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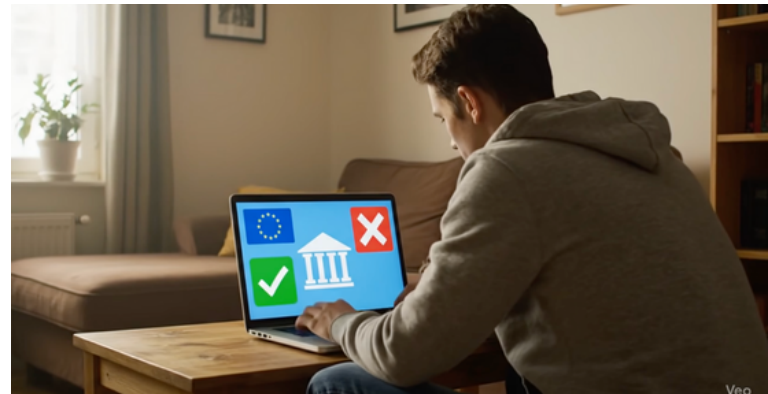
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A WORD FROM THE ARBITER

Between January and July 2025, the Office registered more cases, issued a greater number of decisions, and held active mediation sessions, all within a context of changing complaint types and fraud patterns.



Alfred Mifsud, Arbiter for Financial Services

Decisions

During the first seven months (January to July) of 2025, 79 decisions were issued compared to 58 and 66 in the same period of 2024 and 2023, respectively.

Sector	2023	2024	2025
Banking / Payments	17	20	32
Corporate Services	0	2	0
Insurance	16	15	24
Investments	33	21	23
Total	66	58	79

In addition, during the period there were another 67 cases that were closed without adjudication. These were complaints against a common service provider that was forced into liquidation through regulatory action by the MFSA.

Sixteen of the 79 decisions related to complaints registered in 2025.

The 79 decisions resulted in three complaints being fully upheld,

28 cases partially upheld and 48 cases not upheld (for various reasons, including the merits of the case, lack of competence, legal issues and a single case where the complaint was considered frivolous).

In total, compensation amounting to around €130,000 was awarded to complainants in cases that were fully or partially upheld.

Appeals

Nine decisions were appealed. In all instances the appeal decision is still awaited. The appeals related to these decisions:

- 1 case where the complaint was fully upheld – appealed by the service provider;
- 3 cases that were partially upheld – 2 cases appealed by the service provider and 1 case by the complainant;
- 1 case where the Arbiter declared non-competence – appealed by the complainant;
- 1 case declared frivolous – appealed by the complainant; and
- 3 cases not upheld – 2 cases appealed by the complainant and 1 case by the service provider.

Four cases appealed in prior years were closed during 2025. One appeal was withdrawn and three appeals largely confirmed the Arbiter's decision.

New complaints

One hundred and eighty-four new complaints were registered in the first seven months of 2025 compared to 152 in same period of 2024. One notes a prevalence of complaints related to scam payments affected through banks and non-bank payment services providers, complaints related to life insurances maturing at a value much lower than originally indicated and complaints related to scams executed through licensed crypto currency service providers.

Complaints registered pre-2025 still not adjudicated

Seven complaints registered in 2024 are scheduled for decision in August and September 2025 following receipt of final submissions. Six other 2024 registered complaints are in the evidence gathering stage. All other pre-2025 registered complaints are either still being mediated, or cases where parties have indicated active negotiations to reach settlement and asked for postponement of adjudication. Other cases stand adjourned *sine die* pending provision of new evidence or withdrawal of complaint.

Mediation

Mediation remains very active and 60 complaints (64 in 2024) were closed, mostly related to life policies maturing at lower-than-expected values and APP-type fraud payments through banks.

Thankfully, we have seen a moderation in APP-type fraud payments, which may explain the lower volume of cases closed.

Unfortunately, however, we are seeing a substantial increase in 'pig butchering' type scams through non-bank payments institutions and crypto services providers. These, unfortunately, do not lend themselves well to mediation type of solutions, at least until decisions appealed are decided by the court and/or until a new regulatory regime re crypto asset payments which entered into effect in 2025 starts leaving the desired results.

Concern

We express grave concern about fraud payment scams, especially those conducted through transfers of crypto assets. While cases differ in their particular circumstances, we notice four common stages in schemes that draw victims into the scammers' net:

1. Trusting unknown, supposed expert investors with a very small amount of money so they prove their emphasised expertise. Generally, victims take the bait of a small potential loss compared to huge promised gains;
2. Victims' appetite to invest more is stimulated as scammers gain their confidence by exhibiting (fake) huge gains;
3. At some stage, victims exhaust their appetite for investing and start demanding recovery of their gains. It is here that doubts start to evolve in their minds as scammers demand payments for odd reasons (payment of tax, to keep liquidity, etc.) before they can liquidate gains. Yet victims in denial cannot accept the psychological hit of their having fallen for a scam and continue to make payments, which they believe will result in recovery of the illusory profits; and

4. Only when it is too late do victims accept reality and then try to see who else, other than themselves, can be faulted for their losses.

The lesson to be learnt is: never trust anyone you don't know very well, even with a small investment which could be the thin edge of a much wider scam wedge.

NATIONWIDE STUDY REVEALS ALARMING TRENDS IN FINANCIAL SCAMS AMONG MALTESE POPULATION

A comprehensive study has shed light on the prevalence and impact of financial scams in Malta.



The survey was conducted by Sagalytics on the initiative of the Office of the Arbiter for Financial Services and TVM programme "Illum ma' Steph". Surveying 600 individuals aged 16 and over in May 2025, the research reveals that 72.6% of respondents are familiar with the term "financial scams", with awareness highest among younger, educated and higher-income groups. However, 58.5% reported being targeted by a scam and 15.8% suffered financial losses, highlighting the urgent need for enhanced public education and an institutional response.

Scam tactics are evolving, with phone calls (54%) and SMS messages (53.3%) being the most common methods of contact. Younger individuals are more likely to be approached via social media, especially with investment offers. Notably, only 10% of those who identified a scam reported it to their bank, and a mere 10.1% filed complaints with the Office of the Arbiter for Financial Services (OAFS).

Among those who lost money, 83.6% lost less than €1,000, and 16.4% lost between €1,001 and €5,000. The most frequent scam type involved unauthorised payments (58%), followed by fraudulent crypto investments. Encouragingly, 69.6% of victims reported the incident to their bank, and 77.1% received partial or full reimbursement.

The study also explored the public's response to scam attempts: 79.4% of respondents recognised the scam immediately, and 70.1% avoided communication with scammers. When asked how they would respond to future scam attempts, 83.7% said they would ignore and block the sender, while only 6.4% would report it to the police.

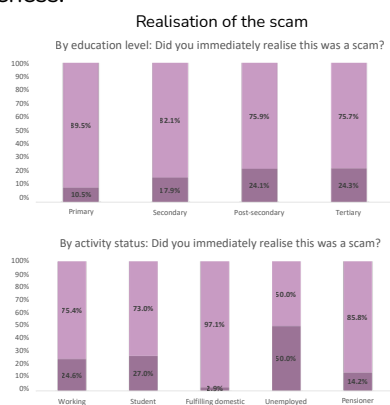
The findings point to a clear need for stronger public education – especially targeting on older residents, high earners and active users of digital finance platforms. Financial institutions should take the lead in helping clients recognise scam tactics. These include urgent requests for money, suspicious investment offers and messages that create pressure to act quickly. Banks and regulators should also make it easier for people to report scams and get help.

With digital financial services and social media usage on the rise, the financial services industry must adapt its fraud prevention strategies to protect consumers and maintain trust in the system.

HIGHLIGHTS FROM THE STUDY

Awareness

- 72.6% of respondents are familiar with the term “financial scams”.
- Awareness is highest among 26- to 35-year-olds (87.1%) and lowest among those aged 66+ (58.3%).
- Students and higher-income earners show the greatest awareness.

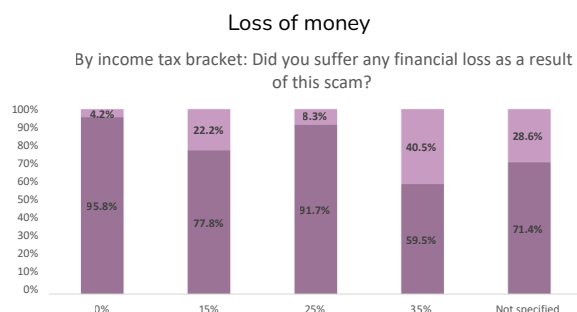


Experience with scams

- 58.5% reported being targeted by a financial scam.
- The most common scam channels were phone calls (54%) and SMS (53.3%).
- Only 16% of those targeted suffered financial losses.

Victim profile

- Individuals aged 36-45 and those in the highest income tax bracket were most likely to lose money.
- Surprisingly, higher education levels correlated with increased vulnerability – possibly due to greater digital exposure.



Reporting and action

- Only 10% of scam attempts were reported to banks.
- Of those who lost money, 69.6% reported it to their bank, and 77.1% received partial or full reimbursement.
- Just 36.2% filed a police report, and only 10.1% contacted the Office of the Arbiter for Financial Services.



Future preparedness

- 83.7% of respondents said they would ignore and block suspicious messages.
- Key scam indicators include requests for money under false pretences (47.5%) and offers that seem too good to be true (45.9%).

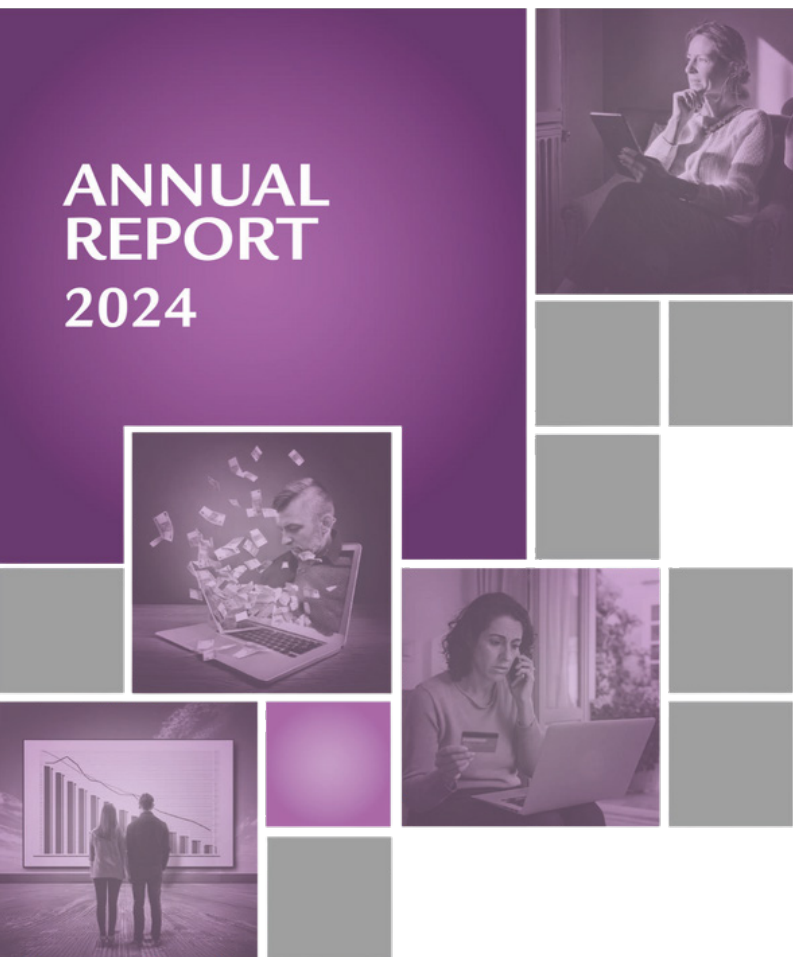
Digital financial services

- 65.5% use online banking, 63.6% use platforms like Revolut and 45.6% use mobile wallets.
- Usage is highest among younger and more educated individuals.



ARBITER FOR FINANCIAL SERVICES ANNUAL REPORT 2024

Upward trend in cases submitted to Arbiter.



In June 2025, the Office of the Arbiter for Financial Services published its 2024 Annual Report and Financial Statements as at 31 December 2024.

The Office received 251 complaints in 2024, the highest number recorded so far and part of a steady rise over the last two years. Most complaints concerned savings, current or term accounts (66), followed by life-related products (60) and crypto or virtual financial assets (31). Common concerns included maturity values (56), customer service issues (38) and suspected irregular activity (34).

The Arbiter issued 94 final rulings. More than half of these were not upheld, 36 were partly upheld and seven fully upheld. Awards varied in size, from modest amounts of a few thousand euros to one case that reached more than £118,000. Only seven decisions went to appeal.

Mediation proved far more effective than before. In 2024, 59 complaints were settled through this route, compared with just 22 the previous year. This was credited to an increase in mediation resources, which also helped shorten the average resolution time to just under 89 days.

Arbiter Alfred Mifsud welcomed this progress but expressed concern at the rise in fraud cases. He noted that scams now involve larger sums and greater sophistication, describing fraud as having become “an industry”. To address this, his office issued structured guidance for push payment scams and for “pig butchering” cases involving fraudulent relationships.

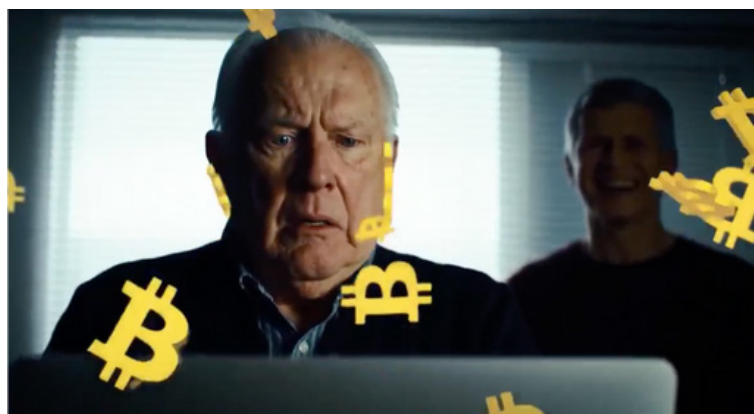
From October 2025, changes in the law will allow the Arbiter to hear cases from commercial clients as well as individuals and small businesses. Public engagement also expanded through awareness campaigns, newsletters and weekly social media updates.

The full Annual Report is available at financialarbiter.org.mt.

LINKEDIN POSTS

In our weekly LinkedIn posts, we typically feature a decision of the Arbiter for Financial Services that focuses on a particular issue or area. In the five decisions summarised below, there are decisions related to crypto investment, car and life insurance, banking and pension investments.

Crypto wallet scam: When does a provider have a duty to warn?



A UK citizen fell victim to a sophisticated investment scam, losing 26.5 Bitcoin worth £609,096.14. The complainant claimed the crypto wallet provider failed in its duty of care to protect him from falling victim to a well-known scam, which resulted in avoidable consumer harm.

The complainant was coerced into using a fake trading platform (RoyalFX) that mimicked a real exchange. He claimed the service provider failed to warn him that his account activity displayed features of a known scam and failed to spot the *modus operandi* of this scam to intervene and protect him.

The complainant had initially intended to invest only £100 monthly but ended up transferring much larger sums over six months. He requested a refund of £609,096.14, representing his total losses.

The service provider argued they were merely adhering to the complainant's instructions and providing the technical service of transferring assets to the address he provided. They emphasised that the withdrawal address did not belong to their company and that blockchain transactions are immutable.

They cited their Terms of Use, which stated that customers are responsible for the security and authenticity of all instructions submitted through their wallet.

The Arbiter considered that the service provider did have a duty of care and fiduciary obligations towards the customer, identifying several red flags that should have prompted intervention:

- 1) a significant deviation from the complainant's stated intention to invest only £100 monthly;
- 2) expectations of large returns;
- 3) financing deposits through borrowing and sale of assets;
- 4) convoluted explanations about "blockchain liquidity";
- 5) all funds going to a single, unhosted wallet; and
- 6) the complainant's obvious lack of understanding of crypto transactions.

The Arbiter noted that the service provider rightfully intervened multiple times to verify the source of funds but failed to address the signs of potential fraud. Three particular points of communication (19 April, 12 May and 17 June 2022) should have triggered appropriate warnings or account limitations.

Despite finding that the service provider failed in its fiduciary duties, the Arbiter dismissed the claim for compensation. The Arbiter reasoned that there was no direct causation between this failure and the complainant's losses since the complainant had already disregarded warnings from his pension advisor and bank, and only stopped when the Cybercrime Police physically visited his home. The Arbiter directed that the matter be referred to the regulator (MFSA) as a regulatory issue. Each party was to bear its own legal costs.

Read the full decision on this case, ASF 042/2024, which was appealed and is ongoing, at this link: <https://shorturl.at/GBRvn>.

Insurance claim denied over vehicle classification – Arbiter upholds insurer's decision



The complainant challenged the rejection of a €1,708.23 claim for damages to a rented vehicle in Norway. The insurer declined the claim, asserting the vehicle was a campervan, not a car as covered by the policy. The complainant argued the vehicle lacked fixed sleeping or cooking facilities and should be classified as a car.

The complainant rented a van in September 2024 and later submitted a claim under a car hire excess policy after an accident. She maintained the vehicle had no fixed installations and was registered as a car in Norway. Prior to renting, she contacted the insurer to confirm coverage and was reassured based on the vehicle's specifications.

The insurer argued the vehicle was hired from a company specialising in campervans and was advertised as a mid-size camper with a fully equipped kitchen and bed. They contended that the policy only covered standard cars and that the complainant failed to disclose the campervan nature of the hire when seeking pre-approval.

The Arbiter found the complainant's arguments unconvincing. The rental agreement explicitly described the vehicle as a mid-size camper. The insurer's confirmation was based on a general definition of a car and did not specifically approve the rented vehicle. The Arbiter noted that the rental company exclusively offered campervans and that the vehicle's features, even if removable, aligned with campervan use. The distinction between a car and a campervan was deemed material, especially given the significant difference in insurance premiums.

The Arbiter dismissed the complaint, concluding that the insurer correctly declined the claim. Each party was ordered to bear its own costs.

Read the full decision on this case, ASF 032/2025, decided on 23 May 2025), which was not appealed, at this link: <https://shorturl.at/QafCY>.

Illustrated returns and actual outcomes: Three cases on life policy maturity values



Three complaints were filed before the Arbiter, each concerning a significant shortfall in the maturity value of a life policy sold in the 1990s. The complainants – ZP (ASF 007/2025, decided 18 August 2025), ZO (ASF 019/2025, decided 20 June 2025), and WI (ASF 022/2025, decided 22 July 2025) – alleged they were led to believe, at point of sale, that the maturity values were fixed. All three received notice of final payouts in 2024/2025 that were markedly lower than the figures they recalled being promised, and which appeared in policy illustrations or quotations.

Each complainant argued that representations made at the point of sale gave them the impression of guaranteed returns: €71,586.30 for ZP, €101,062.19 for ZO, and €64,848 for WI. They insisted these sums were presented as certain, and cited written estimates or verbal assurances. ZO claimed the discrepancy exceeded 60%, which he described as neither fair nor an estimate. WI was only 19 years old when he purchased the policy and said the quoted sum was the deciding factor. ZP testified that his agent had told him that he would have to be foolish not to get the full amount.

In all three cases, the provider argued that the figures were clearly marked as estimates based on bonus rates applicable at the time. These rates were neither fixed nor guaranteed, and could fluctuate according to the investment market. The provider maintained it had honoured its obligations, adding that the policies still offered a positive return (e.g. 3.7%–4.4% gross) and life cover, and had issued regular updates to each policyholder.

The Arbiter focused primarily on the expectations created at the point of sale, and whether these gave rise to a legitimate belief that the illustrated figures were assured. He cited verbal assurances (ASF 019/2025), the complainant's age and inexperience (ASF 022/2025), and misleading language by an agent (ASF 007/2025).

All decisions found a lack of clarity between “estimates” and “guarantees”.

Each complaint was partially upheld, with compensation awarded: €4,114, €5,819, and €4,085 respectively, in addition to the declared maturity value. None of the decisions were appealed.

Read the full decisions at this link: <https://shorturl.at/JIY5u>.

Arbiter dismisses complaint on basic payments account conditions



The complaint related to alleged breaches of the EU Payments Accounts Directive (2014/92/EU) and GDPR by a bank. The complainant objected to being asked to close an account with another bank to retain a Basic Payments Account. The Arbiter for Financial Services issued its decision on 30 May 2025 under case reference ASF 008/2025.

The complainant claimed coercive practices, denial of service, GDPR violations and unprofessional conduct, seeking €29,000 in compensation. They argued that the provider's insistence on closing their other bank account to maintain the Basic Payments Account caused distress and violated their rights under EU law.

The provider denied all allegations, asserting compliance with the Payments Accounts Directive and Maltese legislation (S.L. 371.18). It maintained that the complainant was offered the option to convert their account to a standard savings account, which would not require closure of their other bank account.

The Arbiter found no evidence of unethical or unlawful conduct. It was noted that the complainant had not filed a GDPR complaint with the relevant authority. Their account had been inactive for over a year, and they had failed to update their address, resulting in returned correspondence.

The Arbiter referenced MFSA guidance, which allows banks to close Basic Payments Accounts on discovering other accounts held by the customer. The complaint was deemed to verge on frivolous and vexatious, particularly given the high compensation sought without substantiated breaches.

The Arbiter dismissed the complaint in full and ordered the complainant to bear the costs of the proceedings.

Read the full decision on this case, which was not appealed, at this link: <https://shorturl.at/RBzw2>.

Arbiter orders compensation for unsuitable pension investment



The complaint (Case ASF 182/2024) related to the investment advisory services provided to a retail client, resulting in a significant loss on his pension. The Arbiter for Financial Services, in a decision dated 22 July 2025, found that the service provider recommended an unsuitable, high-risk investment, contrary to the client's balanced risk profile.

The complainant alleged that his pension was mismanaged, with investments placed in high-risk funds and withdrawals made without his knowledge. He claimed to have lost his pension and requested its return, stating it was valued at £30,713.90 in March 2020. He highlighted that he was not financially astute and relied entirely on the service provider's advice.

The service provider denied all allegations, asserting that the investments matched the client's balanced risk profile and that the recommended funds aligned with this profile. It claimed that most investments performed well, with losses limited to two funds which were due to external factors and that the complainant had authorised the transactions.

The Arbiter found that the fund in which the investor was invested was unsuitable for a retail investor, being a high-risk, unregulated professional-grade investment with a minimum entry of £60,000 – exceeding the complainant's total pension. The fund's nature contradicted the complainant's stated preference for mainstream UK equity investments.

The fund comprised nearly ¼ of the portfolio. Its illiquidity later hindered the complainant's withdrawal request, prolonging exposure to high fees. The Arbiter also noted that fees consumed over £23,000, equal to >46% of the pension within 11 years, despite repeated complaints that these charges were neither properly disclosed nor consented to.

The Arbiter ordered the service provider to pay £18,944 in compensation – £11,944 for the unrealised loss on the fund and £7,000 for fees incurred from 2021 onwards. Future proceeds from the fund, if any, are to be assigned to the service provider to facilitate closure of the pension scheme and to prevent further charges. All costs were awarded against the provider.

Read the full decision on these case, whose appeal is in progress, at this link: <https://shorturl.at/1f9ep>.

LESSONS LEARNED: LEVERAGING THE ARBITER'S DECISIONS FROM A CONSUMER PERSPECTIVE

Each week, in our Facebook post, we regularly feature lessons learned from decisions of the Arbiter for Financial Services and give advice in specific situations related to financial products. These are four typical posts related to 'pig butchering' scams, a financial scam involving a hotel booking, online banking fraud and travel insurance. Apart from posting in English, we also post in Maltese.

Relationship-based scam



In this case (ASF 185/2024), a consumer fell victim to an online investment scam, losing €16,000 through five authorised payments to what they believed was a legitimate cryptocurrency trading platform.

The consumer complained that their bank should have detected suspicious activity and prevented the fraud. The Arbiter dismissed the complaint, ruling that the bank had fulfilled its obligations since the payments were properly authorised by the customer and no suspicious triggers were identified through the bank's monitoring systems.

These are some key lessons learned:

- **Be vigilant with your investments**

You have primary responsibility for checking who you're trusting with your money. Don't be blinded by promises of quick and easy profits ("get rich quick" schemes).

- **Banks can't research every payment destination**

Banks aren't obligated to research the recipients of your payments (unless they're on fraud or sanctions lists). Their main duty is ensuring you have properly authorised the payments.

- **Report fraud immediately**

When you suspect fraud, report it promptly to both your bank and the police. In this case, the consumer waited months before contacting the bank, making recovery attempts much less likely to succeed.

- **Understand cryptocurrency risks**

Be extra cautious with cryptocurrency investments, especially when transferring to external wallets. The customer in this case had been warned by the platform about the risks of external transfers.

- **"Pig butchering" scams are growing**

These sophisticated scams involve fraudsters building trust over time before disappearing with your money. Research any investment platform thoroughly before transferring funds.

Want to learn more about protecting yourself from financial fraud? Read the full decision on the Arbiter's website <https://shorturl.at/UM0dH>.

WhatsApp payment scam

A couple received WhatsApp messages from someone claiming to represent their booked hotel asking them to re-enter their card details due to payment issues. They approved two payments totalling €606 through their bank's secure 3D authentication system but later realised they'd been scammed when no goods or services were received. The Arbiter ruled against the complainants, finding they had been grossly negligent.

Here are some key lessons learned:

- **Authentication doesn't mean authorisation was legitimate**

Even though you use secure banking apps and passwords, if you approve fraudulent payments yourself, the bank isn't liable. Your 3D Secure app is designed to protect you, but only when you use it wisely.

- **Check payment recipients carefully**

When approving payments, always verify that the merchant name shown on your banking app matches who you expect to pay. If you're paying for a hotel booking but see a completely different company name (like "CENTI" instead of the hotel), that's a red flag.

- **Don't repeat payments you've already made**

If you've already paid for something (like a hotel booking), be extremely suspicious of requests to pay again. Legitimate businesses rarely ask for duplicate payments.

- **Gross negligence can void your fraud protection**

Under payment regulations (PSD2), consumers may lose their right to refunds if they act with gross negligence. Being tricked isn't the same as being protected if you ignored obvious warning signs.

- **Verify independently when contacted about payments**

Instead of using contact details provided in suspicious messages, independently verify payment issues through official channels, like the company's website or your original booking confirmation.

Want to learn more about protecting yourself from payment fraud? Check out the full decision on the Financial Services Arbiter's website <https://shorturl.at/KgQJl>.

Online banking fraud protection



A customer received what appeared to be a genuine SMS from their bank asking them to validate their account through a link. After clicking the link and following instructions, €4,893 was fraudulently transferred from their account.

The customer argued the bank should have protected them better, while the bank maintained the customer was grossly negligent in providing their security details to fraudsters. The Arbiter found the customer 100% responsible for the loss.

Key lessons learned:

- **Never click links in banking messages, even if they look genuine**

Banks never send links via SMS or e-mail for account verification. Always access your bank's website by typing the address directly into your browser or using the official app.

- **Warning messages exist for good reason**

If your bank sends direct warnings about scams (like "never click links in an SMS"), take them seriously. These aren't just general advice – they're specific protection messages designed to keep your money safe.

- **Question unexpected banking requests**

If you receive messages about account holds or urgent updates, especially after recent bank visits, contact your bank directly through official channels before taking any action. Fraudsters often time their scams around legitimate banking activities.

- **Two-factor authentication isn't foolproof**

Even with strong security systems like signature codes and mobile app verification, if you willingly provide these details to fraudsters, the bank may not be liable for resulting losses.

- **Previous online banking experience matters**

If you regularly make online payments, you're expected to recognise legitimate payment authorisation processes. Unfamiliarity isn't always a valid defence against fraud claims.

Remember: Under the Payment Services Directive 2 (PSD 2), you could be liable for all losses if you act fraudulently or with gross negligence when handling your banking security details.

Read the full decision on the case ASF 235/2024 at this link <https://shorturl.at/kLxch> to understand how consumer responsibility is assessed in fraud cases.

Travel insurance and trip cancellation



A recent decision by the Arbiter for Financial Services sheds light on a travel insurance dispute. A traveller's flight was cancelled due to a fire at the destination airport. Despite having purchased travel insurance, her claim for trip costs was rejected. The insurer argued the event wasn't one of the specific scenarios covered under the policy. The Arbiter agreed, noting that, while the event was unfortunate, it wasn't listed in the policy's covered benefits.

Here are some key takeaways for consumers:

- **Not all unexpected events are covered**

Just because something is unforeseen doesn't mean it's insured. Always check what's actually listed under the policy's benefits.

- **Read the full policy before you buy**

Even if the policy is sold online or quickly, take time to review the full terms. Don't rely only on summaries or headlines.

- **"Non-coverage" is different from "exclusion"**

If something isn't mentioned as covered, it may simply not be included, even if it's not explicitly excluded.

- **Travel insurance isn't "all-risk"**

These policies only cover specific events. If it's not listed, it's likely not covered.

- **You have a cooling-off period**

In most cases, you can cancel the policy within 14 days if it doesn't meet your needs.

Stay informed and empowered when buying insurance. Read the full Arbiter decision on this case ASF 017/2025 at <https://shorturl.at/xVFAE>.

INSTAGRAM POSTS

We're starting to share more content on Instagram, to give the audience easy-to-follow summaries of decisions by the Arbiter for Financial Services. These cases touch on everyday areas like banking, corporate services, life and travel insurance.

Investment scams



A consumer lost €16,000 to a “pig butchering” crypto scam. The bank wasn’t held responsible because the payments were authorised and no red flags triggered.

Learn how to protect yourself from these scams and what your bank’s role really is. SWIPE!

Read the full Arbiter decision for case ASF 185/2024 at <https://shorturl.at/qkml7>.

For help, contact the Office of the Arbiter at 80072366 (landlines only), +356 21249245, or WhatsApp +356 7921 9961.

GET IN TOUCH

The Office of the Arbiter for Financial Services is located in New Street in Regional Road, Msida MSD 1920. You can contact the Office of the Arbiter by calling 80072366 (local landlines only) or +356 21249245. Alternatively call or text on WhatsApp on +356 7921 9961.

Further information is available at
www.financialarbiter.org.mt

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