **protection and rights** as per Maltese Law. The asylum seeker on the other hand, is binding himself/herself to **respect Maltese Law and all duties as expected of him/her**.

The asylum seeker must always **inform this Office** of any change of address and/or telephone numbers. It is imperative that this Office is always in a position of making contact with the asylum seeker.

This **certificate must be renewed** on the day of expiry.

**The certificate is not valid after this date.**

Personal details given are **as declared by the asylum seeker** and not official. Any query as to the holder's status in Malta should be directed to the **Office of the Refugee Commissioner**.

Mr/Ms  
Date of birth  
Place of birth  
Nationality  
Residing  
Telephone number  
Police No.  
Refcom No.  
Application for international protection made on

Office of the Refugee Commissioner  
Telephone (+356 21 255 257) Fax: (+356 21 255 141) E-Mail: [refugee-commission@gov.mt](mailto:refugee-commission@gov.mt)

Fig.1 Certificate issued once an applicant makes an initial application for protection

MINISTERU GĦALL-INTERN U  
S-SIGURTA' NAZZJONALI

KUMMISSJONI REFUGJATI  
35/37/39, Triq D'Argens  
Msida, MSD 1368



MALTA

MINISTRY FOR HOME AFFAIRS  
AND NATIONAL SECURITY

REFUGEE COMMISSION  
35/37/39, Rue D'Argens  
Msida, MSD 1368

(THIS CERTIFICATE IS VALID ONLY IN ITS ORIGINAL FORM)

This is to certify that the bearer of this certificate is an **ASYLUM SEEKER** after having lodged an appeal against the decision by the Office of the Refugee Commissioner rejecting his/her application for international protection.

**ASYLUM SEEKER'S DOCUMENT**



Refcom No.

**VALIDITY**

This document expires on **Date**  
**Month Year** and is not valid unless  
renewed.

Prepared by  
**XVZ**

REFUGEE COMMISSIONER

The asylum seeker is therefore to be accorded all the **protection and rights** as per Maltese Law. The asylum seeker on the other hand, is binding himself/herself to **respect Maltese Law and all duties as expected of him/her**.

The asylum seeker must always **inform this Office** of any change of address and/or telephone numbers. It is imperative that this Office is always in a position of making contact with the asylum seeker.

This **certificate must be renewed** on the day of expiry.

**The certificate is not valid after this date.**

Personal details given are **as declared by the asylum seeker** and not official. Any query as to the holder's status in Malta should be directed to the **Refugee Appeals Board**.

Mr/Ms  
Date of birth  
Place of birth  
Nationality  
Residing  
Telephone number  
Police No.  
Refcom No.  
RAB No.  
Has lodged an appeal on

Office of the Refugee Commissioner  
Telephone (+356 21 255 257) Fax: (+356 21 255 141) E-Mail: [refugee-commission@gov.mt](mailto:refugee-commission@gov.mt)

Fig.2 Certificate issued once an applicant lodges an appeal against the decision by the Office of the Refugee Commissioner rejecting his/her application for international protection.

MINISTERU GĦALL-INTERN U  
S-SIGURTA' NAZZJONALI

KUMMISSJONI REFUGJATI  
35/37/39, Triq D'Argens  
Msida, MSD 1368



MINISTRY FOR HOME AFFAIRS  
AND NATIONAL SECURITY

REFUGEE COMMISSION  
35/37/39, Rue D'Argens  
Msida, MSD 1368

(THIS CERTIFICATE IS VALID ONLY IN ITS ORIGINAL FORM)

This is to certify that the bearer of this certificate is an **ASYLUM SEEKER** after having made a subsequent application with the Office of the Refugee Commissioner.

**ASYLUM SEEKER'S DOCUMENT**



Refcom No.

**VALIDITY**

This document expires on **26<sup>th</sup>**  
**December 2017** and is not valid  
unless renewed.

Prepared by  
MCA

REFUGEE COMMISSIONER

The asylum seeker is therefore to be accorded all the **protection and rights** as per Maltese Law. The asylum seeker on the other hand, is binding himself/herself to **respect Maltese Law and all duties as expected of him/her**.

The asylum seeker must always **inform this Office** of any change of address and/or telephone numbers. It is imperative that this Office is always in a position of making contact with the asylum seeker.

This **certificate must be renewed** on the day of expiry.

**The certificate is not valid after this date.**

Personal details given are **as declared by the asylum seeker** and not official. Any query as to the holder's status in Malta should be directed to the **Office of the Refugee Commissioner**.

Mr/Ms  
Date of birth  
Place of birth  
Nationality  
Residing  
Telephone number  
Police No.  
Refcom No.  
Subsequent application made on

Office of the Refugee Commissioner  
Telephone (+356 21 255 257) Fax: (+356 21 255 141) E-Mail: [refugee-commission@gov.mt](mailto:refugee-commission@gov.mt)

Fig. 3 Certificate issued after an applicant makes a subsequent application with the Office of the Refugee Commissioner.

MINISTERU GĦALL-INTERN U  
S-SIGURTA' NAZZJONALI

KUMMISSJONI REFUGJATI  
35/37/39, Triq D'Argens  
Msida, MSD 1368



MINISTRY FOR HOME AFFAIRS  
AND NATIONAL SECURITY

REFUGEE COMMISSION  
35/37/39, Rue D'Argens  
Msida, MSD 1368

(THIS CERTIFICATE IS VALID ONLY IN ITS ORIGINAL FORM)

This is to certify that the bearer of this certificate is an **ASYLUM SEEKER** after having lodged an appeal against the decision by the Office of the Refugee Commissioner rejecting his/her subsequent application for international protection.

**ASYLUM SEEKER'S DOCUMENT**



Refcom No.

**VALIDITY**

This document expires on **Date**  
**Month Year** and is not valid unless  
renewed.

Prepared by  
**XVZ**

REFUGEE COMMISSIONER

The asylum seeker is therefore to be accorded all the **protection and rights** as per Maltese Law. The asylum seeker on the other hand, is binding himself/herself to **respect Maltese Law and all duties as expected of him/her.**

The asylum seeker must always **inform this Office** of any change of address and/or telephone numbers. It is imperative that this Office is always in a position of making contact with the asylum seeker.

This **certificate must be renewed** on the day of expiry.

**The certificate is not valid after this date.**

Personal details given are **as declared by the asylum seeker** and not official. Any query as to the holder's status in Malta should be directed to the **Refugee Appeals Board.**

Mr/Ms  
Date of birth  
Place of birth  
Nationality  
Residing  
Telephone number  
Police No.  
Refcom No.  
RAB No.  
Has lodged an appeal on

Office of the Refugee Commissioner  
Telephone (+356 21 255 257) Fax: (+356 21 255 141) E-Mail: [refugee-commission@gov.mt](mailto:refugee-commission@gov.mt)

Fig. 4 Certificate issued to an applicant after having lodged an appeal against the decision by the Office of the Refugee Commissioner rejecting his/her subsequent application for international protection.



Individuals who have had their application for asylum accepted and have been awarded refugee status, or have otherwise been granted subsidiary protection or temporary humanitarian protection, are issued with a residence permit as shown in Figure 2 above with the following differences:

<b>Status</b>	<b>Field on the Front “Tip ta’ Permess / Type of Permit”</b>	<b>Field on the Back “Rimarki/Remarks”</b>	<b>Validity Period</b>
<b>1. Refugee</b>	Protezzjoni Internazzjonali	Igawdi/Tgawdi minn status ta’ Refugjat (Refugee Comm Cert No)	Three (3) Years
<b>2. Subsidiary Protection</b>	Protezzjoni Internazzjonali	Igawdi/Tgawdi minn status ta’ Protezzjoni Sussidjarja	Three (3) Years
<b>3. Temporary Humanitarian Protection</b>	Protezzjoni Umanitarja Temporanja	Certificate Number (Refugee Comm Cert No)	One (1) Year

There may arise situations where a decision has been taken that an individual is entitled to refugee status or to subsidiary or temporary protection, but the authorities have not yet issued the individual with a residence permit. Should these situations arise, credit institutions may proceed to verify the individual’s identity on the basis of the following:

- A. Anyone enjoying some form of protection in terms of law is usually provided with a so-called ‘Protection Card’ by the Office of the Commissioner for Refugees. This card is renewed until such time as the individual concerned remains entitled to protection. Pending the issue of a residence permit, credit institutions may rely on this card to verify the identity of any applicant for a payment account with basic features.

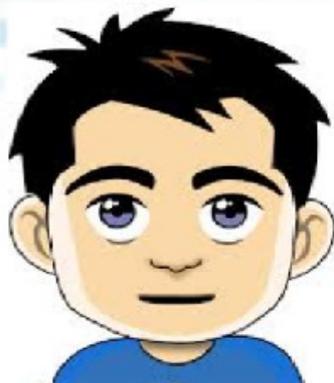
Templates of the said card are being attached hereto as Fig. 6 to Fig. 9.

- B. If the applicant cannot present either a residence permit or a protection card because the said document has still to be issued, it may be possible to carry out verification of identity on the basis of one of the document set out in Fig. 1 to Fig. 4 as long as the applicant also produces a copy of the decision granting him refugee status or subsidiary or temporary protection. Credit institutions are to subsequently collect a copy of the individual’s residence permit or protection card when either is issued.

**OFFICE OF THE  
REFUGEE COMMISSIONER**

**REFUGEE STATUS**

REFCOM NO: 72946 6



**Surname / Name:**

**MAKLON**

**Niairda**

**Address:**

**24, Twilight,  
Triq is-Slalom,  
Milorka  
Traslet**



**Post Code: TST 1205**

**Signature:**

**Refugee Commissioner:**

**Valid from:**

**05/06/2018**

**Valid to:**

**04/06/2021**

**Date of Birth:**

**17/07/2012**

**Place of Birth:**

**Malta**

**Gender:**

**Male**

**Citizenship:**

**Trasmil**

**Police Ref No:**

**72946/17**

**Renewal Date:**

**21/05/2021**

**Family Members in Malta**

**3**

**72943 72944 72945**

If found return to Office of the Refugee Commissioner  
35/37/39 Rue D'Argens,  
Msida, MSD1368, MALTA  
Tel No: (+356) 21255257



Fig. 6 Protection Card issued to individuals granted refugee status.

**OFFICE OF THE  
REFUGEE COMMISSIONER**

**SUBSIDIARY PROTECTION**  
**REFCOM NO: 72945 7**



**Surname / Name:**

**ATEBOR  
MAKLON**

**Address:**

**24, Twilight,  
Triq is-Slalom  
Milorka  
Traslet**



**Post Code: TST 1205**

**Signature:**

**Refugee Commissioner:**

**Valid from:  
05/06/2018**

**Valid to:  
04/06/2021**

**Date of Birth:  
17/07/2010**

**Place of Birth:  
Malta**

**Gender:  
Female**

**Citizenship:  
Trasmil**

**Police Ref No:  
72945/17**

**Renewal Date:  
21/05/2021**

**Family Members in Malta 3 72943 72944 72946**

If found return to Office of the Refugee Commissioner  
35/37/39 Rue D'Argens,  
Msida, MSD1368, MALTA  
Tel No: (+356) 21255257



Fig. 7 Protection Card issued to individuals benefitting from subsidiary protection.

**OFFICE OF THE  
REFUGEE COMMISSIONER**

**TEMPORARY HUMANITRIAN PROTECTION N**

**REFCOM NO: 72944 8**



**Surname / Name:**

**LAIGIBA  
GORB**

**Address:**

**24, Twilight,  
Triq is-Slalom,  
Milorka  
Traslet**



**Post Code: TST 1205**

**Signature:**

A handwritten signature in black ink, appearing to be the name of the Refugee Commissioner.

**Refugee Commissioner:**

A handwritten signature in black ink, appearing to be the name of the Refugee Commissioner.

**Valid from:**

**05/06/2018**

**Valid to:**

**04/06/2019**

**Date of Birth:**

**20/06/1986**

**Place of Birth:**

**Trasmi**

**Gender:**

**Female**

**Citizenship:**

**Trasmil**

**Police Ref No:**

**72944/17**

**Renewal Date:**

**21/05/2019**

**Family Members in Malta**

**72943 72945 72946**

If found return to Office of the Refugee Commissioner  
35/37/39 Rue D'Argens,  
Msida, MSD1368, MALTA  
Tel No: (+356) 21255257



Fig. 8 Protection Card issued to individuals benefitting from temporary humanitarian protection N.

**OFFICE OF THE  
REFUGEE COMMISSIONER**

**TEMPORARY HUMANITRIAN PROTECTION**

**REFCOM NO: 72943 9**



**Surname / Name:**

**MAKLON  
SOLMOM**

**Address:**

**24, Twilight,  
Triq is-Slalom,  
Milorka  
Traslet**



**Post Code: TST 1205**

**Signature:**

**Refugee Commissioner:**

**Valid from:**

**05/06/2018**

**Valid to:**

**04/06/2019**

**Date of Birth:**

**17/09/1984**

**Place of Birth:**

**Trasmi**

**Gender:**

**Male**

**Citizenship:**

**Trasmil**

**Police Ref No:**

**72943/17**

**Renewal Date:**

**21/05/2019**

**Family Members in Malta**

**3**

**72944 72945 72946**

If found return to Office of the Refugee Commissioner  
35/37/39 Rue D'Argens,  
Msida, MSD1368, MALTA  
Tel No: (+356) 21255257



Fig. 9 Protection Card issued to individuals benefitting from temporary humanitarian protection.

### 3. INDIVIDUALS WHO CANNOT BE REPATRIATED



**Fig. 10 Identification Document issued by the Malta Police – Front**

The Malta Police issues an identification document to all those individuals that cannot be expelled and repatriated. It is important to note that, though this document has a period of validity which can be extended, **it no longer remains valid as soon as the immigration authorities can proceed with the individual's repatriation.** Moreover, the extension of its validity is not uniform but depends on the holder's particular circumstances.

Credit institutions should therefore exercise caution when presented with this identification document for identity verification purposes.

<b>Dokument ta' Identifikazzjoni</b> Identification Document		<b>REPUBBLIKA TA' MALTA</b> Republic of Malta
<b>Kunjom</b> Surname _____		 <b>No. 005803 BB</b>
<b>Isem</b> Name _____		
<b>Post u data tat-twelid</b> Place and date of birth _____		
<b>Nazzjonalità</b> Nationality _____		
<b>Mahruġ minn:</b> Ufficċju tal-Immigrazzjoni Kwartieri Generali tal-Pulizija, Furjana Issuing Authority: Immigration Office, Police Headquarters, Floriana.		<b>Firma ta' min inhariġu d-dokument</b> Holder's Signature _____
<b>Data tal-hruġ</b> Date of issue _____		<b>Numru Personali:</b> Personal number: _____
<b>Timbru tal-Uffiċċju/Firma</b> Office stamp/Signature _____		<b>Numru tal-faxxiklu:</b> File number: _____

**Fig. 11 – Identification Document issued by the Malta Police – Details' Page**

Persuni Dipendenti Dependent Persons			TIĠDID TAD-DOKUMENT Document Renewals	
Isem Name	Data tat-twelid Date of birth	Relazzjoni Relationship	Data ta' tiġdid: Renewal date:	Validu sa: Valid until:
_____	_____	_____	Status tal-Persuna li għandu d-dokument: Status of holder of the document: _____	Uffiċjal inkarigat mit-tiġdid: Officer renewing document: _____
_____	_____	_____	Timbru tal-Uffiċjal: Stamp of Officer: _____	Rimarki: Remarks: _____
_____	_____	_____	Data ta' tiġdid: Renewal date: _____	Validu sa: Valid until: _____
_____	_____	_____	Status tal-Persuna li għandu d-dokument: Status of holder of the document: _____	Uffiċjal inkarigat mit-tiġdid: Officer renewing document: _____
_____	_____	_____	Timbru tal-Uffiċjal: Stamp of Officer: _____	Rimarki: Remarks: _____

**Fig. 12 – Identification Document issued by the Malta Police – Dependents’ Details and Renewal Pages**

**NOTA**

Id-detentur ta' dan id-dokument huwa awtorizzat joqghod Malta għall-perjodu msemmi fid-dokument b'kundizzjonijiet applikabbli għall-istatus tiegħu skond il-liġi Maltija, liema status huwa indikat fl-istess dokument.

Il-kontenut ta' dan id-dokument ma jaffettwa bl-ebda mod id-drittijiet jew l-obbligi li jirriżultaw mil-liġi Maltija u Konvenzjonijiet Internazzjonali jew Trattati li tagħhom Malta hija firmatarja.

**NOTE**

The holder is authorised to remain in Malta for the period indicated in this document on the basis of the holder's immigration status in accordance with Maltese legislation, which status is indicated in the said document.

The contents of this document are without prejudice to any rights or obligations arising from Maltese legislation or any International Convention or Treaty to which Malta is party.

**Fig. 13 – Identification Document issued by the Malta Police – Back Page**