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## YOUR CONTACT



**Valérie KEROS GORINI**

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## SUPPORT BY THE CRÉDIT AGRICOLE GROUP



*Last updated: august 2023*

The International Desk of the Crédit Agricole Group provides support to the Group's business clients in Malta to help them implement their operations on location, banking information and advice, particularly opening accounts, and providing financing, on a case-by-case basis and by relying on first rank local bank.

For non-banking matters, the International Desk offers the support of its partners as well as expertise in business internationalisation.

## MEANS OF PAYMENT



### **With Malta**

Company cheque

Bank cheque

SWIFT and SEPA transfer

Bill of exchange

Promissory note

Documentary remittance

Documentary credit

## Usage

Weak / None

Weak / None

Common

Weak / None

Weak / None

Common

Common

## ADVICE FROM THE INTERNATIONAL DESK



### General Information

Malta offers an attractive outlet for foreign exporters. In fact, the country has neither natural resources nor heavy industry, depends on imports to meet its needs, which have increased due to the usual importance of tourism. Agents or importers, often multi-sector, generally require exclusivity given the size of the market. It is also possible to deal directly with the end customer. Malta also benefits from a free port, mostly used for trans-shipment. In 2022, France was the island's third-largest supplier.

The "Pearl of the Mediterranean" also attracts foreign investors due to its geographical location (which makes it a hub for developing business in southern Europe and the Maghreb), its attractive tax system, the incentives put in place by the government in certain sectors and its English-speaking workforce. The island is also known for its innovation-based economy and its favorable framework for the technology industry (Artificial Intelligence, Blockchain...) without forgetting the online gaming industry.

Personal relationships are important there.

### Means of Payment & Banking Specificities :

(Swift or SEPA) transfer is used frequently. The transaction can be guaranteed by a bank guarantee, a SBLC, or an insurance credit. Documentary credit is also recommended when entering into business and for transactions entailing high sums.

## OUR OFFER AVAILABLE IN THIS MARKET



## OPTIMISE YOUR CASH FLOW

## RESIDENT COMPANY

Availability

### Account opening

Local  
currency



International currencies



## PROCESSING LOCAL PAYMENTS METHODS

Availability

Cheque



Bill of  
exchange



Electronic banking



Cash



## CASH MANAGEMENT/E-BANKING

Availability

MT940 Bank  
statements

