



FRANK SALT

REAL ESTATE SINCE 1969



FRANK SALT PROPERTY NEWS

ISSUE 181



URBAN

A statement kitchen where research and design create the perfect space for the modern lifestyle.

The kitchen has become the centre of our busy lifestyle. It is where we cook, where we discuss, where we entertain, where we live. It is because we spend so much time in this special space that design and functionality are essential for your kitchen.

For many years, Aran Cucine has brought the perfect combination of style and contemporary feel, radiating a true luxurious style in its range of kitchens. The visual appeal created by high quality design leads to interiors that brighten up any room and Aran Cucine provides the range of designs that will ensure you find your dream Italian kitchen.

Lab13 has been conceived to offer a variety of aesthetic solutions adapting to different lifestyles. In fact you will find tailored kitchen styles including Urban, Eclectic, Design and Garage.

URBAN: A style which focuses on the natural look and feel of the kitchen including use of oak finish, modern black aluminium and also a touch of glass. Features such as bevelled edges 35° and doors with shark nose profile 37° give an elegant and sleek look to the kitchen. This style also proposes Columns with pocket doors easily sliding into their compartments showing high-end equipment and storage space with drawers and LED light.

ECLECTIC: Linear, current and colourful. This style includes many Lab13 design concepts including Plana doors in aluminium profile 37° as well as hand painted doors to demonstrate that, more than ever, Aran Cucine still places a strong value on craftsmanship.

DESIGN: This style proposes a layout full of light and elegance. High contrast between gloss lacquer and dark walnut finishes merge with open shelving units creating attractive functional spaces. The central kitchen island is also equipped with integrated hood concealed under the countertop and a wall system which is combined with a Galileo insert adding functional design and also creating an ideal partition between the living and the kitchen without losing the concept of open space.

GARAGE: Contemporary kitchens meet the daily needs by offering truly amazing solutions. Unique and innovative cooking areas are created by using wall cabinets that are perfectly integrated with open wall shelves combining elegant finishes.

Lab13 offers modular solutions through which it expresses its own style, achieving maximum functionality and aesthetic value in both limited and large spaces. A range of Cabinets, shelves and furnishing accessories, combined with numerous finishes make Lab13 a versatile furnishing system with its elegant and stylish design, expressing through the research of materials and the accuracy of details, all the excellence of 'Made in Italy'.

Contact DINO FINO today to book a consultation with one of our Design + Sales Consultants. Email the team on info@dinofino.com or call on +356 2124 0100.



ECLECTIC



DESIGN



GARAGE



EDITORIAL

DEAR READERS,

Welcome to the 181st edition of the Frank Salt Property News. Since our first publication, we have proudly provided our expert residential sales, commercial sales and letting consultancies - combined with a level of service which is synonymous with the brand. As our clients, you are part of the journey, and for this we are very grateful.



Throughout Spring and the relentlessly hot summer months, we continued to experience strong to moderate activity in the real estate market. Notwithstanding the encouraging results to date, one cannot ignore the headwinds which have appeared and strengthened over the recent months. Inflation, which has become one of the greatest concerns throughout the world, accelerated for several reasons including the war in Ukraine, sanctions against Russia, and ongoing supply chain disruptions. This triggered an accelerated tightening cycle by central banks, who have recently raised interest rates to control inflation. These are all feeding into an element of uncertainty which may dampen sentiment to some extent and as a result, decision-making processes seem to be lengthening, and some buyers are questioning if they should take a 'wait and see' approach. Our advice is not to time the market based on what is going on with interest rates or other external pressures, but to purchase a home when the time is right - based on your personal circumstances. Once again, I must highlight the importance of seeking advice and assistance from a qualified and trusted real estate agent to assist you.

On the other hand, as labour markets continue to perform strongly which has pushed unemployment down to 3.2%. This will inevitably lead to wage growth, coupled by a low housing supply and a steady demand and the housing market should stay strong. With that in mind and the fact that real estate still offers a great hedge against inflation, which makes now a good time to invest, home prices aren't expected to drop but should continue to rise at a slower pace than previous years.

We have also experienced an influx of immigration in addition to the return of many expats who left the islands during the pandemic. This has substantially increased demand for rental properties and is putting pressure on supply. In fact we invite any of our readers who may have property for rent, to contact us as soon as possible as we have many clients who are looking to rent. This increased demand and low supply should encourage investors to purchase buy-to-let properties, which should give a return of 4% to 5%, apart from the capital appreciation.

I trust you will find the selection of properties on this magazine of interest and look forward to hearing from you, should you wish to view any of the properties. You may also visit our recently updated website franksalt.com.mt, where you will find a much greater selection of properties or simply contact us and one of our experienced and qualified consultants, who have extensive up to date market knowledge, will be more than pleased to assist you.

Thank you.

DARREN DE DOMENICO
Director of Operations

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IBRAG

€3,020,000 | Call Aaron on 9920 0068



Sprawling classical **fully-detached villa** set on a 1 tumolo of high grounds and enjoying far-reaching town and sea views from its many sunny terraces and verandas. Imposing entrance, wide welcoming hall, double reception room, kitchen/breakfast, pantry, living room, guest toilet, four bedrooms of which (2 en-suite bathrooms) family bathroom, laundry room and a two-bedroomed underlying flatlet, drive-in, carport and a three-car garage. Lovely sunny pool area featuring larger than usual pool and very generous pool deck, mature garden and much, much more. The beautiful gem of a property is in need of minor renovation. This villa will make a lovely home. Freehold.

Ref. 305421

4 Bedrooms 3 Bathrooms



VILLAS



MELLIEHA

€2,500,000 | Call Claudio on 7997 9920



A unique, **fully-detached bungalow** built on solid rock, located on high grounds overlooking Santa Maria Estate, reaching breathtaking views which can never be matched. As one walks in the main gates one is welcomed by surrounding gardens, which makes the property very private and intimate. A path guides you to the large deck, with its own pool, bathing area and shaded gazebo. Accommodation is in the form of a separate kitchen, very comfortable living room and large presidential dining room, three double bedrooms, spacious walk-in wardrobe, en-suite bathroom, a separate main bathroom and a washroom. Each and every room overlooks the property's outdoor area, and benefits from the picturesque views. This wonderful property comes with a one-car lock-up garage and a large private carport. **Ref. 511241**



3 Bedrooms



2 Bathrooms



ATTARD

€1,050,000 | Call Kurt on 9901 1640



A lovingly and well-kept **semi-detached villa** with front and back garden set on a ca 300m² plot and with space for small pool is offered for sale, partly furnished. The property currently consists of a welcoming hall, formal and family living room, guest toilet and kitchen, dining leading out into the back garden, which could be enlarged by moving the garage a few meters back. The three double bedrooms (master with en-suite bathroom), hall area and a second family bathroom are located on the first floor. 2nd floor houses a large washroom and roof. The property is further enhanced with CCTV cameras and a Jacuzzi in the back garden. Freehold.

Ref. 353553



3 Bedrooms



2 Bathrooms



PEMBROKE

€925,000 | Call Carl on 9939 7537



New on the market, we present you this gorgeous and well kept **semi-detached villa** in one of the most sought-after areas of Pembroke. The property greets with a mature and blossomed garden along its side curtilage. As you enter the property you are greeted with a large lounge area, a combined kitchen and dining area, a living room and a study/bedroom. At the lower level there is a lovely two bedroom flatlet, that also boast a manicured garden, a 1-car garage with a 3-car drive in. An imposing staircase leads you to the first floor where you find three bedrooms, with the master having ample space for a walk-in wardrobe and an en-suite. The roof area comes with a wash room and ample space for additional entertaining that boast distant sea views from one side and a green area from the other.

Ref. 043037



4 Bedrooms



2 Bathrooms



fino



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BALZAN

€388,000 | Call Samuel on 7997 9969



The **townhouse** lies within UCA. The main door gives access to a reception room which serves also as a stairwell. To the right, a doorway gives access to the kitchen and bathroom. Ground floor finishes consists of exposed stone walls and terrazzo-tiled floorings. Ceramic wall tiles are present in the kitchen and bathroom. The intermediate floor consists of a bedroom that is roofed over by a system of three parallel stone arches supporting stone roofing slabs. The upper stairs landing gives access to a large space arched bedroom and two bedrooms both receiving light from the same open balcony overlooking the street. **Ref. 215859**

ZURRIEQ

€745,000 | Call Ian on 7997 9995



This **townhouse** has an “L”-shaped internal yard which has the possibility to be converted into a pool and entertainment area. One can also find the grand millroom. Rooms are all large and spread around the property, overlooking the internal yard allowing them to all enjoy sunlight. The entrance hall could also be converted into a one-car garage. There is also the possibility to build another one and half floors, giving the property a possible eight bedrooms. **Ref. 425370**



RABAT

€659,000 | Call Marilyn on 9907 7070



An unconverted **townhouse** situated in a UCA area in Rabat just a few minute's walk from Mdina. Layout consists of hallway, two bedrooms, sitting room, main bathroom and kitchen/dining which leads to a beautiful 95m² garden with space for pool. Another two floors can be built, and this property can be easily converted into a three bedroom townhouse with garage.

Ref. 353708



ZEBBUG

€745,000 | Call Nicola on 7997 9960



A triple-fronted converted **townhouse** situated in the heart of Zebbug. Upon entrance one finds a hallway with two large rooms. Further down the hallway one finds a kitchen and dining area, a back yard and a bathroom. On the first floor one finds a reception area, 5 bedrooms and a bathroom. The main staircase leads to the roof with a washroom with country views. Complementing this property is a remissa, which can be transformed into an interconnecting 1-car garage with storage. Below the property there is also a large room ideal for a cinema room, a shelter, and other traditional townhouse features.

Ref. 043111

SENGLEA

€1,275,000 | Call Simone on 7755 7766



Beautiful **townhouse** completely renovated by present owner to high standards and impeccable finishes. Welcoming entrance hall with beautiful original staircase that leads to four bedrooms all with en-suite and a study. Top floor enjoys a spacious modern kitchen, dining and sitting room included with a fireplace with an open terrace enjoying the most spectacular views on the island of The 3 Cities. Further kitchen on the roof with terraces that are perfect for entertaining. **Ref. 039778**



LIJA

€955,000 | Call Edward on 7997 9978



This beautiful **townhouse** is located in an UCA. This house comes with a nice entrance hall with two lateral rooms, a cosy living room that opens up to the back garden and a separate kitchen. On the first floor one finds two large bedrooms with authentic fireplace, bathroom and an en-suite. On the second floor a further two bedrooms and a large bathroom. The garden enjoys total privacy and has ample space for pool and entertaining and more. **Ref. 602755**





ZEJTUN

€520,000 | Call Matthew on 7997 9966



A wide-fronted 3 bedroom unconverted **townhouse** with a good size courtyard and with the possibility for a garage situated close to all amenities in Zejtun. Current layout comprises of a welcoming reception with 2 large rooms on both sides leading to a good size courtyard with a cellar at basement and another 2 rooms. A staircase leads to the first floor where one can find 3 large rooms giving the possibility of 3 double bedrooms, a study and a spiral staircase which leads to the roof. Once converted this property would make and excellent family home. Freehold. **Ref. 619266**

COSPICUA

€205,000 | Call Jeanette on 7997 9950



A most charming **townhouse** located in a cul-de-sac. The living area, bathroom and the main bedroom are all situated on the ground level. A grand entranceway gives access to a spacious living room and a combined kitchen and dining room. Further accommodation on the same level consists of a mechanically ventilated bathroom and a main bedroom. At basement level you will find another room with natural ventilation. **Ref. 752238**



BALZAN

€650,000 | Call Mazen on 9945 6804



Unconverted townhouse in the heart of this tranquil village of Balzan, located in a UCA. Property comprises of a lovely entrance hall that leads to a living/sitting/dining room, separate kitchen which leads to the main courtyard, and a back garden with enough space for pool. Three bedrooms on the first floor. This house can be restored to its previous splendor with some beautiful personal touches. **Ref. 425181**



COSPICUA

€345,000 | Call Simon on 7920 7570



This **townhouse** enjoys extraordinary town and sea views from its top floor and roof terraces. Composed of three floors, this property benefits from plenty of natural light and each floor contains two rooms. A reception area and a traditional stone stairway with wrought iron railings give access to the next levels which consist of 2 bedrooms, 2 bathrooms, kitchen and a separate living room. Also, two roof terraces offer ample outdoor entertaining space set against a beautiful backdrop of The 3 Cities' main historic landmarks and the Grand Harbour. **Ref. 752516**

SENGLEA

€500,000 | Call Simon on 7920 7570



This **palazzo** is composed of 3 full floors, a recessed floor at the top and a basement cellar. The ground floor consists of a large living room, a roofed central courtyard which can potentially be unroofed to bring in more natural light and a smaller room at the rear. The next two floors contain six rooms, including a double-height room which provides an opportunity to include a mezzanine level whilst enjoying harbour views. **Ref. 752433**



COSPICUA

€350,000 | Call Simon on 7920 7570



An inviting and homely **townhouse**, recently renovated. The existing layout consists of an entrance hall upon entry which gives access to a spare bedroom, lounge, and a spacious storage room. On the first floor you will find a bathroom, a master bedroom with a walk-in wardrobe or potentially as a home office or spare bedroom. The top floor consists of a combined modern kitchen, living and dining room and a second bathroom and more. **Ref. 752519**



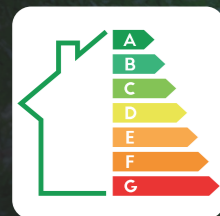
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NAXXAR

€1,595,000 | Call Clyde on 9907 2644



This spacious **house of character** comprises of a welcoming hall leading to an open courtyard, study and sitting area with staircase to cellar area, guest toilet, followed by a large open plan kitchen, dining and living area which is flooded with natural light and overlooking the garden and pool area. On the second floor there are four bedrooms, main with en-suite and spacious walk-in wardrobe, main bathroom and a large media room with access from outside pool area, having its own full roof including a laundry room. Adjoining and interconnected converted one bedroom townhouse with en-suite and private roof terrace, a storage and another lock-up street level large garage. **Ref. 852674**



ZEBBUG

€900,000 | Call Martin on 9947 4829



This bright and airy **house of character** flows from a welcoming entrance room onto the central courtyard. The ground floor level include a spacious living room with an open fireplace, a separate generous dining room, a kitchen/breakfast room, and further in, one finds a shower and utility room. On the upper floor, there are a total of three bedrooms overlooking the central courtyard, and a large family bathroom. **Ref. 619330**



QORMI

€799,000 | Call Stanley on 9946 4552



Charming **house of character** within the UCA of this town, offering unique old features, also complimented by a 350m² courtyard and garden area with ample space for a pool and decking area. Layout in the form of an entrance-reception area onto a hall with an imposing curved stone stairway with wrought iron banister, separate dining, separate kitchen, bathroom, followed by the captivating courtyard and large garden. Further on the upper level we have a study room, second hallway, two double bedrooms, washroom at roof level, roof terraces and airspace. **Ref. 425360**



MELLIEHA

€700,000 | Call Marisa on 9947 1392

Two unique **houses of character** in the heart of the village's UCA situated on two streets with separate entrances and connected through a central courtyard. The first house is fully converted and at ground floor level one finds a combined kitchen and dining area, guest toilet and staircase to the lower and upper levels. The downstairs area consists of a living room, study, gym and a sizable central courtyard ideal for entertaining and al fresco dining. At the upper levels one finds three bedrooms, main bathroom and roof garden also ideal for entertaining. The second property is unconverted and being offered with plans for conversion together with permits to construct an additional floor. Once converted it will comprise of a combined living, dining and kitchen area with two bedrooms both having en-suite facilities. **Ref. 510093**



5 Bedrooms

3 Bathrooms



QORMI

€365,000 | Call Claudio on 7997 9920



Expertly converted **house of character** designer finished to an impeccable standard. Set in a very quiet street of this picturesque locality, offering a very cosy accommodation in the form of a welcoming living room, leading to the combined kitchen and dining, which takes you to a nicely sized, private backyard. On the first floor, there are two double bedrooms, both serviced with their own balcony and the main having an en-suite facility. On roof level, there is a third double bedroom, a separate bathroom and a large washroom. A back terrace overlooking the yard and a very attractive front roof terrace, equipped with extra support for a Jacuzzi, ideal for entertaining. The property is being sold fully furnished and ready to move into.

Ref. 511239



3 Bedrooms

2 Bathrooms



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UKFCG000EN

Selling your property in Malta? What to consider when transferring your funds?

If you're thinking of selling your property in Malta, you may need to transfer the proceeds from Euros (EUR) into Pounds (GBP).

But with the currency markets particularly volatile at the moment, knowing when to transfer can be tricky. So, what's in store for the Euro Pound (EUR/GBP) exchange rate, and how can you get the most from your money?

Euro Rocked by Europe's Energy Price Crisis

Trade in the euro has been extremely volatile in recent months amid heightened concerns over Europe's energy security.

Russia's decision to slash gas flows to Europe have triggered a sharp rise in European gas prices. Stoking fears an energy shortage this winter could tip the Eurozone into a recession.

However, moves by the European Central Bank (ECB) to start raising interest rates for the first time in over a decade has lent some support to the Euro.

While the Bank of England (BoE) remains ahead of the ECB in regards to its tightening cycle, the BoE's latest economic forecasts for the UK have been notably bleak, with the bank predicting the country will fall into a recession by the end of the year.

Increasing concern over the UK's economic outlook has acted as a major headwind for the Pound in recent weeks. Allowing the EUR/GBP exchange rate to recoup a good portion of its losses from earlier in the summer.

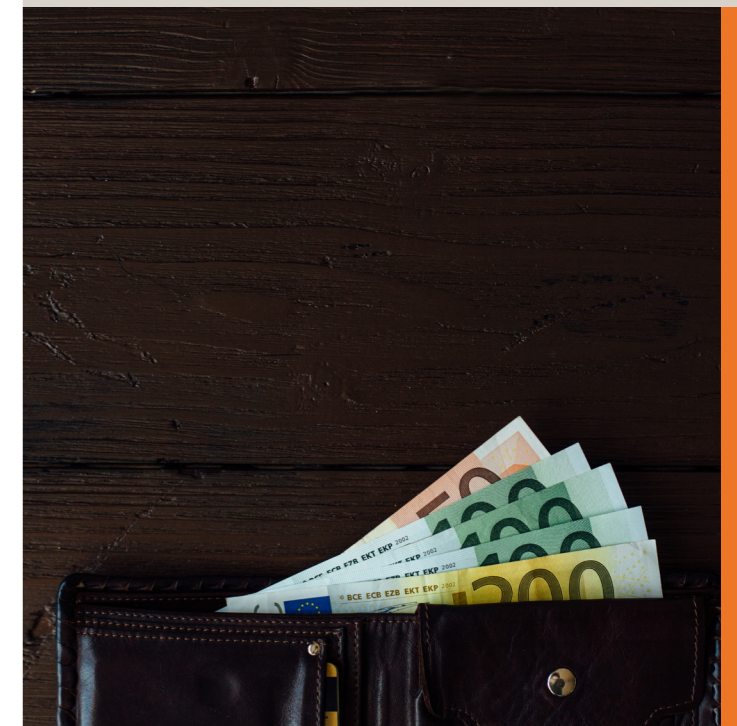
Trade in EUR/GBP is Likely to Remain Erratic

Turning to the last quarter of 2022, it's likely that movement in the EUR/GBP exchange rate will remain highly volatile, with both the UK and Eurozone likely hurtling toward a recession and inflation forecast to continue to accelerate. As a result, the EUR/GBP exchange rate could witness some dramatic swings in movement before the year is out. Another three-pence swing like we saw in August would mean a difference of £12,000 on a €400,000 transfer.

Using a currency broker

One of the best ways to protect against currency volatility – and get more from your money overall – is to use a specialist currency broker. Brokers offer better exchange rates than banks and a wider range of services. For instance, you can secure a favourable exchange rate for up to a year using a Forward Contract. Or you can set up a Limit Order: target a particular exchange rate and your provider will automatically transfer your funds if the market reaches that level. If you're looking for a reliable currency provider to work with, we recommend Foremost Currency Group. They offer excellent exchange rates with no transfer fees, and they have a five-star rating on Trustpilot.

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FGURA

€550,000 | Call Marcelle on 9906 5347



Excellent **terraced house** with a garage and a top floor guests flatlet. This beautiful house opens onto a welcoming hall that leads to an elegant sitting room, a kitchen and dining area full of natural light that spreads into a sizable yard surrounded with plants. Also a bathroom and interconnected street-level garage. Marble stairs lead up to a nicely designed landing that gives access to 3 double bedrooms, a main bathroom and a front balcony. Another set of stairs from the landing leads up to a most welcoming second kitchen, dining and living area and a large bedroom that can be easily be split in two bedrooms with large terraces. Custom-made wooden stairs leads further up to a washroom, a front roof terrace and back roof equipped with solar panels. **Ref. 424913**



4 Bedrooms



3 Bathrooms

MGARR

€1,350,000 | Call Nicola on 7997 9960

A **terraced house** situated on the outskirts of Mgarr in Ta' Santi. It is located in an isolated, quiet area enjoying fresh air of the urban countryside, with peaceful surroundings and fantastic country views. This property comprises of four double bedrooms, two bathrooms, large kitchen and dining area, living room, backyard with small garden, two outdoor rooms, 4-car garage and a large roof with spectacular views. The total area of the house is 320m² plus another 410m² garden opposite the house.

Ref. 043045



4 Bedrooms



2 Bathrooms



GHAXAQ

€640,000 | Call Rose on 7997 9958



A well-presented, spacious, immaculately kept **terraced house** situated in a quiet area of Ghaxaq. The layout at ground floor level is made up of a welcoming hallway with an interconnecting one-car garage, a bright and airy sitting and dining, a separate kitchen/living, shower room, pantry/box room and a good-sized backyard. The staircase gives access to the sleeping quarters on the next level which include three bedrooms, a comfortable study (that can be converted into the fourth bedroom) and a good-sized family bathroom. At roof level there is a big washroom that leads out onto a generous roof terrace. 14 solar panels are included. This property is being sold partly furnished. An ideal home for a growing family.

Ref. 353648



4 Bedrooms



2 Bathrooms



SWATAR

€740,000 | Call Conrad on 9942 7772



A lovely well-maintained **terraced house** located in the best part of Swatar which enjoys open views. Layout consists of a wide entrance hall, a sitting and dining room, separate large kitchen, guest toilet and backyard. The first floor consists of three bedrooms, main with a large en-suite, and guest bathroom. At roof level is a washroom and large roof space. Below the house is a 2-car garage and an additional storage area.

Ref. 043081



3 Bedrooms



2 Bathrooms



SIEMENS

7

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ZEBBUG

€395,000 | Call Clyde on 9907 2644



A fantastic third floor **penthouse** in the charming residential area of Zebbug. The property layout consists of an open plan kitchen, dining and living area, three bedrooms, main with en-suite facilities, main bathroom, laundry room, two front terraces and large back terrace. Property is being sold including of airspace and with optional 1 car garage. Freehold. **Ref. 853143**



3 Bedrooms



2 Bathrooms



ST JULIAN'S

€595,000 | Call Joanna on 7949 9374



Double fronted **penthouse**, set in St Julians, close to all amenities, must be seen being sold highly finished and furnished. On entrance one finds a comfortable sitting room with a large sun terrace, a large kitchen /dining with another large terrace, three double bedrooms, main with en suite ,all bedrooms enjoy a back terrace. This property also has its own airspace. **Ref. 353648**



3 Bedrooms



2 Bathrooms



SWIEQI

€1,200,000 | Call Anthony on 7997 9938



south facing, luxurious **penthouse** benefiting from fantastic unobstructed valley and town views. Meticulously designed interior finishes including travertine outdoor flooring to 'schuco' exterior apertures. Poliform kitchen fully equipped with Miele appliances. All 3 bedrooms are designer furnished and master comes with walk-in wardrobe. The rest of the accommodation consists of main bathroom, en-suite walk in shower room, utility room and a large kitchen, dining, living which is flooded with natural light .Other features include: VRV aircon system for the open plan and separate units for the bedrooms, smart curtains and lighting, soffit ceilings, security alarm system to name a few. The footprint is 193m² which includes 57m² of exterior space.A lock-up semi basement 2 car garage further compliments this stunning property. Being sold fully furnished and includes the overlying airspace. **Ref. 321617**



3 Bedrooms



1 Bathrooms



SAN GWANN

€797,000 | Call Danielle on 7997 9907

Amazing corner **penthouse** in a central area of San Gwann, close to all amenities. This property is flooded with light and enjoys a wrap-around terrace enjoying excellent views over a large part of the island. The lay-out consists of a spacious living area, leading to a kitchen & dining. Further complemented by a main bedroom with spacious walk-in wardrobe and en suite, 2 spare bedrooms, family bathroom and a store-room. Being sold including bathrooms and doors. Served with lift. Freehold. **Ref. 818168**



3 Bedrooms



2 Bathrooms

QORMI

€298,000 | Call Monica on 7997 9934

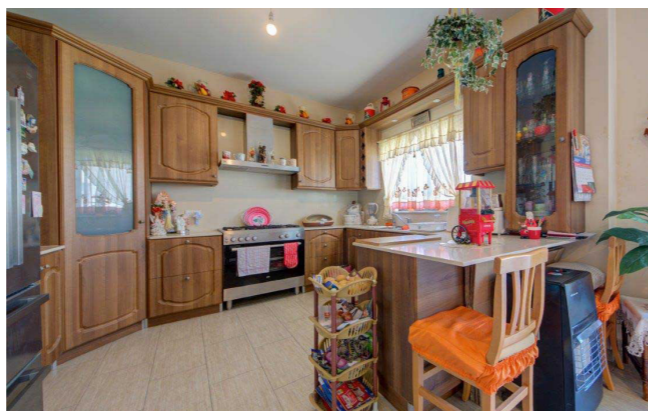
A most conveniently located **penthouse**, being only five years old, having the benefit of a large front terrace with extensive views, ideal for entertaining. This property forms part of a new block of only eight units, served with lift and within walking distance to a number of amenities that includes a variety of village shops, Bus Stop, Schools and banks. Typical layout comprises of a bright open-plan living kitchen & dining room leading on to the front terrace with views. A hallway leads to the family bathroom, two bedrooms, both with balconies. Common areas are finished and maintained to high standards. To be sold including airspace and freehold. **Ref. 423495**



2 Bedrooms



1 Bathrooms



BAHRIJA

€450,000 | Call Matthew on 7997 9966

A 3-bedroom **penthouse** situated close to all amenities in the tranquil village of Bahrija. Layout comprises of a kitchen, living and dining area with a large front terrace having distant country views, 3 double bedrooms main with en-suite and walk-in, guest bathroom and a back balcony. This penthouse is being sold fully-furnished ready to move into. Optional 1-car street level garage can be purchased for an extra charge. Airspace included. **Ref. 853202**



XEMXIJA

€850,000 | Call Nicola on 7997 9960

Spectacular views from both front and back terraces of this luxuriously finished fifth floor **penthouse**. Situated in a very good, quiet area and walking distance to the sea. Comprises of a bright, welcoming hall, large open-plan kitchen, living and dining, three double bedrooms, main with en-suite, main bathroom, front and back terraces, soffit ceilings and air-conditioned throughout. This property is being offered highly-finished and furnished to modern standard. An interconnecting 3-car garage beneath the same block is also included in the price. **Ref. 042787**



ZABBAR

€295,000 | Call Marcelle on 9906 5347

Stylish **penthouse** having a beautifully decorated relaxing terrace. This property opens onto a newly done up open-plan kitchen, dining and living area with a stunning fitted kitchen leading out to the terrace with custom made fitted sitting area and a built in BBQ/outdoor wood burning oven. Furthermore a spacious main bedroom with a back terrace, a spare bedroom and shower room.

Ref. 424096



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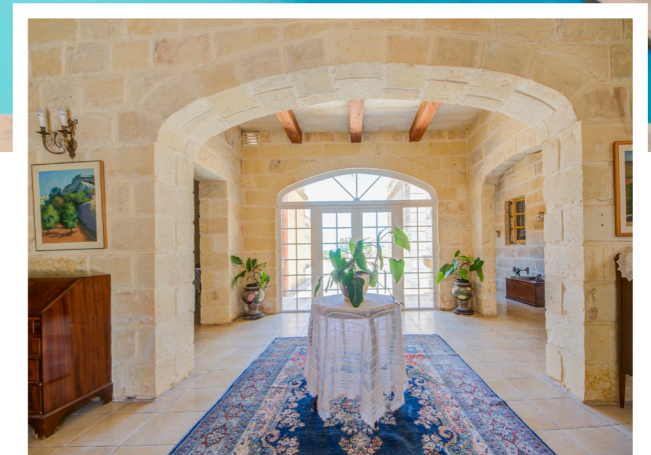
FARMHOUSE

ENJOYING SPECTACULAR
VIEWS

ZEJTUN | €2,400,000

Call Josienne on 7979 3379

Sitting on just over 2500m² of land is this beautiful **farmhouse**. The property boasts 5 bedrooms, 3 bathrooms with potential for more, and includes an interconnected street-level garage that can house up to 2/3 cars. The main entry to the property is through a gate followed by a spacious courtyard which separates the residence from the road. Further accommodation includes a very large hall, formal dining room, living room, everyday dining room and a fully-equipped kitchen – all flooded with natural light. A sizable swimming pool and a massive garden are right outside the kitchen and make the perfect entertainment area. A wonderful home. **Ref. 752221**



PENTHOUSE WITH VIEWS IN A QUIET RESIDENTIAL AREA

SWIEQI | €975,000

Call Paul on 7988 6012

A corner **penthouse** built on an airspace of 435m², located in one of the best, quiet, residential streets of Swieqi. The property is finished to the highest of standards. Layout consists of an entrance hall, open-plan kitchen, living and dining area, a large main bedroom leading onto a terrace and including an ensuite with a full-sized bath, shower and double sink, as well as a large walk-in wardrobe. There are an additional three double bedrooms - one of which ensuite, a good sized shower room and a guest toilet. The property includes 240m² of terraces with a very large front south-facing terrace which is ideal for entertaining. The price includes a one-car lock-up garage and a second lock-up garage is also available for an additional €25,000.

Ref. 452769

4 Bedrooms 3 Bathrooms



HOUSE OF CHARACTER IN THE HEART OF GHAXAQ

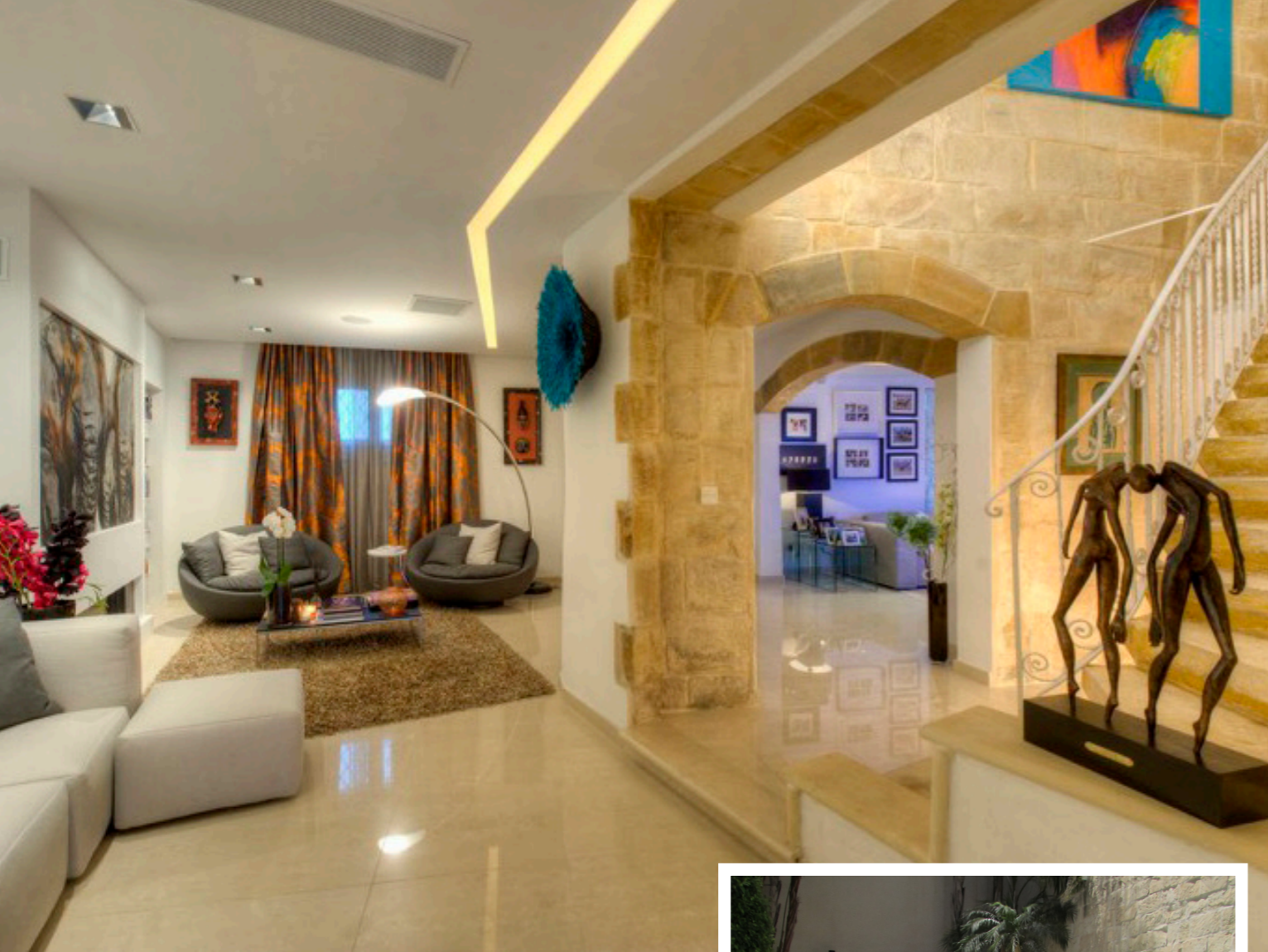
GHAXAQ | €1,290,000

Call James on 9949 3147

Ready to move into and expertly converted **house of character** set in a quiet alley in the heart of peaceful Ghaxaq. This lovely home is set on a footprint of roughly 270m² of indoors and approximately 200m² of outdoors composed of a lovely courtyard and a beautifully designed and landscaped garden. On entering, you will find an entrance leading to a good-sized courtyard, a large living area and an open-plan kitchen. On the ground floor level you will also find a study and a guest bathroom. Further accommodation on the upper floor consist of a double bedroom with en-suite, another two large double bedrooms and a family bathroom. A 1-car lock-up garage is also included in the price. **Ref. 752294**



4 Bedrooms 4 Bathrooms



HOUSE OF CHARACTER IN GHARGHUR

GHARGHUR | €900,000

Call Alex on 7991 8012

A beautiful designer-finished 3 bedroom **house of character** with pool, situated in a very quiet area in this lovely sought-after village of Gharghur. This very bright property is extremely well planned and comprises 3 sitting areas, 3 bathrooms, a large modern kitchen and dining room leading to a backyard area with pool ideal for entertainment. This lovely property is being sold partly furnished. Plenty of parking in the area, however optional garages available close by. Freehold. Makes a perfect family home! Immediate viewing highly recommended!

Ref. 321595



3 Bedrooms



2 Bathrooms

CONVERTED HOUSE OF CHARACTER

RABAT | €1,400,000

Call Michael on 9932 1039

A beautiful **house of character** converted to very high standards. This wide-fronted, semi-detached property enjoys a bundle of features including an original borehole and underlying catacomb and cellar. Accommodation includes a large hallway, sitting room, combined living and dining area, study/fourth bedroom, lounge, kitchen/breakfast room, 3 double bedrooms (2 with en-suite facilities and one with a walk-in wardrobe), bathroom, washroom and a 1-car garage. This property also comes with a lovely and private back garden with large pool and deck area, together with a spacious back terrace commanding views of Rabat and Mtarfa.

Ref. 604726



3 Bedrooms



3 Bathrooms



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SENGLEA

€490,000 | Call Marisa on 9947 1392



Situated in the historical City of Senglea is this spacious **duplex maisonette** having an internal area of 160m² and 62m² outdoor terrace and roof garden. Previously part of a grand 16th Century home, property has been designed and converted by artistic and creative owners. Accommodation comprises impressive entrance and stairs leading to a main bathroom, storage area, on the second floor and open area that leads to a large kitchen and dining room, study/office, double bedroom, another bathroom and possibility of a third bedroom. Internal staircase leads to a spacious, living room that opens out onto a 63m² terrace with views of Valletta, and the Grand Harbour. Features of the property include high ceilings, beautiful limestone walls dating back to the 16th century. Must be viewed to be appreciated.

Ref. 042794



3 Bedrooms



2 Bathrooms

ATTARD

€470,000 | Call Marilyn on 9907 7070



A very bright & airy semi-detached, first floor **maisonette**, located in a sought after-area in Attard. Layout comprises: a combined living/dining room, a fitted separate kitchen, and three bedrooms (main having an en-suite). At roof level one finds a washroom, spare toilet and another room which can be easily converted into a 4th bedroom and full ownership of roof. Underlying lock-up 3-car garage included.

Ref. 353554



3 Bedrooms



2 Bathrooms

SIGGIEWI

€375,000 | Call Clyde on 9907 2644



An elevated **maisonette** located in a quiet residential area and close to all amenities. Property comprises of a spacious open plan kitchen, dining and living area, three double bedrooms, main with en-suite facilities, main bathroom, washroom, internal yard and back terrace with private garden. Freehold. Ref. 853460



3 Bedrooms



2 Bathrooms



MOSTA

€469,000 | Call Karen on 9931 4026



Excellent, bright and spacious three bedroom **maisonette** with roof and optional underlying garage. Being sold furnished and in a very quiet location, the property comprises of a spacious living room leading to the kitchen/dining room with balcony looking onto open views, a wide hall leads to three double bedrooms main with en-suite, stairs then lead to a huge washroom and private roof. The maisonette is extremely well presented and furnished and would make an excellent family home ready to move into, viewings are advised to fully appreciate.

Ref. 425397



3 Bedrooms



2 Bathrooms



IBRAG

€550,000 | Call Christine on 9902 7456



An older type **maisonette** located in the best part of Ibrag offering great sea and country views, 3 bedrooms, 2 bathrooms, a living/dining and separate kitchen. Once upgraded, the roof terrace has great potential to provide a super entertainment area. **Ref. 353535**



3 Bedrooms



2 Bathrooms

BIRKIRKARA

€318,000 | Call Pat on 9970 4451



Excellent renovated, **duplex maisonette**, set in a UCA in Birkirkara. On the 1st floor level one finds an open plan kitchen/dining and a large living room leading onto a traditional, enclosed, Maltese balcony. The second floor level caters for 3 bedrooms, a bathroom and a well-proportioned terrace, ideal for alfresco entertaining. This property benefits from 12 solar panels and full ownership of the roof. Highly Recommended. **Ref. 809593**



3 Bedrooms



2 Bathrooms



BIRZEBBUGIA

€285,000 | Call Andre on 9900 0625



Fresh and Exclusive listing on the market! An older type elevated ground floor **maisonette** in tal Qajjenza area in Birzebuggia, just a two minute walk away from the sea. This beautiful property is perfect for first time buyers a family looking to relocate or even for someone who is looking for a summer residence in the beautiful Island of Malta. Welcomes you to a nice front garden patio, a living room filled with natural light as you enter with a fire place, separate kitchen and dining area. Two double bedrooms, main having en suite facilities and access to a spacious Internal yard. Main bathroom and another single bedroom at the back of the property. Adding further to this beautiful Maisonette is a spacious back yard with plenty of space for outdoor entertaining and alfresco dining. **Ref. 424441**



3 Bedrooms



2 Bathrooms



From application to sanctioning – BOV Home Loans go digital!

The process is seamless, can be initiated, left-off and picked-up again from the same screen, both from desktop or mobile devices or even if the customer decides to continue the application at a branch. Moreover, once completed, customers can track the status of their application.

Bank of Valletta is proud to be celebrating yet another milestone in the Bank's Digital Transformation Strategy. Implementing this online platform, is not just a first for Bank of Valletta, but also a first on the local market and represents nothing less than a revolution in transforming key home loan processes across the local banking sector.

Issued by Bank of Valletta p.l.c., 58, Triq San Zakkarija, Il-Belt Valletta VLT 1130

All loans are subject to normal bank lending criteria and final approval from the Bank. The term of the loan must not go beyond retirement age. Bank of Valletta p.l.c. is a public limited company regulated by the MFSA and is licensed to carry out the business of banking in terms of the Banking Act (Cap. 371 of the Laws of Malta).

Bank of Valletta has become the first local financial institution to offer its customers a holistic digital journey when applying for a Home Loan. Whilst customers may still opt to visit a branch at any point during their home loan application process, a new Online Home Loans Solution, accessible through a revamped landing page on the corporate site www.bov.com, has been developed and enables users to start and finish off their application from the comfort of their home.

With the new Online Solution, both existing and potentially new customers can accurately check how much they can afford to borrow, obtain a quotation in real-time, and based on their income and commitments, this new digital solution will provide them with the applicable loan amount and interest rate, and the possibility to upload all the necessary documents directly online and submit their application without having to visit the branch.

Another first-on-the-market, is the real-time "Agreement in Principle" letter for the loan amount applied for. Customers may opt to get in touch with a Virtual Branch officer or a Customer Service Centre agent for further assistance, either by telephone or via email whilst their application is being processed.

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PORTOMASO

€675,000 | Call Bertille on 7947 6640

Beautiful finished and furnished **duplex apartment** enjoying an outdoor area with private pool. Spacious accommodation comprises open-plan kitchen, living and dining room, two double bedrooms, one with shower en-suite and walk-in wardrobe and main bedroom with shower and bathroom en-suite, spacious walk-in wardrobe and box room. Car space also included. Property enjoys plenty of natural light.

Ref. 042370



SLIEMA

€985,000 | Call Pat on 9970 4451

Excellent located 225m² **apartment** enjoying spectacular views of Sliema Creek, Manuel Island and Valletta. Immaculately kept, recently refurbished, layout comprises of a large open-plan and a spacious kitchen, three bedrooms, two bathrooms a one bedroom flat-let with a separate entrance and a back balcony. Being offered fully furnished with an optional 2-car garage. Excellent rental investment.

Ref. 353608



IBRAG

€575,000 | Call Christine on 9902 7465

This **apartment** measuring 230m² offers an ideal home or rental investment. Layout consists a large open plan approx 70m² leading onto a sizable front terrace offering distant seaviews. Accommodation comprises 3 double bedrooms, 2 with en-suite facilities, walk-in wardrobe, guest bathroom, back balcony and laundry room. Price is inclusive of a 2-car garage, bathrooms, doors and fully-fitted kitchen. Ref. 353626



SLIEMA

€495,000 | Call Anki on 7997 9980

A fourth floor, very well-finished and decorated three bedroomed **apartment** centrally located close to seafront and all amenities, served with two lifts. Offered for sale with an optional interconnected 2-car garage. The layout of the property consists of a large open plan high-end kitchen, living, dining leading out onto a balcony. A wide corridor leads down to a separate washroom, family bathroom and three well-sized bedrooms, two of which have their own balcony and the master with en-suite. The property is sold partially furnished and has a higher than normal ceiling height.

Ref. 353619



MERCURY TOWERS

€615,000 | Call Luke on 9931 6156

This one-bedroom corner **apartment** is located on the 14th floor of this prestigious development. The apartment is positioned just above the twist and flooded with natural light in all rooms since it is a corner unit. Also enjoys open and unobstructed views towards Spinola Bay and Portomaso Tower. Property consists of an open-plan layout with 51m² internal and 10m² external. Freehold.

Ref. 619456



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Malta is an ideal place to take up residence. Besides its pleasant climate, safe environment, hospitable English-speaking population and numerous historical sites and villages steeped in history, it offers various benefits to persons who decide to acquire residence in Malta. These benefits include an unrivalled standard of living and visa-free travel within the Schengen Area for 90 days out of 180.

There are a number of **Residence Programmes** to choose from, depending on one's circumstances and which vary according to whether the client is an EEA or Third Country National. The Residence Programme and the Global Residence Programme involve the purchase or rental of property and offer a very reasonable tax rate of 15% subject to a minimum tax. A residence programme tailored for pensioners called the Malta Retirement Programme is also available, whereby pensioners would pay Malta tax at 15% on their pension received in Malta, subject to a minimum annual tax of €7,500.

Under the Malta Permanent Residence Programme applicable to non-EU/EEA/Swiss nationals, it is possible to obtain residence status without the applicant being obliged to reside in Malta for a specific period of time. Beneficiaries of this programme benefit from Visa free travel within the Schengen Area for 90 days out of 180, while also having the ability to work in Malta (subject to obtaining a work permit). The Malta Permanent Residence Programme does not grant beneficiaries any tax benefits.

The Nomad Residence Permit has been introduced for Non-EU nationals who wish to move to Malta temporarily whilst working remotely. It is designed for

digital nomads who can be employed with a company which is based overseas, run their own business or provide freelance services to clients outside of Malta. A National Visa of 90 days – 180 days or a residence permit valid for 1 year may be issued depending on applicant's requirements.

A Malta residence permit allows non-EU/EEA/Swiss nationals visa-free travel throughout the Schengen Area.

Further to the highly successful Malta Individual Investor Programme which has now reached its cap, Malta has enacted a new law providing for the granting of **Citizenship for Exceptional Services by Direct Investment**. This involves a residence path which may lead to Malta citizenship through the settlement of a contribution to the Malta Government which will then be applied for the benefit of Maltese society in general and the purchase or lease of property in Malta. In addition, applicants would need to pass a due diligence assessment.

Applications for residence under the various Residence Programmes and for citizenship, must be made through an Authorised Registered Mandatory (ARM) and a Licensed Agent. EMD as a Licensed Agent (having license number AKM-EMDP-22), is in a position to assist clients in determining the most feasible residence or citizenship option for them and take care of all necessary formalities to ensure a seamless application process.

EMD is an established and reputable multi-disciplinary firm based in Valletta, Malta, providing corporate, tax, advisory and immigration services to both local and international clients.

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FORT CAMBRIDGE

€460,000 | Call Daniel on 9922 0208

Spacious one bedroom **apartment** in this up market development comprising hallway, kitchen, living and dining room, bathroom, and terrace with views. This development includes a large outdoor swimming pool and indoor pool with communal surrounding gardens. Freehold.

Ref. 041622



TIGNE POINT

€1,895,000 | Call Nick on 7928 4030

Luxuriously finished spacious **apartment** set in one of the best locations in Malta. Layout comprises a fully fitted and equipped kitchen with pantry, large living/dining leading onto a front terrace and laundry room, 3 double bedrooms all with terraces, main bedroom with en-suite, bathroom and guest toilet. A lock-up garage is included. Property enjoys the use of surrounding gardens, communal swimming pool and landscaped pedestrian walk ways. Ref. 318272



NAXXAR

€500,000 | Call George on 7949 7504

Unique opportunity. Hilltop Gardens Complex, 43-year lease. A 2nd floor, fully-furnished & air-conditioned **apartment**. Large open-plan fitted kitchen, living and dining room leading onto a well-proportioned sunny terrace, enormous double bedroom and a shower room. An ideal investment, guaranteeing a peaceful & comfortable retirement. Open to offers.

Ref. 353437



XEMXIJA

€445,000 | Call Kurt on 9901 1640

Very highly, luxuriously finished third floor **apartment** in Xemxija Heights with breathtaking sea and country views from the living room and large front terrace. Layout comprises of welcoming hall, a large open plan kitchen, living and dining room. leading onto a front terrace with views, three bedrooms, main with en suite and back balcony, main bathroom, laundry room. Finishes include gypsum plastering, double glazing, solid walnut internal doors parquet floor in bedrooms. A 2-car garage is also included in the price. Freehold. Ref. 711603



SAN PAWL TAT-TARGA

€450,000 | Call Rose on 7997 9958

Exquisite block in San Pawl Tat-Targa in Naxxar with country and distant sea views. First floor **apartment**, squarish layout, 134m². This property will comprise a large comfortable, open-plan living, dining, kitchen leading onto a front terrace. Three double bedrooms, main with en-suite, bathroom, box room and side terrace. Project is under construction and estimated to be finished around the end of 2023. Ref. 353363



MARSAXLOKK

€355,000 | Call Danielle on 7997 9907

Unique opportunity to acquire an amazing designer finished 3rd floor **apartment** in the quaint village of Marsaxlokk. Fully furnished, ready to move into. This brand new property consists of an open plan kitchen, living & dining with fully equipped kitchen leading to a front balcony. Furthermore complemented by 3 bedrooms, main with en suite, family bathroom and back balcony with washing facilities. Ref. 817868





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MALTA PROPERTY 12% CHEAPER FOR AMERICAN BUYERS THIS YEAR

US DOLLAR - THE WORLD'S POWERHOUSE CURRENCY

Over the last year the US dollar has strengthened significantly against two of its main rivals, the euro and the pound sterling. Rampant inflation has become a problem on both sides of the Atlantic and the US Federal Reserve, the American central bank, has been more pro-active in tackling the problem than both the Bank of England and the European Central Bank. The 'Fed' has raised interest rates by more than anyone else, in the developed world at least, and the US currency has benefitted as a result.

GBP/USD has dropped into the 1.16's at time of writing and EUR/USD has been flirting with parity for the last few weeks with several days seeing a euro worth less than a dollar!

WHAT DOES THIS MEAN WHEN PURCHASING MALTESE PROPERTY?

For American clients, and others with wealth held in US dollars, Maltese property has become significantly cheaper over the course of 2022. In fact, the dollar hasn't been this strong against the euro since the single currency's introduction at the turn of the century. For example, an American buying a property in Malta for €500,000 in August 2022 will have paid some 12% less than they would have done in August 2021. That's a \$60,000 saving on a €500k property! Optimal Currency can assist individuals looking to convert Dollars to Euros to transfer into Malta for a property purchase, liaising with both your Frank Salt Agent and Notary to make sure the funds are transferred in time, directly to the correct destination and crucially at a better rate than your bank so you make an even bigger saving.

Speak to a dedicated broker today to find out how much you could save.

"I was very satisfied with the service provided. The account opening was quick and efficiently done online. Throughout the process my contact at Optimal Currency kept me informed of the payment process up to and including receipt of the funds. I would happily recommend their services."

Stephen Humphries
Verified Trustpilot Review

MALTA REMOVED FROM THE GREY LIST 🇲🇹

On the 17th of June the Financial Action Task Force officially announced the removal of Malta from its list of Jurisdictions under Increased Monitoring. Although this had not prevented business being done in Malta, it is certainly a welcome move to ease the bureaucratic burden on house buyers. Optimal currency has assisted many buyers during the grey list era and now has exceptionally good relationships with the agents, notaries and banks on the island, smoothing the process of purchasing a property.

Your Personal account manager can help you through the whole process start to finish!

"I had a 5 star experience with Optimal! My account manager, Adam, was extremely helpful. He kept in touch with me every step of the way with a currency exchange for quite a large sum of money and from an EU country to the UK. I also communicated with David on the day of the exchange who was also great. I would definitely put my trust in them again. Amazing service!"

Simone Rogers
Verified Trustpilot Review
& Frank Salt Customer

Optimal Currency Limited is registered in England and Wales under company number 11627191, registered office Market House, Market Square, Aylesbury, Bucks, HP20 1TN. Optimal Currency Limited is authorised and regulated by the Financial Conduct Authority (FCA) as an Authorised Payment Institution with Firm Reference Number (FRN) 830790. We are supervised by the FCA for compliance with the Money Laundering Regulations (MLR).





MARSASCALA

€295,000 | Call Karen on 9931 4026



Beautifully finished and furnished comes this spacious **apartment** in a quiet street. The property is in a small block of 5 served with lift and has use of roof with stunning sea and village views. You are welcomed upon entering by an open lounge leading to a newly-installed kitchen, dining area leading to a balcony, utility room, a spacious hall then takes you to a bathroom and two double bedrooms. The apartment was a three bedroom and can easily be converted back if required. Complementing the apartment is a one-car garage under the block included in the price.

Ref. 425375



ZEJTUN

€240,000 | Call Stanley on 9946 4552



This furnished second-floor most bright **apartment** forms part of a smart block of six units, is served with lift and located in a pleasant and established residential area of this charming village, within walking distance of all daily needs. Accommodation in the form of a welcoming living dining room with a front terrace, separate kitchen, hall, main bathroom, three bedrooms, main with en-suite, back balcony from the spare bedroom. Ref. 425208

FGURA

€230,000 | Call Andre on 9900 0625



Property layout comprises of a welcoming reception area which can be used as a spacious living room, two double bedrooms, main having a front balcony and a family bathroom. A bright and airy kitchen and dining with a front balcony. This **apartment** is being sold fully furnished. Included in the price is a private washroom with a roof terrace, perfect for outdoor entertaining and communal use of the roof.

Ref. 425230



SAN GWANN

€330,000 | Call Angele on 7944 5077



A spacious **apartment** being sold highly finished including bathrooms and doors, commanding unobstructed sea and Valletta views. Located in San Gwann and close to all amenities, Mater Dei, and the University. The layout consists of a large kitchen, living and dining boasting large windows and doors enjoying lovely views, two double bedrooms with en-suite facilities, main bathroom and a box room. Optional interconnected garages are available. Freehold.

Ref. 351635



ST PAUL'S BAY

€235,000 | Call Adrian on 9932 6402



A square layout **apartment** forming part of a block in Bugibba. Layout comprises of an open-plan kitchen, living and dining area, 3 bedrooms, main bathroom, en-suite as well as front and back balconies. Freehold.

Ref. 714478

SLIEMA

€375,000 | Call Teresa on 9929 3739



Three bedroom **apartment** in a very good location, just a few minutes' walk to Sliema seafront. This apartment consists of a separate large kitchen and dining, a good-sized living room and three bedrooms (main with an en-suite). An interconnected garage is available for €30,000.

Ref. 043129





SLIEMA

€650,000 | Call Ian on 7940 3546



We are proud to present this beautiful **apartment** set in this sought-after residence of Milner Grove. Square layout comprises separate kitchen breakfast, living/dining combined, three spacious double bedrooms, main with en-suite shower room, main bathroom, guest toilet and a large front balcony. Included in price is underlying two-car side by side lock-up garage.

Ref. 321612

ST JULIAN'S

€675,000 | Call Marika on 9944 6925



A very attractive square layout **apartment**, comprising two double bedrooms, master bedroom with bath and shower en-suite, separate kitchen, living and dining area leading onto a wide balcony from which one can enjoy splendid views of Balluta bay, the green valley and spectacular Balluta buildings, large main bathroom/washroom. Fully air-conditioned and freehold. Truly worth viewing.

Ref. 321588



QAWRA

€430,000 | Call Daniele on 7997 9905



A 6th floor seafront **apartment** set on the perimeter of Qawra, served by all amenities, property has an open-plan kitchen, living and dining all looking out to the sea, 2 double bedrooms, main bathroom, shower room and a large back terrace. Included in the price is the full airspace and an outline permit for another floor measuring 87m² in total. Priced to sell.

Ref. 321600



SLIEMA

€1,300,000 | Call Nikolay on 9929 3738



This fantastic well-kept **apartment** with an excellent level of finishing is situated on a very high floor of a smart, modern block served with lift. Approximately 200m² of internal living space, layout comprises entrance hall, a spacious living room leading onto a sunny front terrace with space for table and chairs, large kitchen/dining room 3 bedrooms, 2 en-suite shower rooms, guest bathroom, laundry room, walk-in wardrobe and a large back terrace. An interconnected car space is also included in the price.

Ref. 321505



ST JULIAN'S

€500,000 | Call Conrad on 9942 7772



Situated in much sought-after area of St Julian's is this **apartment** forming part of a modern and luxury finished block having a unique concept of a communal pool and landscaped deck area at roof level with space for chilling out, enjoying the sun and views. Apartment measures approx. 170m² in total, enjoying a spacious open-plan kitchen, dining and living area which opens up onto a good-sized terrace, three bedrooms, en-suite, bathroom, washroom and store room. Apartment is completely finished including bathrooms and doors. **Ref. 042522**

ST JULIAN'S

€380,000 | Call Maryse on 7970 4013



A bright **apartment** with a comfortable square layout, ideally located in the sought-after quiet and quaint residential UCA area between Balluta Bay and Spinola Bay. This lovely home comprises a spacious living/dining room with balcony, large kitchen/breakfast, three double bedrooms, main with en-suite and balcony and guest bathroom. An interconnected lock-up garage is also included in the price. Freehold. **Ref. 321604**



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SAN LAWRENZ

€1,600,000 | Call Katya on 7921 0816

Exquisitely restored and very tastefully finished **farmhouse** in the heart of St. Lawrence. Accommodation comprises of an entrance large hall with a pallet fireplace, store/study room, a combined kitchen/dining room, spare restroom, and a lounge cosy area with another wood burning fireplace, leading onto a massive, large south-facing courtyard surrounded by a garden, pool, spacious pool area and open views. Outside area enjoys another room, ideal for an outside kitchenette and/or storage area. On the first and top floor there are 4 bedrooms all with air-conditioning units and one with en-suite and a main bathroom. One of the bedrooms leads onto a massive back terrace overlooking the garden, pool and enjoying magnificent sea and country views.

Ref. 114457



3 Bedrooms



3 Bathrooms



ZEBBUG

€1,270,000 | Call Katya on 7921 0816

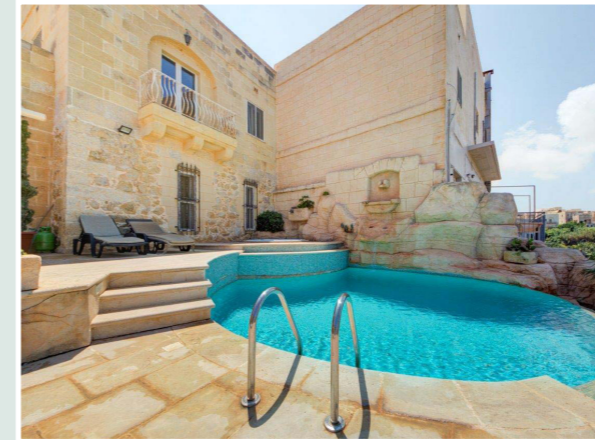
Luxurious cliff edge **house of character** in Zebbug and close to all amenities. This property is finished and furnished to high standards. Layout consisting of gorgeous courtyard leading onto a separate living room with burning fireplace. It also has another entrance onto a large fitted top quality kitchen with centre island, dining room and another living room overlooking large pool with unobstructed country views. A separate toilet/washroom is also situated on the ground floor. An internal spiral staircase and or the external staircase leads to the first floor where it consists of 3 bedrooms, main with 1 en-suite, main bathroom and a back terrace with open country, town and fantastic sea views. Fully air-conditioned. A superb property. Ref. 114864



3 Bedrooms



2 Bathrooms



ZEBBUG

€275,000 | Call Gino on 9947 6959

This exceptionally superb **apartment** in Zebbug is a rare find indeed. Property comprises of 3 good-sized bedrooms, a bright combined living area, and bathroom. Quiet area, enjoying absolute unobstructed views of Marsalforn and the hills around. A lock-up garage is included in price.

Ref. 114675



3 Bedrooms



1 Bathrooms



GHASRI

€395,000 | Call Marie on 9949 2695

An excellent investment for rentals and short holiday lets. This house of character is situated in the pretty village of Ghasri with easy access to busses and almost walking distance from central Victoria. It comprises of entrance hall, central courtyard and a large living area including fitted kitchen and external stairs leads to a separate sitting room, four double bedrooms, three of them with en-suite showers and three large terraces. Truly a very good investment especially for rentals. Being sold fully-furnished. Ref. 160322



4 Bedrooms



3 Bathrooms





NADUR

€650,000 | Call George on 7997 9947



A larger than normal **penthouse** served with a lift is being offered furnished and ready to move into. Located few minutes' walk to the main square of Nadur and includes 3 large bedrooms one of which is with en-suite, main bathroom, a welcoming entrance, study, combined kitchen, dining and living leading to a good sized terrace enjoying country and distant sea views, and another terrace at the front. Airspace is also included with this property and a 2-car garage on basement level. Property is fully air-conditioned and with full permits and plans according to planning authority. **Ref. 114803**



GHAJNSIELEM

€235,000 | Call Gino on 9947 6959

This lovely **penthouse** in Ghajnsielem is located walking distance to the ferry. Property enjoys beautiful sea views and compliments 1 bedroom with en-suite bathroom, main bathroom and combined living, kitchen and dining area. Property includes own air space, a garden roof terrace and access to a communal pool. Ready to move into!

Ref. 114828



GHASRI

€795,000 | Call Marie on 9949 2695



Beautifully converted **farmhouse** in the peaceful village of Ghasri. This property consists of four spacious bedrooms, two en-suite shower rooms and bathroom and a separate shower. This property also comes with a lovely garden and courtyard where one can enjoy the peaceful serenity of the village. The property offers tons of room and would make an ideal home.

Ref. 160265



QALA

€380,000 | Call Darren on 7902 2319

A very well-kept unit in a charming block with relaxing open country views and a large communal pool. This spacious **apartment** boasts of a bright open kitchen, living and dining area which leads onto a nicely-sized terrace overlooking the communal pool and also enjoys open country views, 3 double bedrooms, one of which has en-suite facilities and a separate bathroom. Being sold furnished and move in ready, this would make a perfect holiday home, has great potential as a rental investment or can also be suitable as a retirement home. The block itself boasts a sunny central courtyard garden and consists of 2 blocks with 15 apartments each. It is located on the east side of the island and enjoys sunshine throughout the day. Complementing this unit is a lock-up car garage. Must be seen to be appreciated! **Ref. 114581**



3 Bedrooms



2 Bathrooms



XEWKIJA

€795,000 | Call Marie on 9949 2695



Lovingly newly-restored authentic **farmhouse** in the heart of Xewkija close to the famous rotunda church and its bustling square and within minutes to Victoria, this magnificent property offers a comfortable lifestyle for its owner. Finished to very high standards this property comprises an entrance hall, a large beautiful lounge overlooking the pool and deck area, a separate kitchen/living room overlooking the garden area, pretty central courtyard, downstairs bedroom and bathroom with en-suite shower, a large study and laundry downstairs and stairs leading to the master bedroom with a large en-suite, another two guest rooms both with en-suite showers and a charming relaxing sun room overlooking the courtyard. Being sold with newly-fitted kitchen and solar water heating. Excellent property. Has to be seen to be appreciated. **Ref. 160328**



4 Bedrooms



4 Bathrooms





XAGHRA

€420,000 | Call Grace on 7988 7780



A **terraced house** in a quiet area close to the country side, ideal for walks. This house consists of an entrance hall leading to a spacious kitchen with a small back garden, three bedrooms on the first floor with a main bathroom on both floors, a back terrace and front balcony, the main staircase also leads to the roof terrace where one can enjoy Xaghra Valley views. Complementing this property is a one-car garage. Great opportunity for a family home or an investment!

Ref. 114850



ZEBBUG

€380,000 | Call Marie on 9949 2695



Majestic sea views are enjoyed from the huge terrace of this, new on the market **apartment**. The property is quite spacious with a large open-plan living/kitchen/dining, two double bedrooms and shower. The apartment is being offered fully furnished and equipped with three air-conditioners and serviced with lift. Very rare to find such good sea views.

Ref. 160233



MARSALFORN

€150,000 | Call Katya on 7921 0816



Recently refurbished 2nd floor **apartment**, situated in a peaceful part of this well-known seaside village of Marsalforn. Accommodation consists of entrance onto living room which leads to a combined kitchen and dining room. Property also enjoys the luxury of two bedrooms and a large bathroom with a shower. Being sold fully furnished. Front and back balcony. Property is not serviced with lift. Ideal as holiday home and as rental investment. Ref. 114872



MARSALFORN

€140,000 | Call Alan on 7947 0419



Centrally located 2 bedroom **apartment** set on second floor, enjoying side country views from front balcony, within walking distance to the beach and to all amenities. Accommodation offering an entrance onto an open-plan living room, leading onto front balcony, new fitted kitchen with breakfast table, brand new shower/toilet/w-machine, hallway and 2 bedrooms with 1 A/C and a back balcony. Complementing this unit has new plumbing/electrics in the bathroom with new pressure pump. Ref. 113952



SANNAT

€245,000 | Call Jason on 9931 6144



A well-planned top floor **apartment** set in a residential block on the outskirts of Sannat. The apartment comprises of a spacious living room which opens onto a terrace, a separate kitchen/dining, 2 double bedrooms main with en-suite, main shower and a utility room and a back terrace. The property comes with an interconnected one-car garage - 28 courses high allowing extra storage.

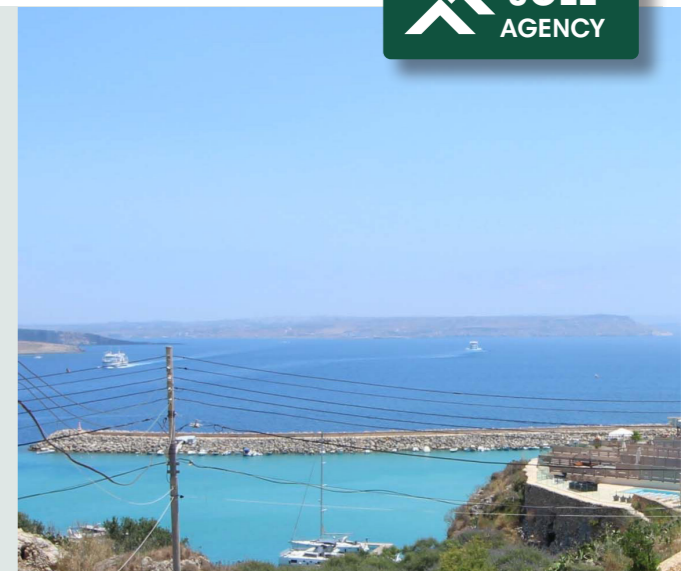
Ref. 160308

GHAJNSIELEM

€365,000 | Call Marie on 9949 2695



You will love this **apartment** with picturesque harbour views at the edge of the village of Ghajnsielem. The apartment is nicely finished with traditional stone and stucco ceilings. A nice archway leads to 2 double bedrooms with back country views. The front terrace, large enough for a large table and 6 chairs, enjoys relaxing harbour views. The apartment has a floor print of 140 feet squared and the apartment is on the 3rd floor of a block of 6 apartments. Ref. 160235



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SLIEMA

€2,000/month | Call Deborah on 7997 9983

Highly-finished and fully-furnished **apartment** in Sliema. This property comprises of a large open-plan kitchen, living and dining area, two double bedrooms main with en-suite shower, main shower room and balconies. Also includes washing machine, dishwasher, microwave oven, TV and air-conditioning throughout.

Ref. 455173



PORTOMASO

€4,000/month | Call Jake on 9901 1480

Exceptionally furnished, designer-finished **apartment** having the optional use of the Hilton residents' pool. Accommodation in the form of three double bedrooms, two shower rooms, en-suite bathroom, study area, open-plan kitchen/dining and sitting room leading onto a wide sit out terrace overlooking Portomaso Marina with excellent seaviews, 1-car space and many extras are included in the price. Ref. 022413



BIRKIRKARA

€5,600/month | Call Philippa on 7962 1984

Expertly converted **house of character** in Birkirkara. Property comprises a welcoming hallway large fully-equipped kitchen, living room with fireplace, dining room, library/den with study, guest toilet, three large double bedrooms, two of which with an en-suite shower, separate bathroom, laundry area with large roof, large courtyard Includes a large garden with mature fruit trees, swimming pool with deck space and a large garage. Ref. 659961



TA' XBIEX

€4,700/month | Call Jake on 7997 9954

Spacious, highly finished **apartment** in an extremely popular residential development facing the Ta' Xbiex Marina and also having views of the harbour and Valletta bastions. The internal accommodation comprises a large welcoming hallway, a very spacious open-plan kitchen, sitting and dining area, leading onto a very large front terrace, two double bedrooms; both with en-suite facilities and one with walk-in wardrobe, study and a guest toilet. Also included are 2-car lock-up garage. Definitely worth viewing. Ref. 043173

GHAXAQ

€1,200/month | Call Rodianne on 7997 9935

Very bright and spacious third floor **penthouse** situated in a quiet village, forming part of a smart block served with a lift. This property consists of a combined kitchen, living and dining area which leads to an amazing front terrace with country views, two double bedrooms, main with en-suite shower room, separate shower room, washroom and a back balcony.

Ref. 550109



QALA

€1,800/month | Call Eliza on 7997 9993

A lovely **farmhouse** with pool on a small development in the village of Qala, modernly finished and consisting of a fully-fitted kitchen served with dishwasher, large/dining area, 4 bedrooms all air-conditioned, one of which is on ground level and can be converted to a sun room. All bedrooms having an en-suite, 3 showers and one bath. Property also enjoys a good-sized, private outside pool area and has solar panel heating. Ref. 114885





MARSASCALA

€1,450/month | Call Christine on 9943 6492

Bright and airy **apartment**, served with a lift and located only few meters away to the promenade. This property consists of an open-plan kitchen, living and dining area, 3 bedrooms, en-suite shower, separate bathroom, back balcony and a good-sized front balcony enjoying side sea views. Items included: air-conditioning, washing machine, dryer, dishwasher, microwave and TV.

Ref. 752466

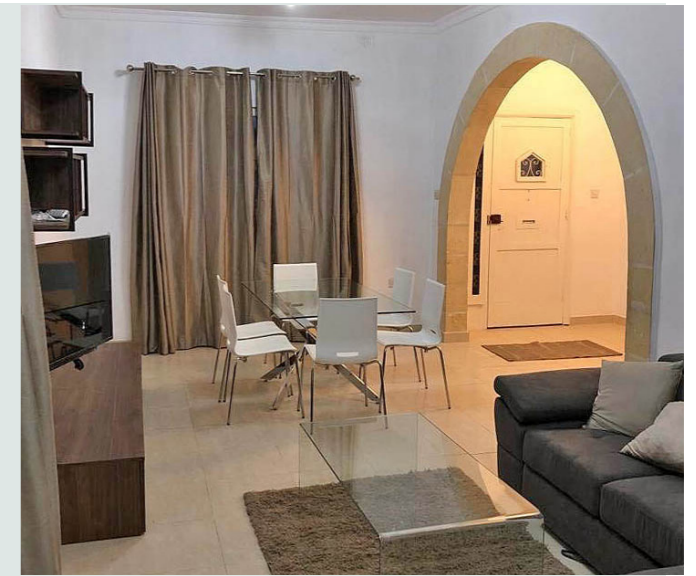


KAPPARA

€1,800/month | Call Judith on 7997 9925

Fully furnished semi-detached **villa** comprising 3 bedrooms, 2 bathrooms – 1 en suite, combined living/dining room, kitchen/breakfast room, washroom, TV room, street level garage with 4-car driveway. Items include: washing machine, microwave oven and dish washer.

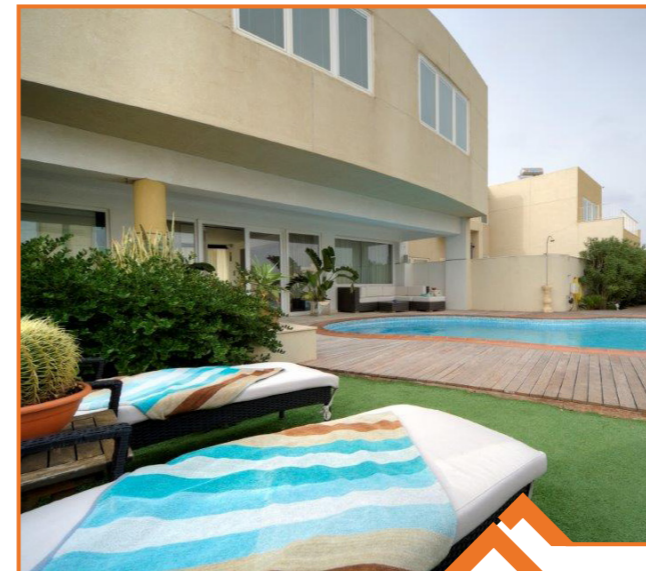
Ref. 008723



PORTOMASO

€1,400/month | Call James on 9932 1023

Forming part of Portomaso Development come this one bedroom **duplex apartment** having an open-plan kitchen/living/dining room with a guest toilet and a terrace at ground floor level, whilst at first floor level one then finds a very spacious double bedroom overlooking a terrace, en-suite shower and walk-in wardrobe and a guest bathroom. A car space in the underlying garage complements this property. Ref. 450042



ST JULIAN'S

€4,500/month | Call Andrew on 9993 1216

This wonderful **penthouse** enjoys a unique layout including an impressive entrance hall, dining and sitting room. The latter area spills out onto a huge outside swimming pool, together with an al fresco dining area. The remainder of the lower level of the property features a large fully-fitted and equipped kitchen, additional family sitting/television room featuring an oversized cinema TV, family dining room, home office and pantry/store room. At level one the property includes three large double bedrooms, all with en-suite bathrooms. The upper level includes a laundry room. Ref. 031656



ST JULIAN'S

€1,750/month | Call Emma on 7906 8755

Finished and furnished, second floor 2-bedroom **apartment** served with lift and situated in St Julian's. Property comprises of a combined kitchen, living, dining room, main shower room, 2 bedrooms, main with en-suite shower, 1 front and 1 back balcony. Items include: TV, air-conditioning, dishwasher, microwave & washing machine.

Ref. 659285



SOUTHRIDGE

€2,500/month | Call Neil on 9931 3280

Bright highly-finished fourth floor **apartment** forming part of Southridge in Mellieha. Property has been equipped and furnished to the highest of standards with layout comprising two spacious double bedrooms, both with en-suite facilities, main bathroom, large open-plan kitchen/living/dining area and a front terrace enjoying spectacular country views. Property also enjoys use of an underlying one-car lock up garage. Ref. 043143





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How your business can benefit from unified communications

Easy, regular communication across your teams is key to operational efficiency. Here's how unified communications can help – and the business benefits it can offer.

As organisations look for new ways to revamp processes, and operate more efficiently and flexibly, there's one area where a bit of modernisation can bring a lot of business benefits: communication.

With your teams, customers and suppliers constantly on the move, keeping pace requires flexibility that fixed lines of communication can't always provide. And whether your people are working remotely, or just always on the go, ensuring easy, reliable contact despite the physical barriers is essential. That's where unified communications come in.

Implementing a unified communications solution can help you ensure that your people stay connected, collaborative and productive – wherever they're based. But what exactly is a unified communications solution? And importantly, how can adopting it benefit your business?

Simply put; a solution like GO CloudTalk, integrates all your internal communication services. Incorporating messaging, voice and telephony, and team collaboration tools, the approach can break down the siloes caused by dispersed teams and help organisations stay flexible.

Here are the biggest ways your business could benefit from unified communications:

Consistent connectivity: Unified communications solutions are ideal for teams that are constantly on the move between clients, branches, or other offsite

locations. With the ability to answer calls to the landline from a mobile application, they can stay in contact wherever they are.

Added privacy: Answering client calls on a mobile can improve the flexibility of your teams and their operations – but it's not worth risking your people's privacy. With unified communications, however, there's no need to give out personal information like mobile numbers. Clients can simply call your office line, and employees can answer via the mobile app.

Increased productivity: Teams that can collaborate and communicate easily will likely see big productivity gains. Your people can access the right information, from the right people, at the right time – and complete tasks faster as a result. Meanwhile, being able to take business calls on the go, rather than having to travel back and forth from the office, can help cut down on wasted time.

Improved client relationships: Having client calls coming straight through to mobile devices helps cut down on missed calls. Some solutions also offer features such as call forwarding, and auto attendant – so your customers can always get the best possible service.

Ready to find out more?

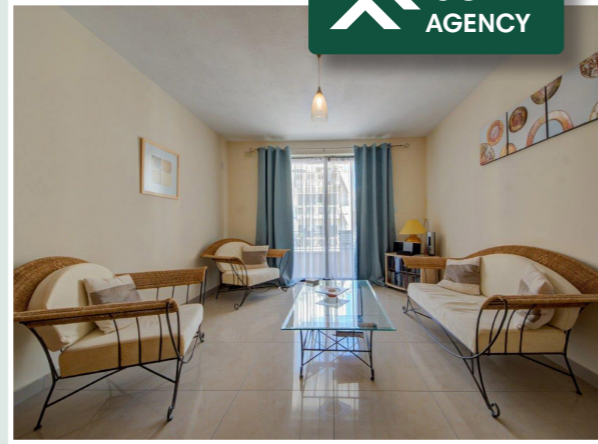
At GO Business, we know just how powerful unified communications can be. GO CloudTalk is trusted by organisations across Malta, to keep communication easy and operations running smoothly. You can find out more about the packages we offer [here](#).



BUGIBBA

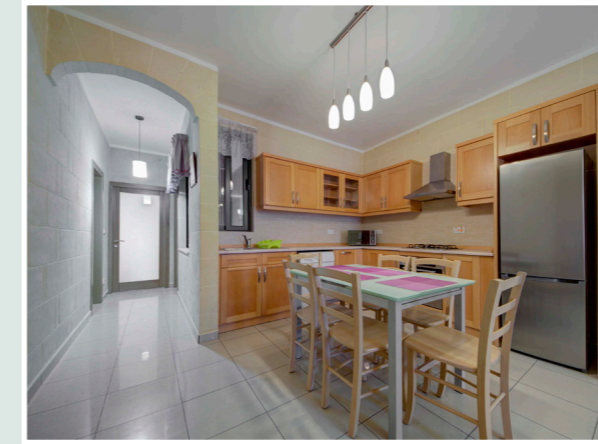
€220,000 | Call Lino on 7997 9930

A very bright and modern **apartment** set in a quiet street of Bugibba and seconds away from the square, promenade, and is close to all amenities. Property is being sold highly-finished including bathrooms and internal doors, comprising of a good-sized open plan kitchen, living and dining leading to a front balcony, two double bedrooms equipped with AC units leading to two individual back terraces, store room, main bathroom and a separate guest toilet. Priced to sell. Early viewings are highly recommended. Freehold. **Ref. 714425**



4.3%
Expected
Rental
Return

2 Bedrooms 2 Bathrooms



QALA

€214,000 | Call Katya on 7921 0816

Set in an excellent location in Qala within walking distance from the main square and all essentials, is this ready-to-move-into, very well-kept **apartment** which forms part of a small block of only 5 units. Finished to high standards with ceramic flooring and furnished with top-quality furniture, this unit comprises of an open dining, kitchen and living area (with air-condition unit), three bedrooms (master bedroom with AC Unit and also en-suite shower room), and main shower room. This property also enjoys two front and two back balconies. It is serviced with a lift and it also has an optional one-car semi-basement lock-up garage. Freehold. **Ref. 113679**



3.6%
Expected
Rental
Return

3 Bedrooms 2 Bathrooms

QAWRA

€240,000 | Call Adrian on 9932 6402

Top floor **apartment** served with a lift and seconds away from the Qawra school and all amenities. Property consists of a combined kitchen, living and dining room leading to a front balcony with views of the school playground, a main bedroom with en-suite shower and back balcony, two spare bedrooms, one with a balcony and a main bathroom. A one-car lockup garage is also included in the price (Level -1). Freehold. **Ref. 714413**



3 Bedrooms 2 Bathrooms



4.7%
Expected
Rental
Return

BUGIBBA

€240,000 | Call Matthew on 7997 9945

Highly finished and furnished first floor **maisonette** situated in a quiet residential area within walking distance to the seafront. Layout comprises of a kitchen, living and dining area, 1 double bedroom with shower en-suite facilities, 1 single bedroom, main bathroom and a spacious backyard. Further complementing this property is 1/4 ownership of airspace. Optional street level lock-up garage at an additional price. Freehold. **Ref. 713336**



3.7%
Expected
Rental
Return

2 Bedrooms 2 Bathrooms



BUY-TO-LET

BUY-TO-LET

BIRKIRKARA

€275,000 | Call Patrick on 9947 4942

Situated close to all amenities, this older type **maisonette** offers large rooms, which once modernised will make a lovely property for those seeking to get on the property ladder or looking for an investment. The property offers a front patio, 2 double bedrooms, dining room, kitchen, study, washrooms, small yard and an intriguing outdoor space in the form of a back terrace at first floor level. **Ref. 714392**



3.4%
Expected
Rental
Return

2 Bedrooms 1 Bathrooms

XAGHRA

€420,000 | Call Grace on 7988 7780

A lovely 3 bedroom **apartment**, on the outskirts of Xaghra overlooking Marsalforn valley. Property has a squarish layout and consist of three spacious bedrooms, one of which having ensuite bath, a large and bright kitchen, living, dining leading to a large balcony enjoying country and distant sea views. This apartment would make a lovely home, not to be missed. **Ref. 114580**



1.7%
Expected
Rental
Return

3 Bedrooms 2 Bathrooms

PAOLA

€174,950 | Call Andre on 9900 0625

Set in a quite area close to all amenities in Paola, this **maisonette** comprises of stairs upon entering the property, followed by a nice reception area, two bedrooms which are interconnected, a bathroom and a space for a living area with a balcony facing the street on the first floor. You go up a flight of stairs and you will find a kitchen and dining and a bathroom along with a roof terrace which is perfect for outdoor entertaining. Property is filled with Maltese original tiles and has a townhouse atmosphere to it. Ideal for a first time buyer who is starting the property ladder or even as a rental investment. Freehold. **Ref. 424565**



2 Bedrooms 2 Bathrooms



4.5%
Expected
Rental
Return

QALA

€199,500 | Call Jason on 9931 6144

This top floor **apartment** built on a designer layout, consists of two bedrooms, main with en suite and a family bathroom and is being sold semi finished, including all apertures, in a development in Qala. Situated close to the main square and ideal as a holiday home or rental investment. **Ref. 160326**



2 Bedrooms 2 Bathrooms



3.6%
Expected
Rental
Return

GZIRA

€228,000 | Call Ian on 7997 9995

Upon entering this large three bedroom **apartment** located in Gzira, one is greeted with a large open living area. To the front of the property one finds the three double bedrooms all well lit, one of the bedrooms has its own private balcony. To the back of the apartment one finds the large kitchen and dining area. The layout and size of the property allows it to be perfect for a family home or as a great rental investment. Freehold. **Ref. 425019**



3 Bedrooms



2 Bathrooms

QAWRA

€149,000 | Call Monica on 7997 9934

A 2-bedroom **apartment** in Qawra served with lift, located a few minutes away from the seafront. The layout consists of two double bedrooms, bathroom and hallway leading to a combined kitchen, living and dining. Ideal as a rental investment. Freehold. **Ref. 511084**



2 Bedrooms



1 Bathrooms



6%

Expected
Rental
Return

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