

New Company Service Providers Regime: A Practical Overview on Implementation and Application Process

Thursday 15 April 2021

Agenda

1000hrs	CSP Reform - Building a Compliance Culture Emily Benson - Head, Conduct Supervision, MFSA
1020hrs	Implementation of the CSP Reform Angela Thorns - Senior Analyst, Conduct Supervision, MFSA
1040hrs	Authorisation Process Jessica Agius - Analyst, Conduct Supervision, MFSA
1110hrs	Coffee Break
1120hrs	Q&A Session Alison Cortis - Senior Technical Expert, Conduct Supervision, MFSA Petra Camilleri - Senior Manager, Conduct Supervision, MFSA
1220hrs	Closing Remarks Emily Benson - Head, Conduct Supervision MFSA

Company Service Providers Act Reform - Building a Compliance Culture

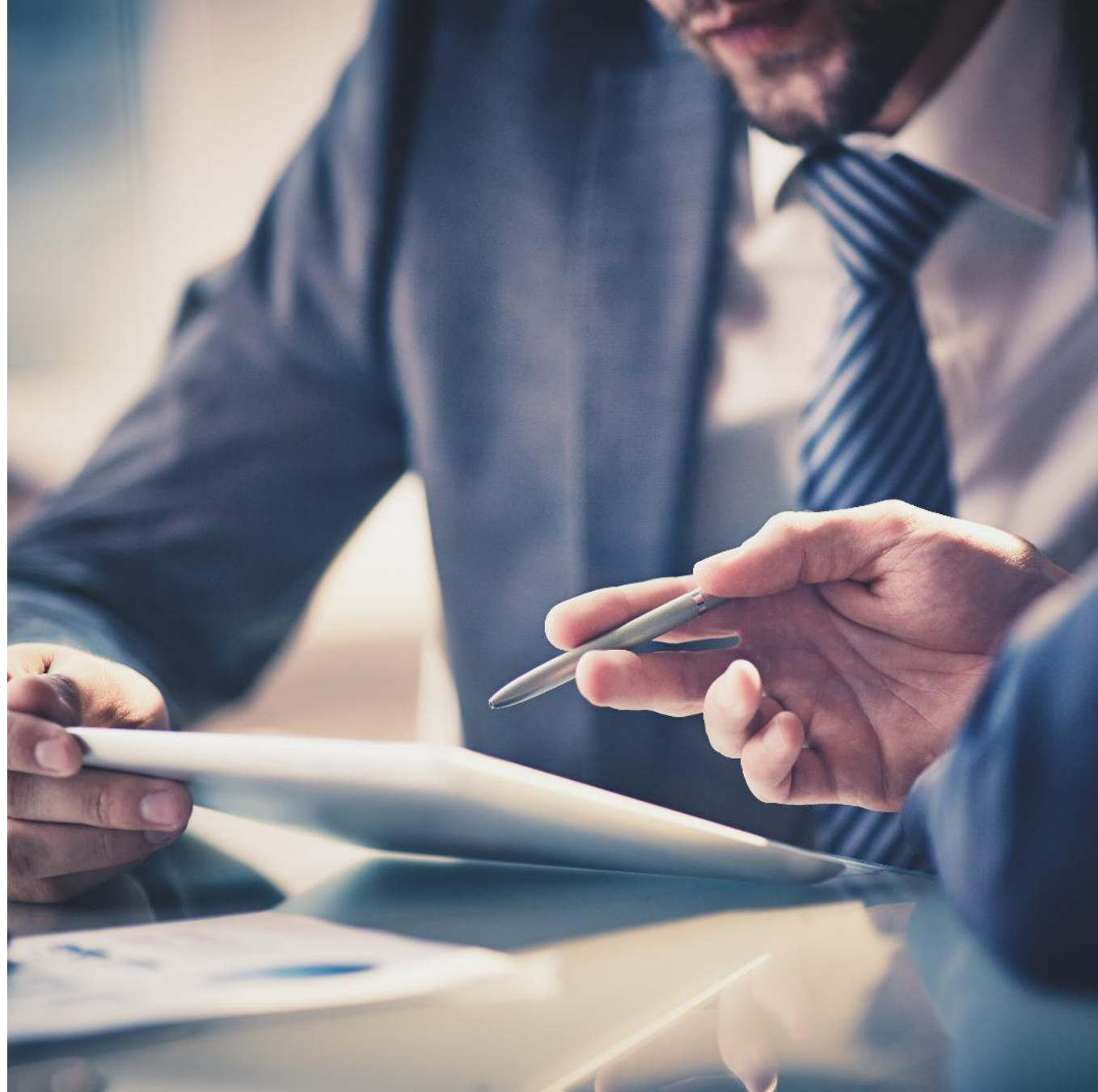
Emily Benson

Head - Conduct Supervision



Objectives of CSP Reform

- Ensuring fit & proper standards
- Ensuring CSPs adhere to applicable legal and AML/CFT requirements on an ongoing basis
- Applying a risk-based and proportionate regulatory approach



Fitness & Propriety

CSP Act introduced a market entry framework and rigorous screening mechanism for persons who previously fell outside the scope of the CSP Act.

- Persons providing directorship services under the *de minimis* threshold
- Professionals focusing on this area of regulated business



Compliance Culture (1)

A strong and effective **governance framework**

Setting the **tone from the top**

Board of Directors responsible to create a culture of compliance & provide the means to embed this culture at all levels of the organisation

Boards are responsible to effectively monitor the development of this culture

Compliance Culture (2)

Accountability and transparency

Tailor-made policies and procedures to support the implementation of the Board's expectations, and clear reporting lines

Work performed by the Compliance and AML/CFT functions documented. These functions report to the Board of Directors on a regular basis in line with the nature, scale and complexity of the CSP's activities



Compliance Culture (3)



Senior management to oversee the operation of control structures

Senior management should have a thorough understanding of the purposes as well as the requirements of the rules applicable to CSPs

Staff should be trained in relation to the CSP's procedures to be able to apply them in practice, one such instance being business continuity protocols and regular testing

Proportionate & Risk Based Regulation (1)



CSP Reform strengthens the regulatory framework and raises standards of compliance for all CSPs

Consultations in October 2019 and December 2020 - Authority received detailed and insightful feedback that reflects a dynamic and forward-looking industry

Resulted in further clarity to the revised Rules and Regulations

Feedback placed the Authority in a position to better understand the industry and provide guidance on specific areas

Proportionate & Risk Based Regulation (2)

Criteria for attributing under or over threshold status are **risk based and proportionate**

Example: Requirement for Independent Risk Management function in relation to Class C

Authority may grant derogation allowing risk management function not to be independent provided no conflicts of interest & this is appropriate and proportionate in view of the **nature, scale and complexity of its business and the nature and range of the CSP services and activities**

Proportionate & Risk Based Regulation (3)

Capital and insurance requirements linked to class and threshold allocation

- Capital requirements range from EUR2,500 for Class A under threshold CSPs to EUR25,000 for Class C CSPs
- Insurance requirement applies to Class B over threshold CSPs and Class C CSPs

Proportionate & Risk Based Regulation (4)

Guidance issued on **by way of business determination**

- Sets out criteria for interpretation of by way of business
- Guidance on factors taken into consideration by Authority
- Gives practical examples as by way of business determination is **factual in nature**

Proportionate & Risk Based Regulation (5)

CSP services being **incidental services** in connection with the services for which a **warranted professional** is retained by a client (such services not being within the definition of CSP services) will not be considered as being conducted by way of business for the purposes of the CSP Act

Incidental services do **not** include ongoing services i.e. acting as director, company secretary nor provision of registered office

Malta's Standing

CSP reform will place the jurisdiction at the **forefront of good international practice** - protecting the integrity of the financial system and the broader economy from undesired and illegal activity

It is part of a coordinated effort geared towards combatting financial crime on a national and international scale



Thank you

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Implementation of CSP Act

Angela Thorns

Senior Analyst - Conduct Supervision



CSP Reform

**Company Service Providers Act, 2013,
amended by**

**Company Service Providers (Amendment)
Act - Act L of 2020**

**Amending Act came into force on 16 March
2021**



Milestones (1)

**Raising the Bar for CSPs Consultation - 22
October 2019**

**Feedback Statement on Consultation - 9 April
2020**

**Act No. L of 2020 - Enacted by Parliament - 13
November 2020**



Milestones (2)

Consultation on CSP Rulebook – 1 December 2020

Publication of draft Rulebook for CSPs and focussed consultation on

- Revenue Threshold Class A
- Risk management derogation
- Categories of persons to be exempted from the CSP Act



Milestones (3)

Company Service Providers (Amendment) Act, 2020, L.N. 96 of 2021 establishing 16 March 2021 as date of coming into force of Act L of 2020

Company Service Providers (Exemption) Regulations, L.N. 105 of 2021

Company Service Providers Act (Fees) (Amendment) Regulations, L.N. 117 of 2021



MFSA Key Resources (1)

- Rulebook for Company Service Providers - **16 March 2021**
- Guidance on Application of CSP Act – **16 March 2021**
- Frequently Asked Questions - **18 March 2021**

MFSA Key Resources (2)

- **Feedback Statement – 12 April 2021**
- **Guidelines to the New CSP Regime Application Process – 12 April 2021**
- **Various Circulars**

MFSA Key Resources (3)

For information and regular updates on
CSPs see:
[CSP Page](#) on our website

Legal Reform (1)

Legal reform centres around **three** main changes:

1. Anyone providing CSP services to third parties by way of business will be **required to apply for authorisation** to the MFSA.
 - Includes warranted professionals and individuals previously operating under the de minimis rule
 - Transitory provisions in the CSP Act allow those who will apply for authorisation to prepare for this change gradually

Legal Reform (2)

2. The change from registration to **authorisation** for all CSPs, including those already in possession of a Certificate of Registration

- Authority notifying existing CSPs of their classification
- Existing CSPs to take measures to comply with CSP Rulebook within six (6) months from 16 March 2021 i.e. compliance with Rulebook **16 September 2021**
- Until then to endeavour to comply with CSP Rulebook on a **best efforts basis** and **continue complying** with the previous version of the Rulebook

Legal Reform (3)



3. The introduction of **three** classes of CSPs

- Categorising CSPs by reference to the service they provide
- CSP Rulebook sets out criteria to be applied when considering whether a person is an over threshold or under threshold CSP

Class A Under Threshold



Who can apply ?

- Individuals & civil partnerships in possession of a **warrant** to practice as advocate, notary public, legal procurator or certified public accountant
- Formation of legal persons
- **Revenue threshold applies** – **35% of the combined total revenue** in a calendar year from the provision of all professional services **or EUR100,000** whichever is the **higher**

Class B Under Threshold



Who can apply ?

- Individuals
- Acting as director and/or company secretary in a company, a partner in a partnership or in a similar position in relation to other legal persons
- **Involvements threshold applies** - an aggregate of not more than **ten (10)** involvements
- Involvements of a person within the **same group of companies** shall only count as **one single involvement**

Class A Over Threshold



Who can apply?

- Individuals and legal persons
- Formation of legal persons
- Provision of registered office, business correspondence or administrative address and other related services for a company or any other legal person

Class B Over Threshold



Who can apply?

- Individuals and legal persons
- Acting as director and/or company secretary of a company or similar role in other legal persons
- Arranging for another person to act as director or secretary of a company or in a similar role in other legal persons

Class C Over Threshold



Who can apply?

- Individuals and legal persons
- Formation of legal entities
- Provision of registered office, business correspondence or administrative address & other related services for a company or any other legal entity
- Acting as director and/or company secretary of a company or in a similar role in other legal persons
- Arranging for another person to act as director or secretary of a company or in a similar role in other legal persons

CSP Act – Article 19

Individuals or legal persons **not** currently authorised under the CSP Act and wishing to continue providing CSP services to third parties by way of business to apply for authorisation

Those who do **not** intend to continue providing CSP services to third parties by way of business are to stop providing these services by

16 May 2021






TIME
FOR
ACTION!

Applications - Timeframe

Timeframe for application to be submitted
is **2 months from coming into force of Act
L of 2020**

LH Portal opened 16 March 2021

closes 16 May 2021



TIME
FOR
ACTION!

Applications - Timeframe

Application form to be
downloaded from the dedicated
[CSP Page](#) on our website

Submission of application and
any relevant information through
LH Portal

Some checks prior to submitting an application

Application is completed **in full and correctly**

Legal persons to submit a **detailed structure chart** as explained in the application



PQs – Individual applicants

PQs must be submitted by **all** individual applicants through LH Portal

If **outsourcing** Compliance function this should be stated in Application and proposed Compliance Officer to submit PQ

Individual applicants **not** required to complete an Entity Assessment Form



PQs – Applicants Legal Persons

Anyone holding an **approved position** such as Directors, Partners, MLRO, Compliance Officer, Senior Managers to submit PQ through LH Portal

Entity Assessment Form will be required in respect of each individual holding an approved position



PQs – General

Specific documents to be uploaded with PQ

Some to be sent to Authority in the manner stated in Section 5 of the PQ (e.g. Police Conduct Certificate)

For further information see [MFSA website here](#)



Classification



CSP Act introduced classes and thresholds

All applicants who have submitted a **complete application** will be classified by the Authority

A notification in writing will be sent advising of applicants of their classification and threshold

Classification



Where an applicant disagrees with class and/or threshold attributed, the applicant is to inform the Authority in writing by accepting or rejecting the classification allocated through the LH Portal within **7 working days**

Where in disagreement with allocation to provide supporting information

Under Thresholds



Persons who have applied and been allocated an under threshold classification will have their application authorised or declined by **16 November 2021**

Applicants will be corresponding with the Authority using the messaging system on the LH Portal

Any requests for further information or clarifications will also be received through the messaging system

Regular contact will be maintained

Class C and Over Thresholds

These persons will have their application provisionally authorised or declined by **16 November 2021**

Once provisionally authorised these persons will be able to continue operating as CSPs for a further period of **one year** from when their application is provisionally authorised

The Authority will issue a final determination for all those provisionally authorised by **16 November 2022**

Provisional Authorisation



Provisionally authorised CSPs are to **comply** with the provisions of the CSP Act until 16 November 2022 or until such time as their application is approved or declined, whichever is the earlier

Provisional authorisation is a temporary concession and privilege

Additional documents and information will be requested

Regular contact will be maintained

Thank you

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Should you have any queries on the
CSP reform send an email to the
Authority on
cspframeworkqueries@mfsa.mt

New Company Service Providers Regime: A Practical Overview on Implementation and Application Process

Thursday 15 April 2021

The New Company Service Providers Regime: A Practical Overview on Implementation and Application Process

The Application Process

Dr Jessica Agius
Analyst, Conduct Supervision



Index

Introduction

The Licence Holder Portal

Procedures relating to the Application Process

How to Create an Account

The Application

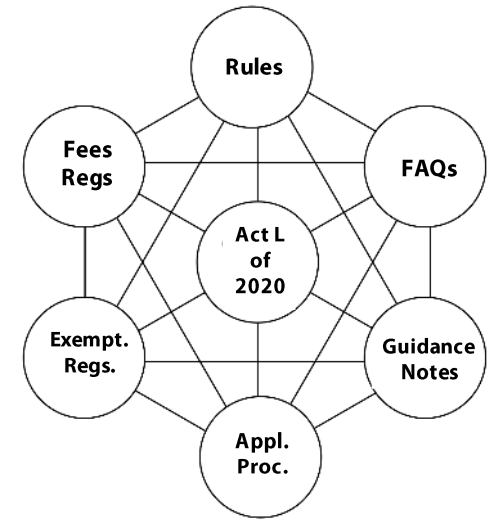
Submission of PQs

Consolidation of Business

Introduction

MFSA authorisation to provide **CSP services** has been extended to:

1. **Warranted Professionals;**
2. Persons operating under the **De Minimis Rule**.



The legislative framework set in place is well-supplemented with the **Exemption Regulations, Fees Regulations, Rules, Guidance Notes, Application Procedures** to support the sector in understanding its regulatory obligations under the new CSP regime, in ensuring that the regime is sufficiently robust and to equip the applicant with the necessary information in relation to the application process.

What is the Licence Holder ('LH') Portal?

The **LH Portal** is a **web-based application** which enables candidates for licensing by the MFSA, and entities already licensed by the MFSA to:

- submit **Applications, Personal Questionnaires ('PQ')** and the **relevant attachments to the PQ, upload regulatory returns, supplementary documentation**; and
- access the licensee's details through the **Corporate Profile**.



Previously exempt CSPs now requiring authorisation
are to apply through the LH Portal.

The Application Process

- i. Application Fee
- ii. The Authorisation Process
- iii. The Process of Provisional Authorisation
- iv. Allocation of Class
- v. Refusal of Applications



i. Application Fee

- The application fee shall **remain the same, i.e., €250.**
- An application fee is to be paid with **each** application form submitted and must be settled concurrently with the submission of the application.
- Fees are to be paid **electronically**.
- Unless the fee is duly received, the Authority **will not process** the application form.



ii. The Authorisation Process

The Authority will:

- Conduct **preliminary checks** and **risk rate** applicants;
- Determine whether to process applications for the purpose of issuing a **full/provisional authorisation**; and
- Concurrently **determine the Class** to be allocated to the applicant.

iii. The Process of Provisional Authorisation



For **Over Threshold Class A, Over Threshold Class B, Class C:**


The Authority may **provisionally authorise** the applicant subject to meeting of further conditions and/or provision of documentation to be provided **by not later than six (6) months** from the date of the closing of the LH Portal.

The Authority shall inform all provisionally authorised persons of its final decision to **grant/refuse authorisation**, within **twelve (12) months from the date of provisional authorisation**.

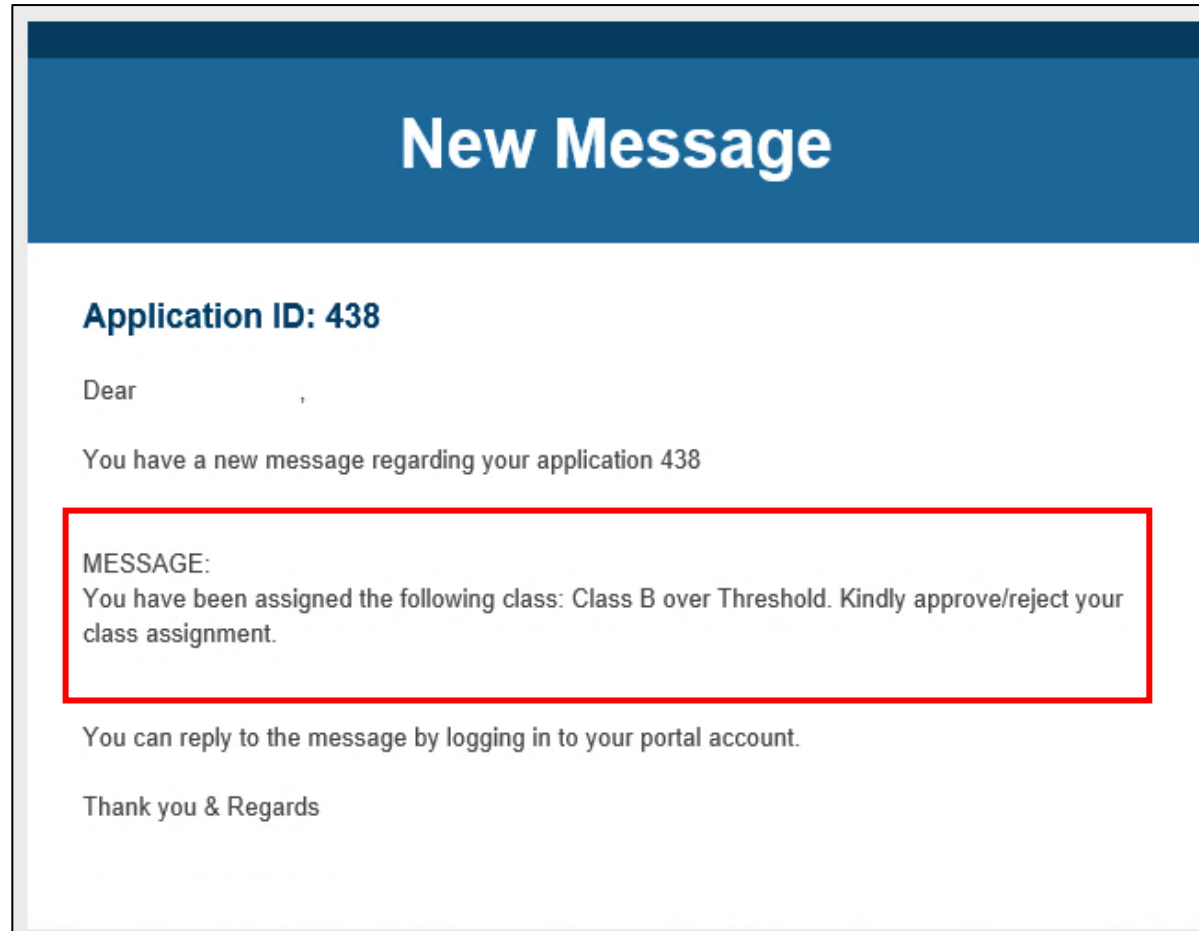
iv. Allocation of Class



The classification of the applicant rests solely with the Authority.

Following the allocation of a class, the user may **approve or reject** the class allocated by the Authority, by **sending a message** through the messaging system,  giving reasons why the user deems that the applicant does not fall within the stipulated class. The reply is to be provided within **seven (7) working days** from the **notification of the allocated class** by the Authority.

Email message re Allocation of Class



LH Portal Application Log

Licence Holder Portal External

My Account

Apply for a Licence

Application Submissions

File Uploads

User Logs

PQ

Contact Us

Application Logs

A list of applications submitted or in draft mode.

Start typing part of the Application Description or Username and click search. (e.g. 'baw')

ID	Description	Date Submitted	Status	Username	
438	CSP Authorisation/Provisional Authorisation Application	26/03/2021 12:06:01	Notification of Class		
437	CSP Authorisation/Provisional Authorisation Application	26/03/2021 12:06:00	Submitted		

Page 1 of 1

Messaging system on LH Portal

Message

Subject: MFSA-CONFIDENTIAL - Notification of Class

Subject: MFSA-CONFIDENTIAL - Notification of Class

You have been assigned the following class: Class B over Threshold. Kindly approve/reject your class assignment.

v. Refusal of Applications

The Authority **may refuse authorisation in Phase 1**

BUT

The Authority **may refuse authorisation following the provisional authorisation period**, if the information provided by the applicant is **not deemed satisfactory**.



The Authority retains the right to refuse applications if necessary.



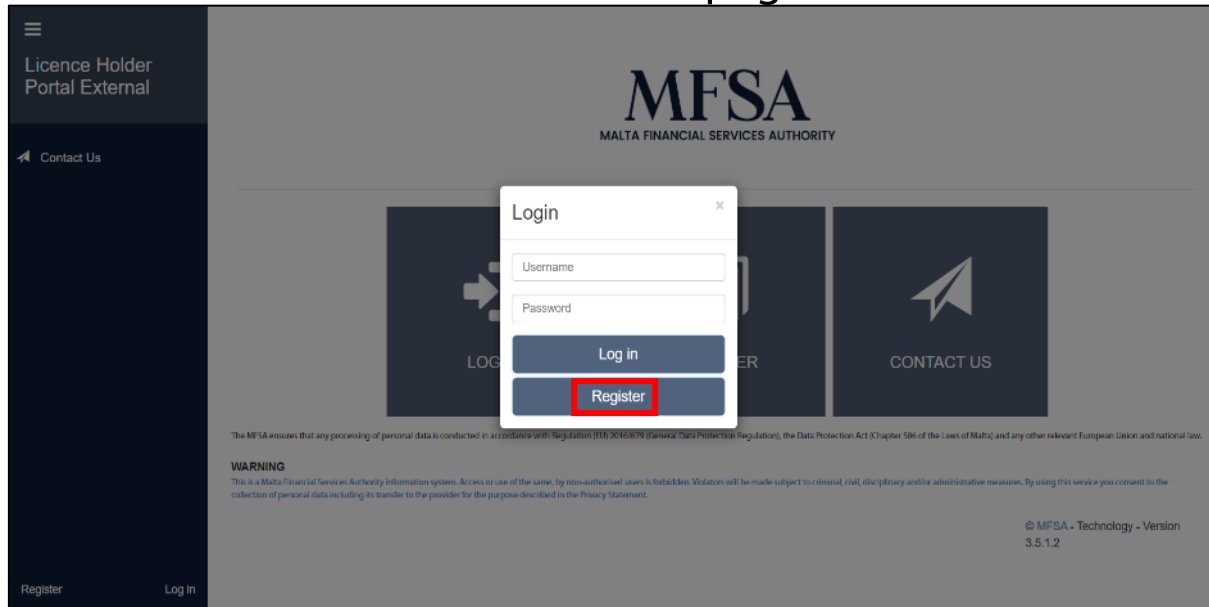
How to create an Account

- i. Log In
- ii. Creating an LH Portal User Account
- iii. Activation of Account



i. Log In

LH Portal webpage



Menu Page



The web address is <https://lhportal.mfsa.mt/>.

ii. Creating an LH Portal User Account

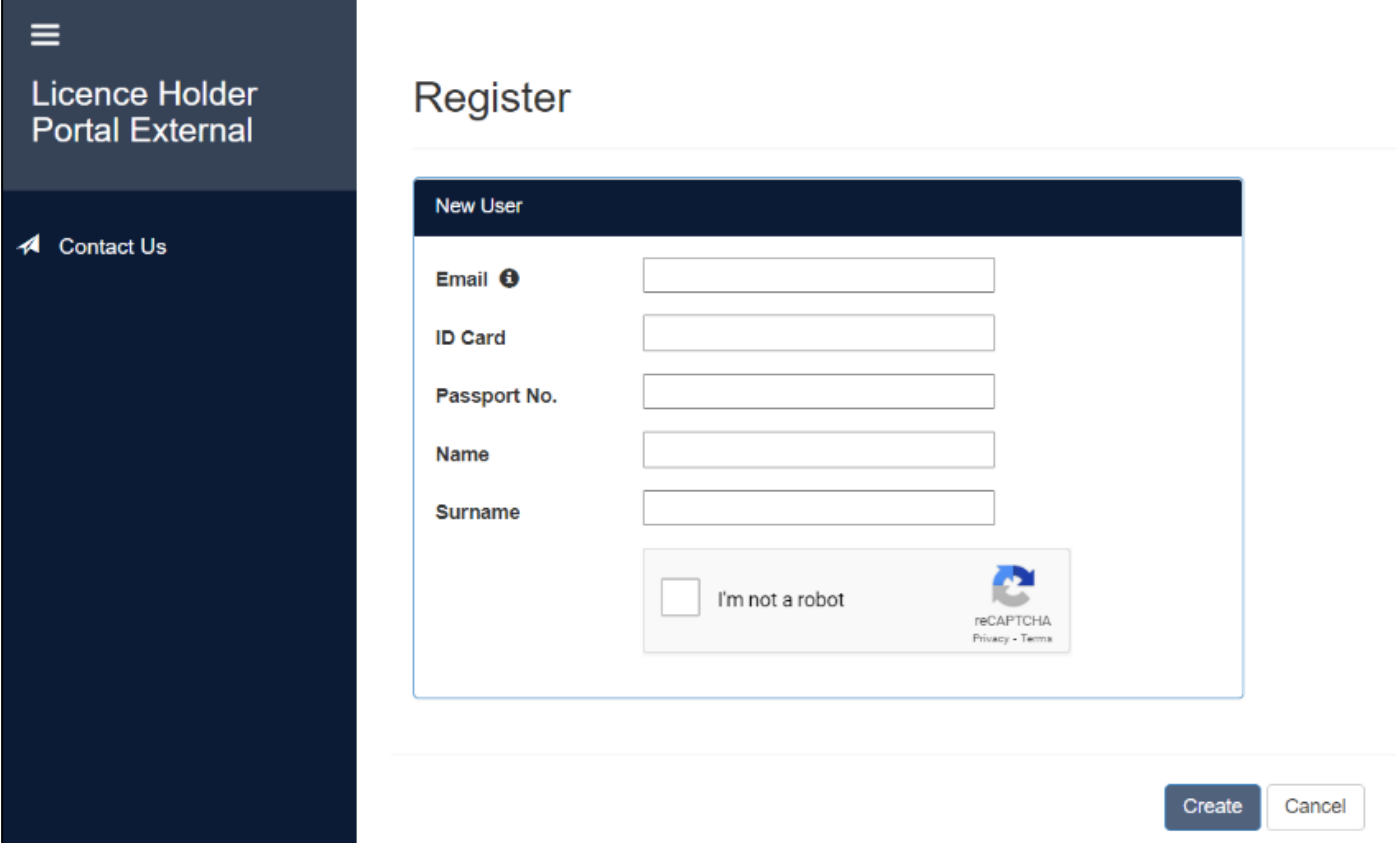
The user is requested to register and create an account on the LH Portal.

The user will be requested to include the following information:

Email*,
ID Card Number*,
Passport Number,
Name*,
Surname*,
and click on '**Create**'.

Fields marked with an * are **mandatory**.

Registration Page



The screenshot shows the 'Licence Holder Portal External' registration page. On the left is a dark blue sidebar with a menu icon, the text 'Licence Holder Portal External', and a 'Contact Us' link with an external icon. The main content area is titled 'Register' and contains a 'New User' form. The form has input fields for 'Email' (with an information icon), 'ID Card', 'Passport No.', 'Name', and 'Surname'. Below these fields is a reCAPTCHA section with a checkbox labeled 'I'm not a robot' and the reCAPTCHA logo. At the bottom right of the form are 'Create' and 'Cancel' buttons.

ii. Creating an LH Portal User Account cont.

The following message will be displayed on the screen and an email will be sent to the email address included in the registration details:

'New user has been successfully created. Password has been sent to the email address provided',

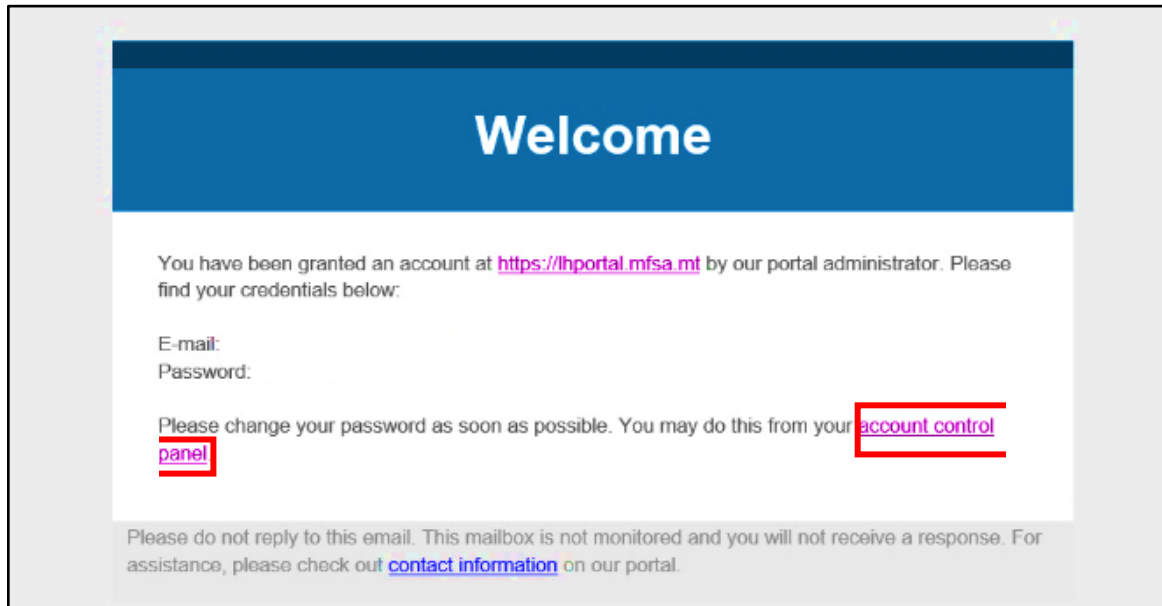
This email will include the email address utilised and a password granted by the portal administrator.



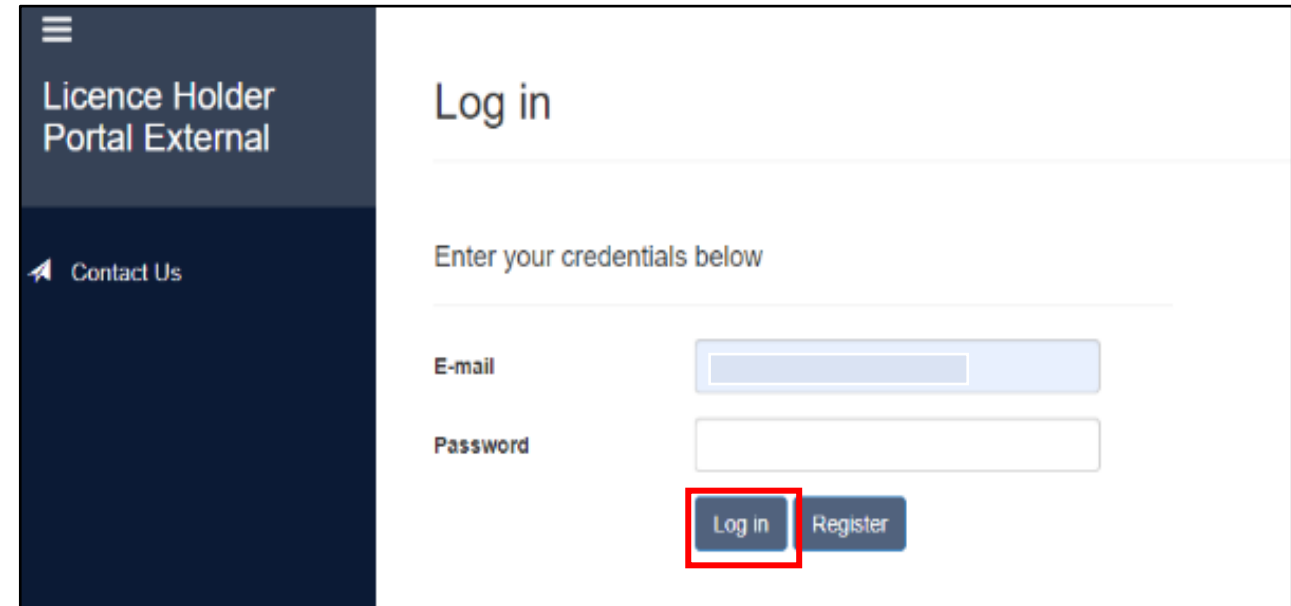
iii. Activation of Account

The user is to access the portal through a link as per below, with the original email address and using password received in the email sent by the portal administrator and click on '**Log In**'.

Email for account activation



Log in Page



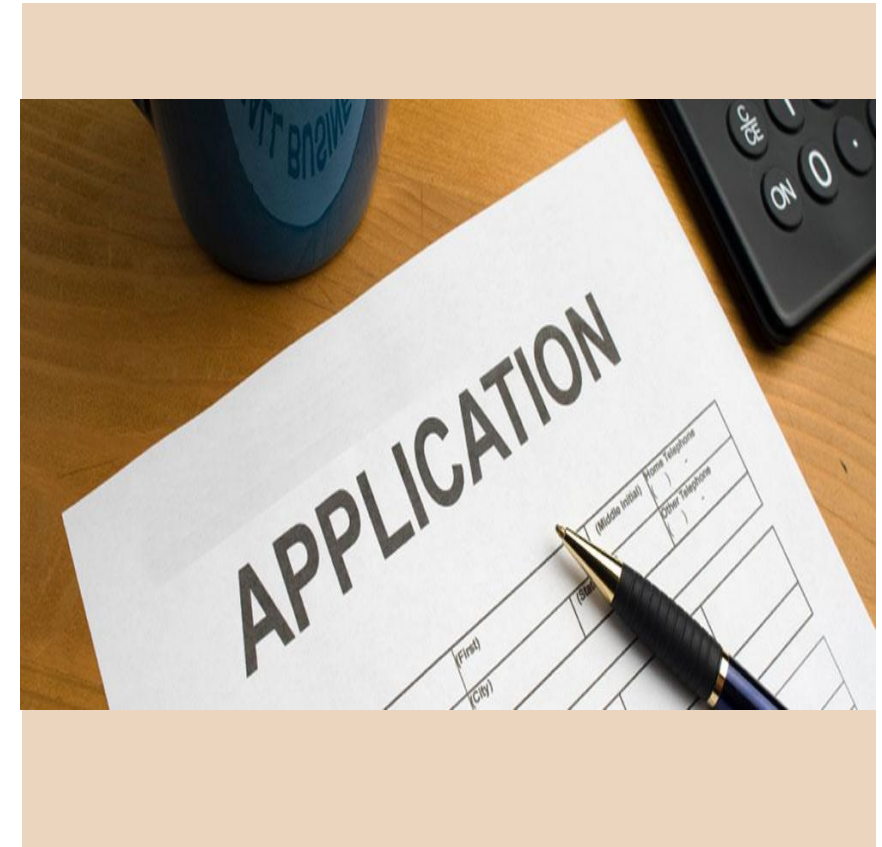
ii. Activation of Account

The user is to include the **current password** as well as a **new password** of choice. The user is to then click on **'change password'**.

The screenshot displays the 'Manage Account' interface for a 'Licence Holder Portal External' user. The left sidebar contains navigation links: 'My Account', 'Apply for a Licence', 'Application Submissions', 'File Uploads', 'User Logs', 'PQ', and 'Contact Us'. The main content area is titled 'Manage Account' and shows 'You're logged in as ,'. Below this is a 'Change Password' section with three input fields: 'Current password', 'New password', and 'Confirm new password', each containing masked text (dots). A 'Change password' button is located at the bottom right of the form, highlighted with a red rectangular border.

The Application

- i. Completing the Application
- ii. Signatures on the Application



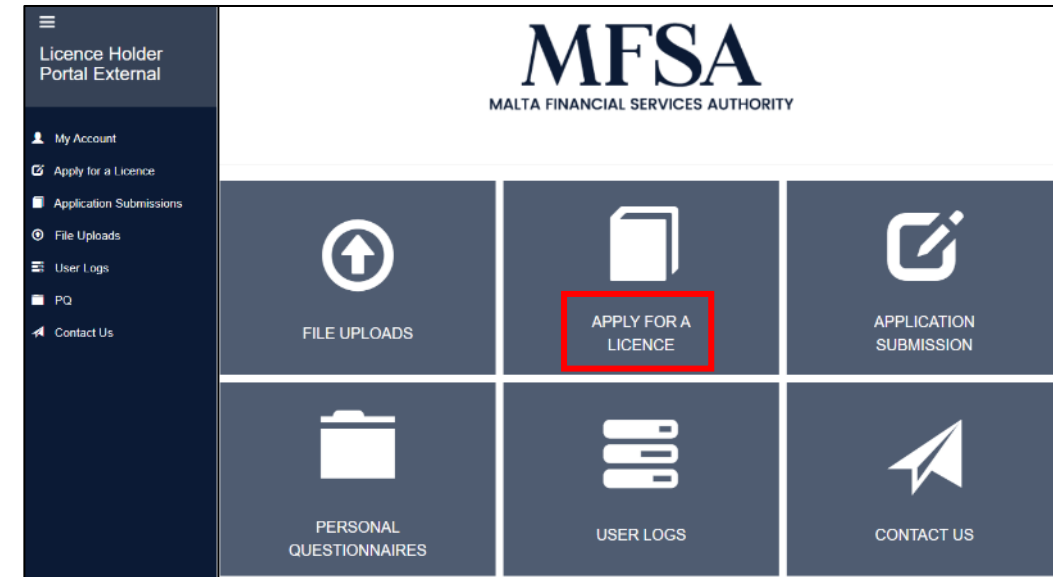
i. Completion of the Application

The application includes notes in each section to guide the user accordingly.

The **application** is to be **completed in its entirety**.

This applies also to the **PQs** submitted in conjunction with the application, as well as the submission of any **supplementary documentation**.

The user/ applicant can go to **'Apply for a Licence'**.



Selection of Application Forms

Licence Holder Portal External

My Account

Apply for a Licence

Application Submissions

File Uploads

User Logs

PQ

Contact Us

Application Forms

Select the type of application form you wish to submit:

Application for registration of an individual in the Agents Register, Managers Register or Brokers Register.

Application for enrolment in the Agent List, Managers List or Brokers List

Additional application details for enrolment in the Agents List or Managers List

Application for Persons to be entered in the Tied Insurance Intermediaries List (in relation to local Insurance Undertakings or enrolled insurance agents)

Application for Persons to be entered in the Tied Insurance Intermediaries List (in relation to European Insurance Undertaking which has passported into Malta)

Registration of Individuals in the Agents Register, Managers Register or Brokers Register

Application by an undertaking authorised under the Insurance Business Act and an insurance agent enrolled under the Act for enrolment of a person in the Ancillary Insurance Intermediaries List

Application by a European Insurance Undertaking for enrolment of persons in the Ancillary Insurance Intermediaries List

Application by an insurance broker enrolled under the Act for enrolment of a person in the Ancillary Insurance Intermediaries List

Registration Form for VFA Agents under the Virtual Financial Assets Act

Registration Form for Whitepapers under the Virtual Financial Assets Act

Application Form for VFA Service Providers under the Virtual Financial Assets Act

CSP Authorisation/Provisional Authorisation Application

Create

Cancel

Section A: The user will be requested to select whether the applicant is:

i) an individual, or ii) a corporate entity/civil partnership

Section B: The user will be able to download the application to be completed. The Application can be found on the regime webpage

Section C: The user will need to submit the relevant PQs that supplement the application, as well as any additional documentation as required. The user can then upload the application, the PQ/s under 'Attach document'. Any supplementary documentation is to be uploaded under Section C.

Section D: The user needs to tick the declaration that the information provided in the Application is complete and correct. The system will not accept any submissions unless Sections A, B and D are completed

Application Form for CSP Authorisation/Provisional Authorisation Application

Section A: Individual or Corporate Entities/Civil Partnerships* Details

Kindly indicate whether the applicant is an Individual or a Corporate Entities/Civil Partnerships.

☐ Individual ☐ Corporate Entities/Civil Partnerships

* Kindly refer to the CSP Act for the definition of legal person

Section B: Upload CSP Application

Download the application from [here](#).

Complete the application form in its entirety and then upload application below in excel format. Please click onto 'Attach Document' link to upload application.

Kindly ensure that the relevant PQs are duly submitted. Unless the applicant completes the application, as well as the relevant PQs, the Authority will not be in a position to start processing this application.

[Attach document](#)

Section C: Additional Attachments

Attach here any documentation/information which is material to the Application, the information included therein and its subsequent processing.

[Attach document](#)

Section D: Consent

☒ I declare that the information provided in this Application Form is complete and correct

[Submit](#) [Exit Application](#)

ii. Signatures on the Application

Once the application is completed the user/applicant must ensure that the **declarations in sections a) – e)** are read and agreed upon.

If applicant is an **individual** – declaration to be signed by the same individual.

If applicant is a **legal person/partnership** declaration to be signed **two (2) individuals** who are **legally authorised to represent the applicant**.

Declarations section in Application

Section 6 – Declarations

Note: Where the applicant is an individual, this declaration is to be signed by the individual. Where the applicant is structured as a civil partnership or legal person, this declaration should be signed by any person/s legally authorised to represent the applicant.

The undersigned, on behalf of Applicant, declare that:

- a) The information supplied in this Application Form is complete, accurate and correct;
- b) There are no inconsistencies between documentation and the Documents submitted with this Application (where applicable);
- c) The MFSa will be notified immediately should there be a change in any information included in this application form - either prior to or subsequent to authorisation;
- d) The person(s) whose signature appears below is duly authorised by the Applicant to complete and submit this Application;
- e) The MFSa is hereby being authorised to make such enquiries as it may consider necessary in connection with this Application

Signature 1	Name	Enter text		
	Surname	Enter text		
	Position	Enter text		
	Date	DD	MM	YYYY

Signature 2	Name	Enter text		
	Surname	Enter text		
	Position	Enter text		
	Date	DD	MM	YYYY

The MFSa ensures that any processing of personal data is in accordance with Regulation (EU) 2016/679 (General Data Protection Regulation), the Data Protection Act (Chapter 586 of the Laws of Malta) and any other relevant European Union and national law. For further details on how your personal data is being processed, you may refer to the MFSa Privacy Notice available on the MFSa webpage <https://www.mfsa.mt/privacy-notice/>

ii. Signatures on the Application



The user has to submit the **final section of the application** which includes the **declaration** and the **signatures in original** to the Authority **within two(2) weeks of the electronic submission.**



Submission of the Relevant PQs

- i. PQs submitted in Phase 1
- ii. PQs submitted in Phase 2
- iii. Supporting Documentation
Required with PQs



Phase 1

i. PQs to be submitted in Phase 1

Legal Persons/Partnerships

- **Directors***,
- **MLRO,*** and
- **Compliance Officer***

Individuals

- **PQ** in **his/her name**.
- **Risk Management Function (Class C only) /Compliance Function** – if functions **outsourced**.
- Applicants are to note that the **Money Laundering Reporting Officer** ('MLRO') function **cannot be outsourced**.

Phase 2

ii. PQs to be submitted in Phase 2

Legal Persons/Partnerships

- **Ultimate beneficial owners** ('UBO') of the entity,
- **Risk Management Officer**,
- **Senior management**,
- **Committee members** if applicable.

ii. Supporting Documentation Required

- a) Business Risk Assessment;
- b) Customer risk assessment;
- c) Draft copy of the Memorandum and Articles of Association; and
- d) Draft copy of the Client Services Agreement that the Company intends to use.

Any **additional documentation supporting the application** is to be submitted by **not later than 15 July 2021**.

!! The Authority holds the right to request any further documentation as necessary in order to complete the assessment being conducted.

Consolidation of Business

Civil partnerships, individuals...etc having an **existing CSP business**, and previously exempt from authorisation may be opting to **consolidate** their business with another entity or create a **separate legal entity**.

Two (2) distinct application forms need to be submitted:

- 1. Transitory application** form in the name of the persons **currently providing CSP business** [necessary to continue to operate];
- 2. Application form** which is submitted by any new **CSP** who would like to start providing such services [**Standard application form**] for the new entity.

Submission of PQs with Transitory Application

- For **CSPs currently operating as Individuals**: the PQ of that individual needs to be submitted;
- For **Legal Persons**: PQs of the individuals who will hold the positions of **Directors, MLRO** and **Compliance Officer** in the new legal entity.

Submission of PQs with the New Legal entity Application

- PQs of qualifying shareholders,
- Qualifying ultimate beneficial owners,
- Risk Officer,
- Senior Management,
- Committee Members if applicable.
- Once the application of the new legal entity is allocated an ***in principle approval***, the PQs submitted with the **transitory application will be grandfathered to the new legal entity**.
- **Once the legal entity is fully authorised all business can be transferred and the transitory application can be withdrawn.**

Conclusion



In the case of any queries, these are to be sent via the email address set for the purpose of queries vis-à-vis the CSP regime:

cspframeworkqueries@mfsa.mt.

Thank you

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W: www.mfsa.mt

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