



MALTA COMMUNICATIONS AUTHORITY

End-User Affairs: Half Yearly Report

January – June 2025

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1. Introduction

The Malta Communications Authority (MCA) works to safeguard end-user interests in the electronic communications, postal, and e-commerce sectors. As part of this role, the MCA assists users who face difficulties with these services. If a service provider's response is unsatisfactory, users may file a complaint with the MCA, though the Authority's ability to intervene depends on the nature of the issue and its legal powers.

The MCA also handles general enquiries and strives to provide timely and accurate information, referring users to the appropriate entities when necessary. Further details on the complaints and enquiries process are available at www.mca.org.mt/consumer/help.

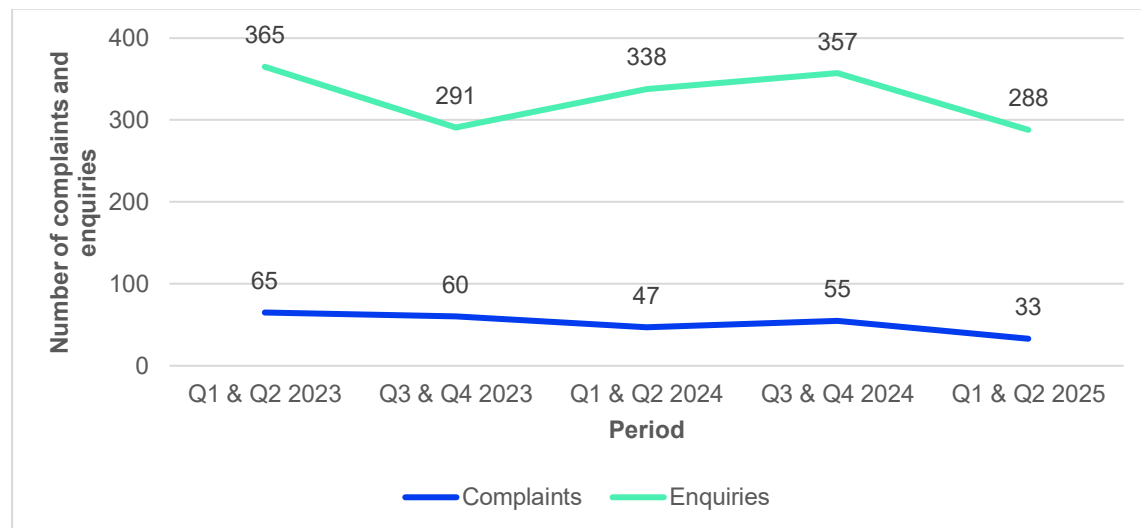
In addition, the MCA monitors the sectors it regulates, conducts mystery shopping to identify issues, and takes regulatory action where needed. This report presents statistics on complaints, enquiries, enforcement actions, and monitoring activities from the first half of 2025.

2. Statistical Overview of Complaints and Enquiries received

Between the 1st of January and the 30th June 2025, the MCA received thirty-three (33) complaints, marking a decrease of forty percent (40%) compared to the fifty-five (55) complaints received in the previous period (July to December 2024). Additionally, during the period under review, the MCA received two hundred eighty-eight (288) enquiries, representing a nineteen percent (19%) decrease from the previous period. Figure 1 below illustrates the trends of complaints and enquiries received from Quarter 1 (Q1) and Quarter 2 (Q2) of 2023 till Q1 and Q2 of 2025¹.

Figure 1

Complaints and Enquiries (Q1 & Q2 2023 – Q1 & Q2 2025)



End-users turn to the MCA for resolution of disputes related to landline, mobile, internet, TV, and postal services when their concerns remain unresolved by their respective service provider. Consequently, the complaints lodged with the MCA tend to be more complex, as they require further intervention after the initial service provider's response has proven unsatisfactory.

¹ 1 Q1 refers to the period January to March, Q2: April to June, Q3: July to September; and Q4: October to December.

Figure 2 illustrates the distribution of complaints related to electronic communications services (ECS) and postal services received by the MCA during the first six (6) months of 2025.

Figure 2
Complaints received by MCA (January – June 2025), classified by sector

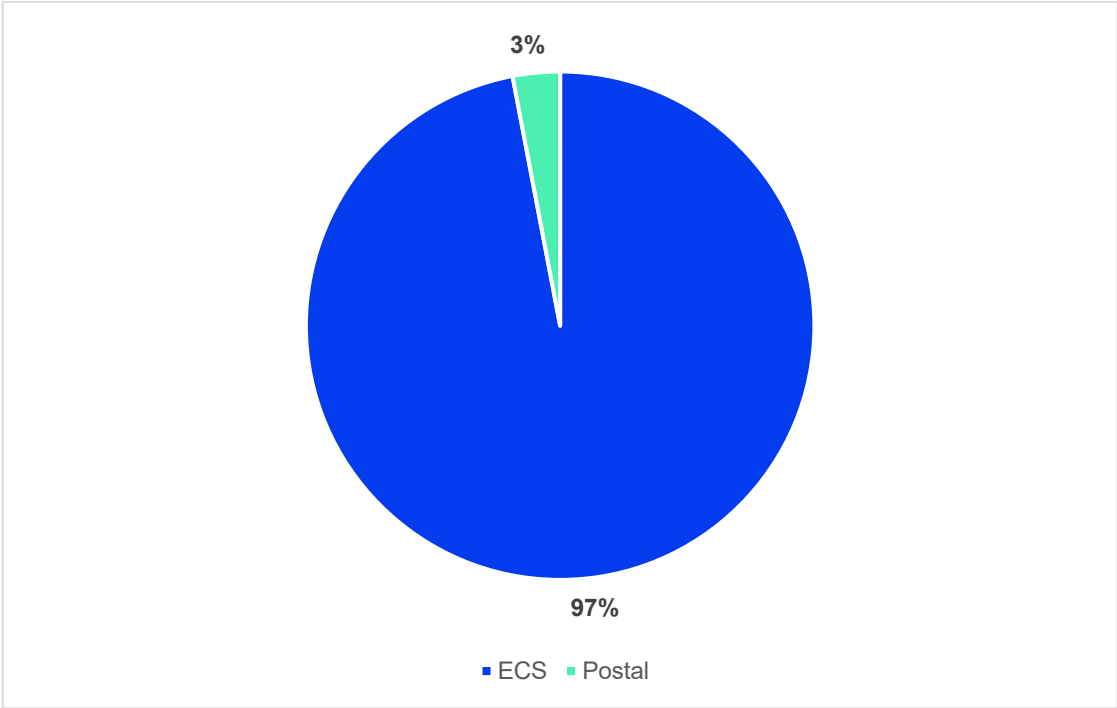
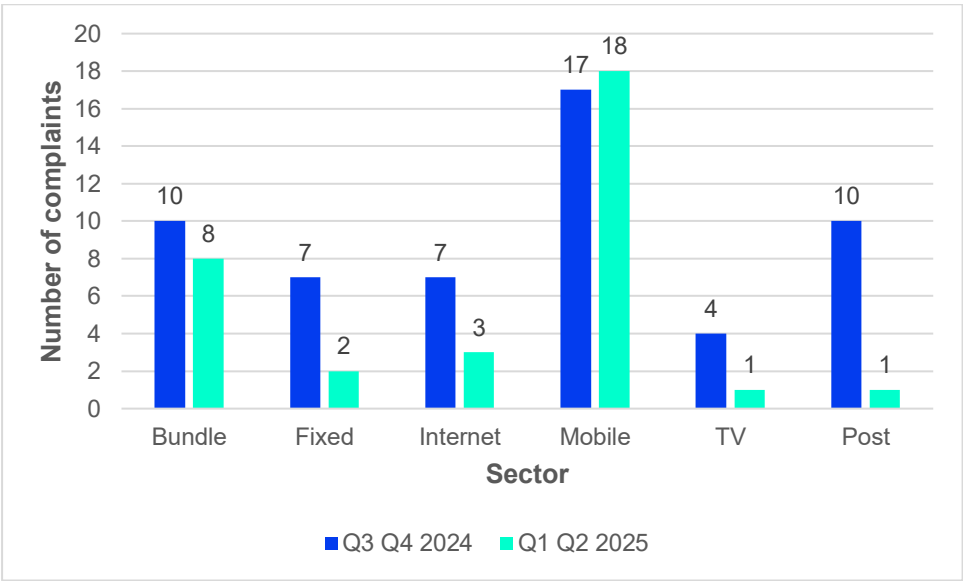


Figure 3 below compares the number of complaints received by service sector in Q3 and Q4 of 2024, and Q1 and Q2 of 2025.

Figure 3
Sector-wise complaints received by the MCA (Q3 and Q4 of 2024, and Q1 and Q2 of 2025)



The time required to resolve a complaint varies based on the specific nature and complexity of each case. The MCA remains committed to addressing complaints in the shortest possible timeframe. During the reporting period, sixty-one percent (61%) of all complaints were resolved within two (2) weeks, while eighty-two percent (82%) were closed within four (4) weeks. As of the publication date of this report, the MCA had no pending cases. Figure 4 below provides more statistical information on this aspect.

Figure 4

Time taken by MCA to Handle Complaints (from receipt to closure), January - June 2025

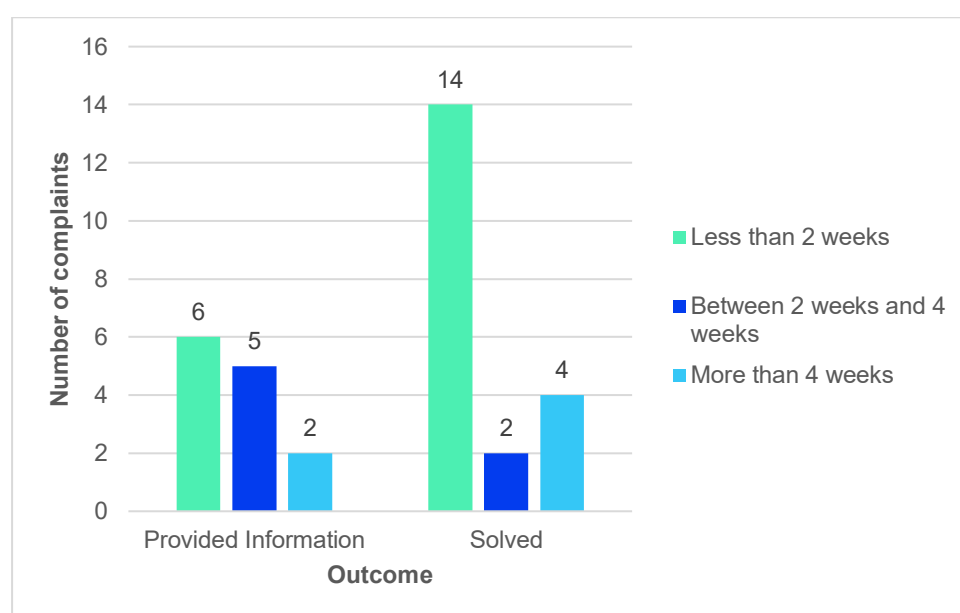
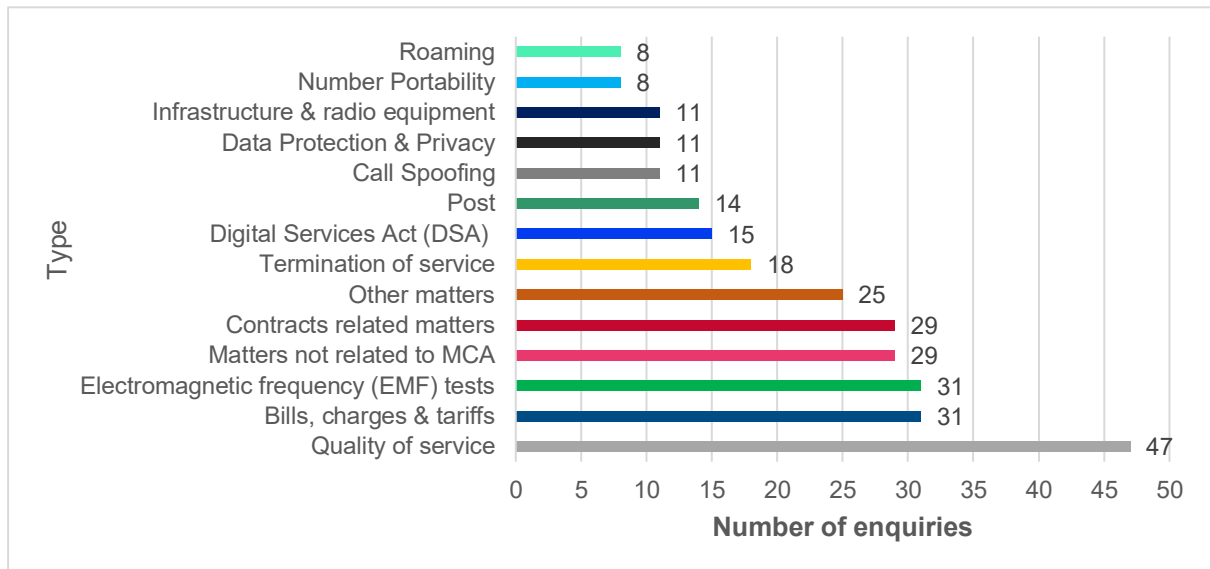


Figure 5 shows the types of enquiries received by the MCA during the review period. These enquiries covered a broad range of topics, with the most common relating to quality of service, billing issues, and EMF tests. Other frequently raised matters included contract-related matters, non-MCA issues, and general queries. A smaller proportion of cases concerned termination of service, postal services, digital services, and technical concerns such as call spoofing, privacy, and roaming. Overall, the data indicates a strong focus on service quality and billing, alongside a mix of regulatory, contractual, and technical enquiries.

Figure 5

Type of Enquiries received by the MCA (January - June 2025)

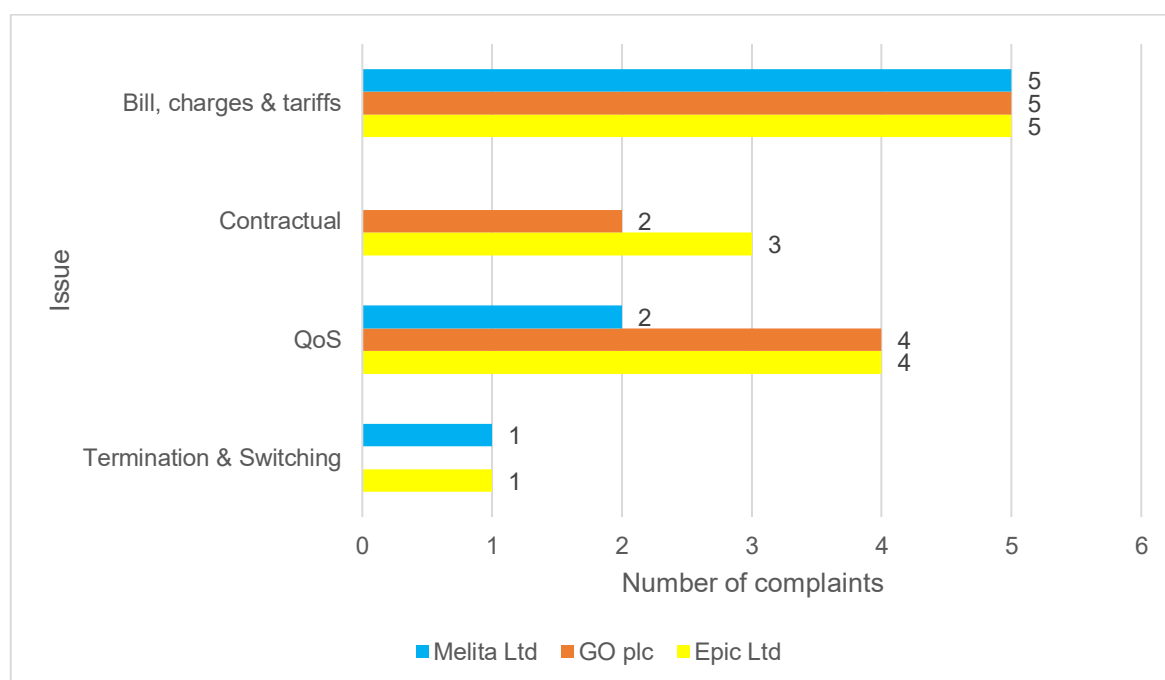


3. Electronic Communications Services

Figure 6 provides statistical data on the total number of electronic communication services (ECS) complaints received by MCA during the first six (6) months of 2025, categorised by the complainant's ECS provider.

Figure 6

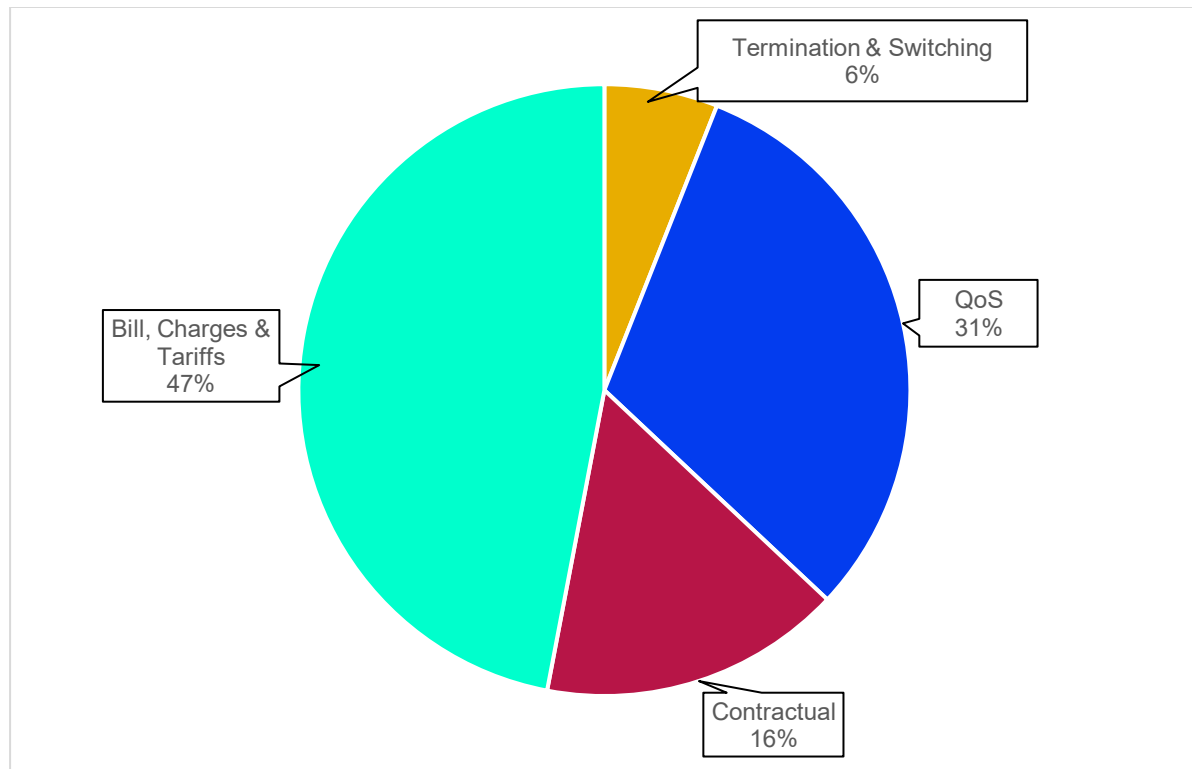
Complaints received by MCA (January – June 2025), classified by issue and ECS Provider



During the first half of 2025, forty-seven percent (47%) of ECS complaints received were related to billing issues. This was followed by complaints concerning quality of service (QoS) at thirty-one percent (31%), contractual matters at sixteen percent (16%), and issues related to service termination and switching at six percent (6%). This is illustrated in Figure 7 below:

Figure 7

Type of Complaints received by MCA (January – June 2025)



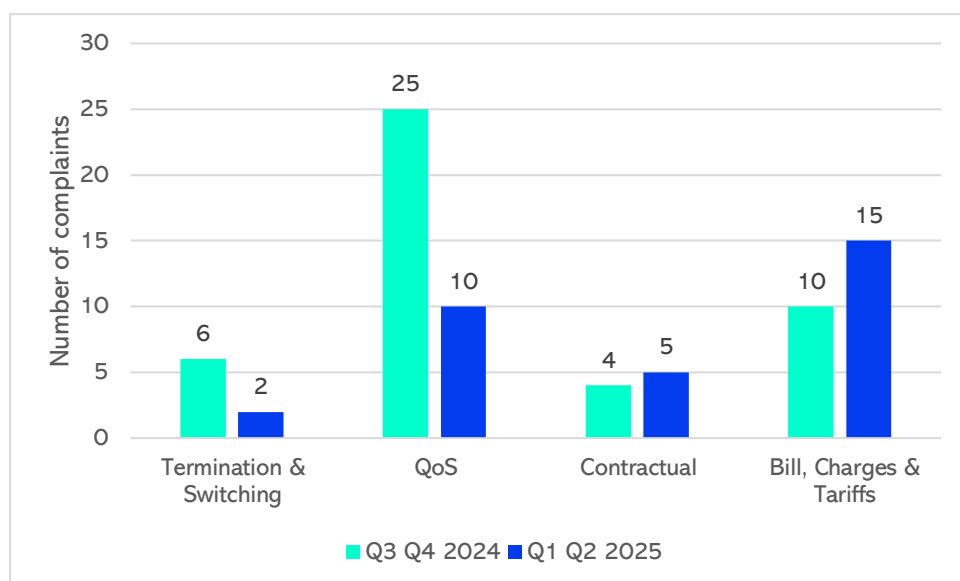
The MCA notes a continued decline in QoS related complaints over the past two and a half years, with a significant decrease compared to the previous six-month period, falling from 25 complaints to 10. Fault-related complaints, which had been the most common type of QoS complaints in the prior period, dropped notably from 13 to 3.

Conversely, the MCA observed an increase in billing related complaints during the first half of 2025, rising from 10 to 15 compared to the preceding six months. Of these, 7 cases were deemed unjustified, as the charges or tariffs in question were correctly applied in line with the respective subscribers' contract. In such cases, the complaints typically stemmed from misunderstandings or lack of awareness by end-users regarding their service plans, promotional offers, or billing cycles. The MCA ensured that end-users received a clear explanation clarifying the basis of the charges, thereby addressing the concerns raised and enhancing transparency.

Figure 8 below illustrates the distribution of complaints by category, comparing Q3 and Q4 of 2024 with Q1 and Q2 of 2025.

Figure 8

Category of ECS complaints received by MCA (Q3 & Q4 2024 and Q1 & Q2 2025)



3.1 Billing, Charges and Tariffs

This category comprises complaints related to billing issues, including incorrect charges, overcharging, and other billing-related difficulties, amounting to a total of fifteen (15) cases. The MCA intervened in eight (8) of these cases, as summarised below. In the other seven (7) cases the MCA did not identify any errors in the bills issued by the provider:

1. **Claim for refund:** An end-user was billed the monthly access fee for a fixed telephone service that was not functioning due to an external fault. The issue remained unresolved, and the end-user was offered the option to terminate the service without penalties. However, the refund for the period without service was not automatically issued. The MCA intervened to ensure the user received the appropriate refund.
2. **Incorrect late payment charges:** In two separate but similar cases, end-users opted to settle their bills via Direct Debit Mandate (DDM). Due to an internal error by the service provider, the payments were unsuccessful, resulting in late payment charges. The MCA intervened to ensure that the DDM was correctly set up and that the unjustified late payment fees were reversed.
3. **Roaming Charges in Colombia:** An end-user incurred high data roaming charges while in Colombia and claimed she did not receive the data usage notification that should have triggered the cut-off mechanism. The service provider explained that an intermittent issue had disrupted the delivery of SMS notifications. Consequently, €47.20 in charges was waived. Although the provider later claimed the SMS had been sent, the adjustment remained in place following MCA's intervention.
4. **Increased Monthly Access Fee Post-Contract Expiry:** An end-user observed unusually high bills for four mobile subscriptions and discovered that the increase was

due to the expiry of the initial contract term, which resulted in higher access fees. The user had not received any notification about the contract expiry or subsequent changes. No evidence of such notifications was provided by the service provider; therefore, the additional charges were waived following MCA's involvement.

5. **Incorrect Early Termination Fee Calculation:** After terminating a service, an end-user noticed that the early termination fee was miscalculated. Upon raising the issue with the service provider, an adjustment of €16.23 was made. The MCA ensured the correction was processed properly.
6. **Charge for Service Not Provided:** An end-user was charged for a service that was not delivered during a specific billing period. After contacting the service provider, the charge for the month in question was reversed.
7. **Incorrect Billing for Uncontracted Service:** An end-user was billed for services not contracted at his address. Upon raising the issue with the service provider, the error was acknowledged, and the incorrectly charged monthly access fees were refunded.

3.2 Quality of Service and Service Provision

Complaints within this category address various aspects of service quality, these include issues related to service faults, the inability to access specific services, customer care, and slow internet speeds.

During the reporting period, the MCA received a total of three (3) fault reports from end-users. In these cases, the faults were repaired by the respective service providers, and compensation was provided to end-users in accordance with the providers' compensation schemes². In one of the faults which could not be resolved within a short timeframe, the service provider offered a temporary solution until the services were fully restored.

The MCA also received three (3) complaints from end-users who were unable to reach their service provider's customer support via telephone. In these instances, the end-users' details were forwarded to the respective service provider for follow-up and assistance³.

Additionally, three (3) complaints were received regarding non-access to service. These cases are summarised hereunder:

1. **Access to Sports channels on multiple devices:** The end-user complained with his service provider that he was unable to watch sports channels on multiple devices, as previously advised by the service provider. Upon reaching out to the service provider, it was clarified that sports channels are restricted to one device at a time, and the customer's subscription allows use on three devices, but not for sports channels. A solution was offered to the end-user as he was provided with an STB box free of charge, allowing him to watch the sports channels on both the app and the STB box at the same time.

² The MCA is publishing information on the different fault repair timeframes and compensation schemes published by service providers in the terms and conditions of subscriber contracts. This table is intended to serve as a tool for consumers to seek easily accessible information on the type of redress they should expect to receive when experiencing faults. This table can be accessed in PDF format from [here](#).

³ The MCA carries out an ongoing mystery shopping exercise to assess the response time for customer care agents of major communication service providers to answer phone calls. The detailed findings from tests conducted between January and June 2025 are presented in Section 5 of this report.

2. **Difficulty with mobile service whilst roaming in the Dominican Republic:** The end-user was unable to make outgoing calls while roaming in the Dominican Republic. Although his mobile service provider offered troubleshooting assistance, the problem persisted throughout his stay. The provider contacted its roaming partners, who reported that the issue had been resolved. However, since the end-user had already left the Dominican Republic, he was unable to confirm whether the problem had been fully resolved. The provider has since followed up with the end-user to verify the status during other visits to the same country.
3. **Difficulty with use of number after porting:** After porting the mobile number, the end-user reported that callers informed her that when calling her number calls were being answered by a third party. She also encountered issues with WhatsApp, indicating that her number might have been in use simultaneously by another person. After looking into the matter, it transpired that her previous operator (block operator for the number) had inadvertently assigned the same number to a new end-user, despite this number being ported out, resulting into these inconveniences. The end-user's service provider (recipient operator) intervened to address this issue and compensated the end-user for the inconvenience. The MCA also requested the block operator to carry out a number reconciliation exercise to preclude the possibility of further double assignments of the same number.

The Authority received one (1) complaint related to poor internet performance. The end-user was requested to submit screenshots of speed tests carried out over a wired connection. These were forwarded to the service provider, and following the necessary troubleshooting, the issue was resolved.

3.3 Contractual

During this period, the MCA also received five (5) complaints regarding contractual matters.

Three of the cases received related to changes in terms and conditions. In two instances, the affected subscribers were notified that their mobile pre-paid plans would be modified and were given a 30-day notice period, during which they could terminate their subscription and claim any accumulated credit. However, both subscribers raised concerns that any carried-forward allowances would be forfeited. The Authority engaged with the service provider to seek an amicable resolution, which was successfully achieved, and both subscribers were offered satisfactory solutions.

In the third case, the end-user alleged that he had not received any notification regarding the proposed changes to his contract. Upon contacting the service provider, proof was presented confirming that the notification had been sent, including the required 30-day notice period.

In another case, the end-user claimed that the contract she signed differed from what was agreed verbally at the service provider's outlet. Although no supporting evidence was submitted by the end-user, the MCA still engaged with the service provider in an effort to resolve the matter amicably. A satisfactory solution was ultimately offered to the end-user.

In a separate case investigated by the MCA, the end-user, who was renting a flat from a third party complained that she was billed for services to which she had not agreed. Following a detailed investigation, it was established that the contract had been signed by the landlord and

not the end-user. To resolve the issue, the service provider agreed to refund the end-user for the payments she had made during her use of the service. The end-user was satisfied with the resolution offered. The MCA recommended that, to avoid similar situations in the future, the service provider should ensure that explicit written confirmation is obtained from the individual on whose behalf the services are being contracted.

3.4 Termination and Switching

This category of complaints includes claims regarding number portability and termination of service/s.

During the reporting period, the MCA received two (2) complaints related to service termination.

In one case, the service provider applied an early termination fee following the end-user's request to terminate the service. Upon investigation, the MCA found that the end-user had already completed the initial contractual term. As such, the application of the early termination fee was deemed unjustified, and the end-user was entitled to terminate the service without incurring additional charges. This was waived by the service provider accordingly.

In the second case, the end-user sought to terminate the contract during the initial contractual period. Consequently, an early termination fee was applied. The end-user's reasoning for not accepting the charge was found to be unsubstantiated. Following a thorough review of the case, the MCA concluded that the fee was in accordance with the terms and conditions of the contract and informed the end-user accordingly.

No complaints related to number portability were received during this reporting period.

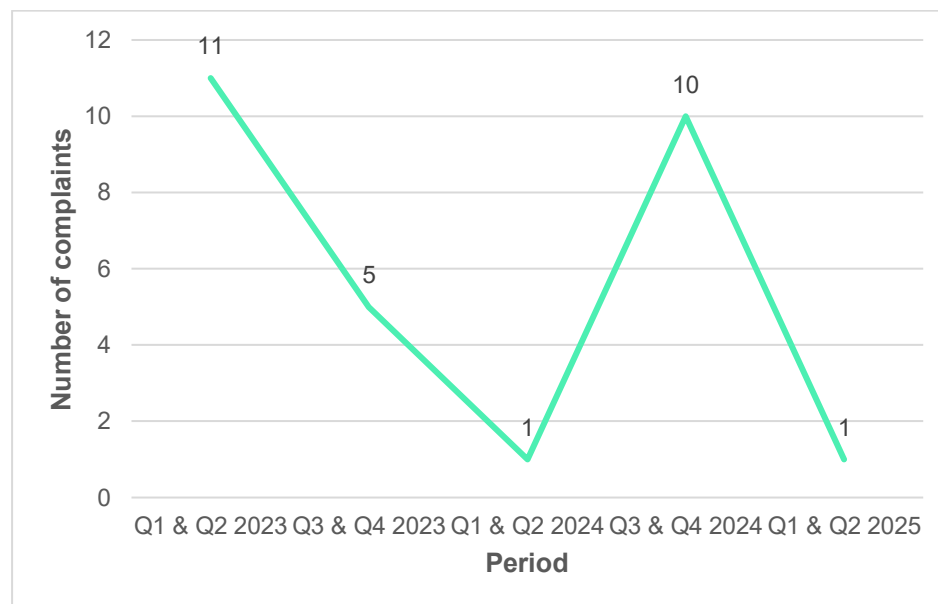
4. Postal Services and E-Commerce

The MCA recorded only one (1) postal complaint during the first six months of 2025, related to registered mail. This represents a sharp drop considering that ten (10) complaints had been received in the previous 6 months.

Figure 9 shows the trends in postal complaints received by the MCA between Q1 & Q2 of 2023 and Q1 & Q2 of 2025.

Figure 9

Postal Complaints (Q1 & Q2 2023 – Q1 & Q2 2025)



Postal complaints cover a range of issues, each requiring tailored redress based on the specific circumstances. Generally, when investigating complaints the Authority refers the matter to the respective postal operator. This allows the operator to closely monitor service provision in the affected areas and address any identified issues as needed.

In the only case received by the MCA during this reporting period, the end-user complained that her registered mail was not available for collection from the nearest post office. Upon contacting the service provider, it was clarified that the post office located closest to the end-user does not service her specific address and that uncollected mail had to be redirected to another post office within the same locality. The MCA deemed that it could not intervene any further in this case and updated the complainant with the information the MCA obtained from MaltaPost.

For more information on postal services and the types of redress available in cases of lost or undelivered mail, please refer to the end-user section on the MCA's [website](#).

During the first six months of 2025, the MCA did not receive any complaints regarding e-Commerce services.

5. Customer Care Telephone Response Time

The MCA monitors the time taken by major communications service providers to answer customer care calls through ongoing mystery shopping. The MCA's mystery shopping programme covers both electronic communications service providers and MaltaPost. Figure 10 presents the percentage of calls answered by ECS providers whilst Figures 11 provides a more detailed moving average⁴ trends for each electronic communications operator. Calls are terminated after five minutes if unanswered. Similar statistics are also provided for the postal universal service provider, including a detailed 6-month moving average in Figure 12.

This monitoring activity forms an integral part of the Authority's compliance framework, enabling the timely identification of irregularities or significant deviations in performance trends. Where such deviations are observed, further investigation or regulatory action may be undertaken to safeguard end-user interests.

In addition to telephone based customer care, several operators offer alternative contact channels, notably online live chat platforms, which provide immediate, interactive assistance. These services enhance accessibility, support faster query resolution, and contribute to a more robust overall customer care ecosystem. More information on the customer care contact channels provided by service providers can be found in the following link: <https://www.mca.org.mt/articles/telecoms-customer-care-support>.

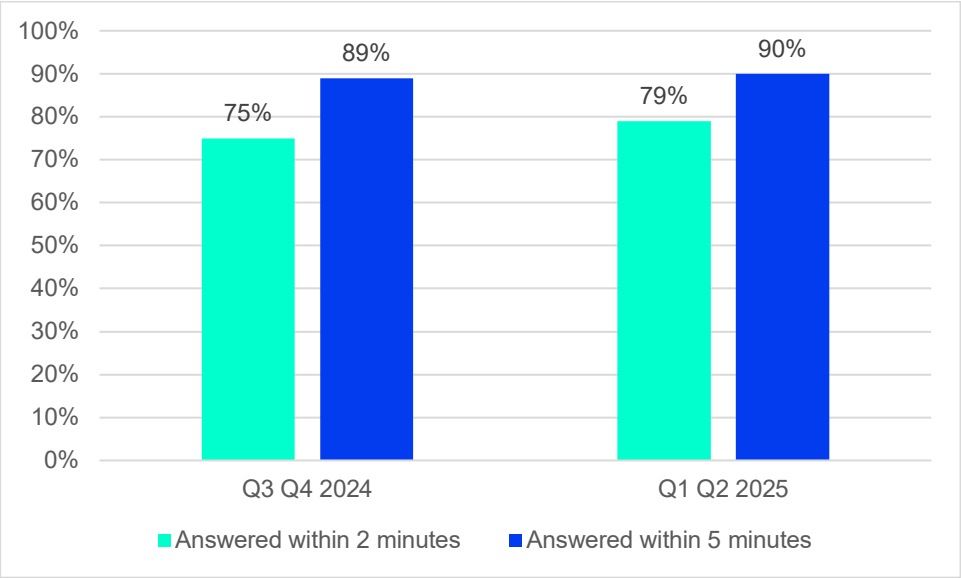
Electronic Communications Service Providers ('GO plc', 'Melita Ltd', 'Epic')

During the period under review, the MCA conducted 1,020 mystery shopping calls to the customer care telephony support lines of the three main service providers. Of these calls, 90% were answered within five minutes, showing a slight improvement over the 89% recorded in the previous six months. Additionally, 79% of calls made during the first half of 2025 were answered within two minutes, compared to 75% in the preceding period. These results reflect not only the responsiveness of the providers' call centres but also the effectiveness of the MCA's ongoing monitoring programme, which helps ensure that service levels remain consistent and end-user needs are met promptly. The MCA positively notes this improvement in response times, indicating a generally efficient level of service across providers.

⁴ The moving average is a statistical method that shows the underlying trend of the data by averaging results over a set period, thereby reducing the impact of short-term variations to better reflect overall performance.

Figure 10

Percentage of calls answered by ECS providers (Q3 Q4 2024 and Q1 Q2 2025)

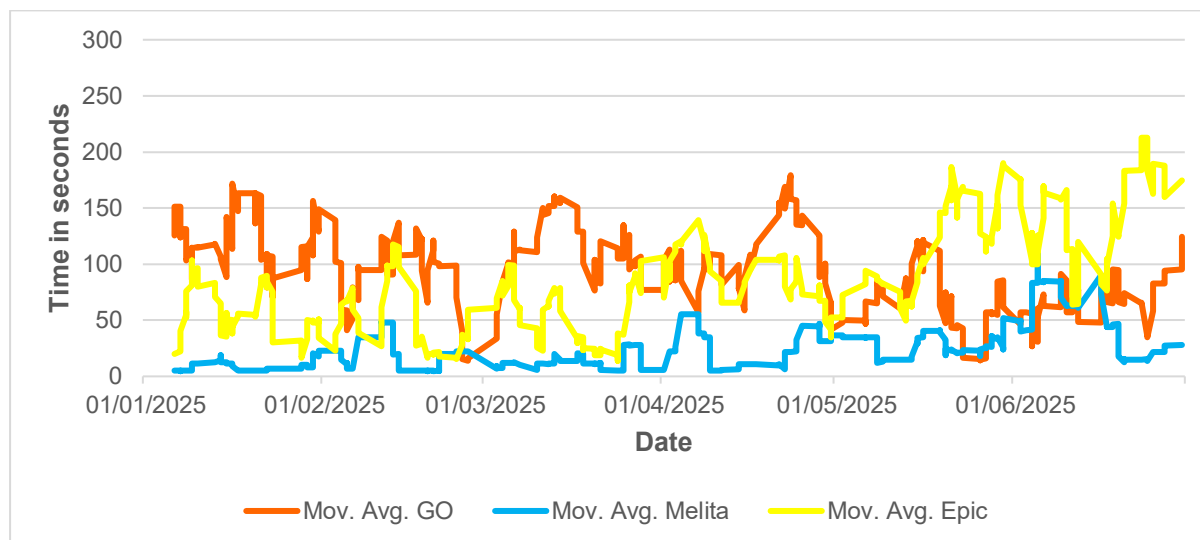


The following table shows the percentage of the calls answered within five (5) minutes and within two (2) minutes by the respective service provider.

	GO		Epic		Melita	
	Q3 & Q4 2024	Q1 & Q2 2025	Q3 & Q4 2024	Q1 & Q2 2025	Q3 & Q4 2024	Q1 & Q2 2025
Calls answered within 5 minutes	74%	82%	99%	90%	96%	98%
Calls answered within 2 minutes	55%	70%	86%	73%	91%	95%

Figure 11

Electronic Communications Services Providers - Average Call Waiting Time (in seconds) to be answered by a Customer Care Agent (January – June 2025)



Postal Universal Service Provider ('MaltaPost')

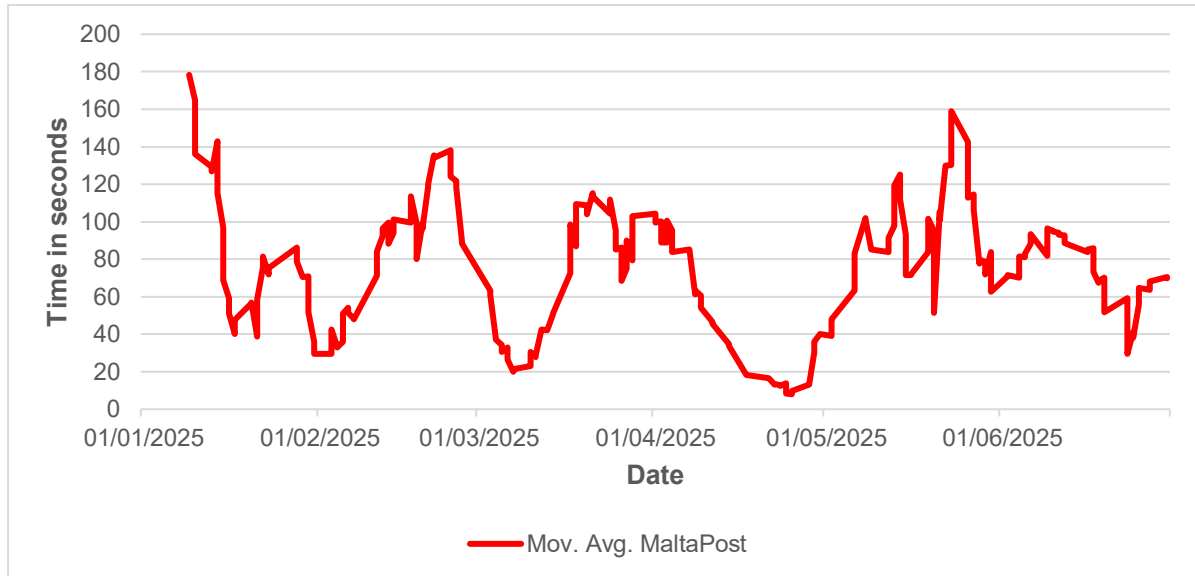
Between January and June 2025, a total of 215 measurements were conducted at different times of day to evaluate MaltaPost's customer care telephony service. During this period, 96% of calls were answered within five minutes, up from 82% in the previous six months, while 77% of calls were answered within two minutes, a significant increase from 35%. These results indicate a marked improvement in response times, reflecting enhanced operational efficiency and the effectiveness of MaltaPost's efforts to provide timely support to its customers.

	Q3 & Q4 2024	Q1 & Q2 2025
Calls answered within 5 minutes	82%	96%
Calls answered within 2 minutes	35%	77%

For further details, refer to Figure 12, which provides a breakdown of these measurements. As previously noted, the maximum call waiting time for this exercise was capped at 300 seconds.

Figure 12

MaltaPost – Average Call Waiting Time (in seconds) to be answered by a Customer Care Agent (January – June 2025)



6. MCA Consumer Protection Initiatives

During the first half of 2025, the MCA embarked on a number of consumer protection initiatives which are summarised hereunder:

Mobile Telephony Providers' Compliance with Consumer Protection Norms: The MCA published the results of a consumer protection initiative based on mystery shopping exercises conducted in 2023 and repeated in 2024. The initiative involved subscribing to mobile post-paid plans from all three local providers to assess their compliance with a number of consumer protection requirements such as:

- Information provided at point of sale;
- Provision of all contractual documentation before contracts are concluded;
- Full disclosure of information in contracts;
- Consumer choice on including personal details in directory services;
- Clear and accurate billing; and
- Simple and straightforward termination processes.

Findings from both years highlighted key shortcomings, which were referred to providers for corrective action and follow-up monitoring. The last mystery shopping exercise conducted in 2024 highlighted both significant progress when compared to the previous year's exercise.

The last mystery shopping exercise conducted in 2024 highlighted both significant progress when compared to the previous year's exercise as well areas which still required further action. While notable improvements were observed, a limited number of shortcomings persisted primarily due to minor omissions, human errors, and inconsistencies in adhering to established protocols.

Providers responded proactively to the MCA's feedback, addressing most shortcomings and committing to further improvements.

The MCA will continue monitoring providers' commitments in addressing any outstanding issues with the aim of safeguarding consumer rights.

Details of the report can be found here: <https://www.mca.org.mt/consumer-protection-mobile-telephony-2025>.

Quality of Service (QoS) Decision: The MCA issued a Decision Notice setting out the Quality of Service (QoS) parameters to be measured by providers of Internet Access Services (IAS) and Publicly Available Interpersonal Communications Services (PA-ICS).

The proposed QoS parameters to be measured by providers include:

- Supply Time for Initial Connection
- Fault Rate per Access Line
- Fault Repair Time
- Bill Correctness Complaints
- Response Time for Operator Services
- Number of customer complaints

- Customer complaints resolution time

Additionally, this Decision Notice requires providers to publish information on the performance of certain QoS parameters measured, including the format, frequency and method of publication.

More information on this decision can be found in the following link:
<https://www.mca.org.mt/decision-qos-parameters-telecom-providers-2025>.

7. MCA Consumer Awareness Initiatives

Throughout the period under review the MCA also undertook several initiatives to raise consumer awareness on various topics, including:

- **Price Comparison Portal:** Promoting the use of the MCA's price comparison tool, www.telecosts.com, which allows end-users to compare telecoms plans offered by different providers according to their needs.
- **Contract Summary:** Educating the general public on the European Commission's Implementing Regulation establishing a template for the contract summary, which mandates that telecoms service providers should provide a summary of the key contractual obligations in a standardised and concise manner. ([link](#) to MCA's contract summary FAQs).
- **Modifications to the terms and conditions:** Raising awareness that, although service providers are legally allowed to change subscribers' contractual conditions, they shall comply with specific obligations to ensure subscribers are adequately informed and protected. ([link](#) to MCA's modifications to the terms and conditions FAQs).
- **Roaming:** Informing subscribers of their rights under the EU Roaming Regulations, which are designed to protect end-users when using mobile services abroad. ([link](#) to MCA's roaming FAQs).
- **Scam Prevention:** Continuing efforts to raise awareness about scams, with a focus on educating the public on how to recognise potential scams and providing practical guidance on how individuals can protect themselves. ([link](#) to MCA's scam communications FAQs).
- **Postal Services:** Increasing public awareness of various aspects of postal services, including the importance of correctly addressing postal articles and how the MCA can assist end-users who encounter issues. ([link](#) to MCA's postal services FAQs).

The MCA used a variety of channels to disseminate information about consumer rights, including participation in various TV and radio programmes on Maltese local stations, as well as [MCA's Facebook page](#) and [MCA's website](#).

For any inquiries or further assistance regarding any of the services regulated by the MCA, end-users are encouraged to contact the MCA's Customer Care team via email at customercare@mca.org.mt or by completing the online form available at the following [link](#).



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