




MALTA COMMUNICATIONS AUTHORITY

End-User Affairs: Half Yearly Report

July – December 2024

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 (+356) 2133 6840  info@mca.org.mt  www.mca.org.mt


 Valletta Waterfront, Pinto Wharf, Floriana FRN1913, Malta

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1. Introduction

One of the main objectives of the Malta Communications Authority (“MCA”) is to safeguard the interests of end-users in the electronic communications (“ECS”), postal and e-commerce sectors.

In order to fulfil this function, the MCA provides assistance to those end-users who encounter difficulties while using any of the services within its remit. In this respect, when an end-user is not satisfied with the redress or response provided by his/her service provider, he/she may file a complaint with the MCA. The extent of the action the MCA can take in relation to a complaint, depends on the particulars of the issues involved and on the MCA's powers at law. There are instances where although the complaints received relate to the provision of a service regulated by the MCA, the Authority is not empowered at law to intervene and would therefore have to refer end-users to other competent entities.

The Authority also receives a number of enquiries, as distinct from complaints, from end-users in relation to the services it regulates. The MCA makes every effort to provide end-users with the requested information in a timely manner. Alternatively, when such requests do not fall directly within MCA's remit, it assists end-users by directing them to the appropriate body. More information on MCA's complaint and enquiry procedure is available at <https://www.mca.org.mt/consumer/help>.

In addition to the above, the MCA monitors the sectors it regulates and carries out various mystery shopping exercises to identify areas of concern and undertakes the necessary regulatory action to address such issues. In so doing, the Authority ensures that service providers comply with their obligations at law and that end-users are provided with up to date information on their rights and obligations when using any communications services regulated by the MCA.

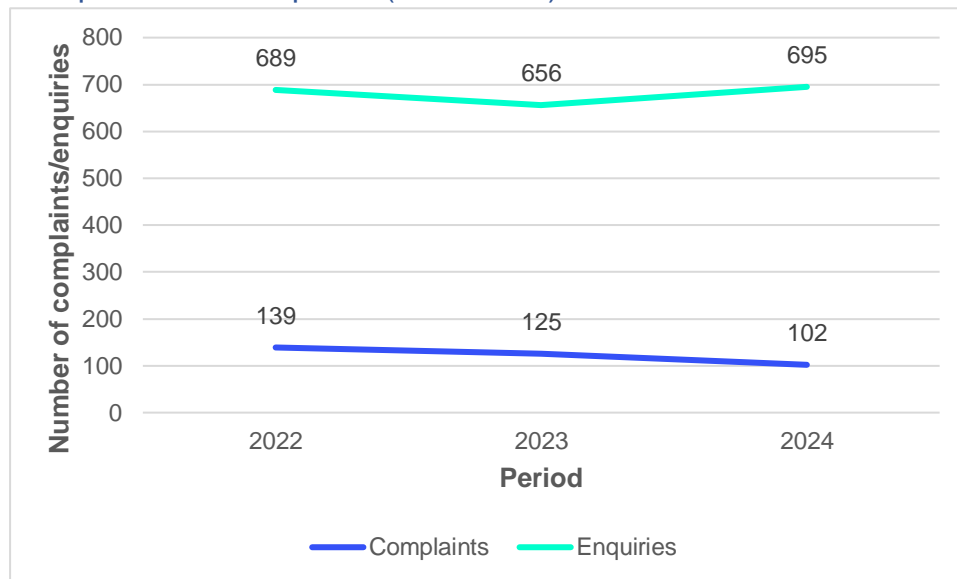
This report provides a statistical analysis of the complaints and enquiries received by the Authority during the last six months of 2024 and also provides information on enforcement actions and related monitoring activities undertaken by the MCA during this period.

2. Statistical Overview of Complaints and Enquiries received

Between the 1st of July and the 31st of December 2024, the MCA received fifty-five (55) complaints, marking a seventeen percent (17%) increase compared to the forty-seven (47) complaints received in the previous period (January to June 2024). Additionally, during the period under review, the MCA received three hundred fifty-seven (357) enquiries, representing a six percent (6%) increase from the previous period. Figure 1 below illustrates the trends for the past 3 years.

Figure 1

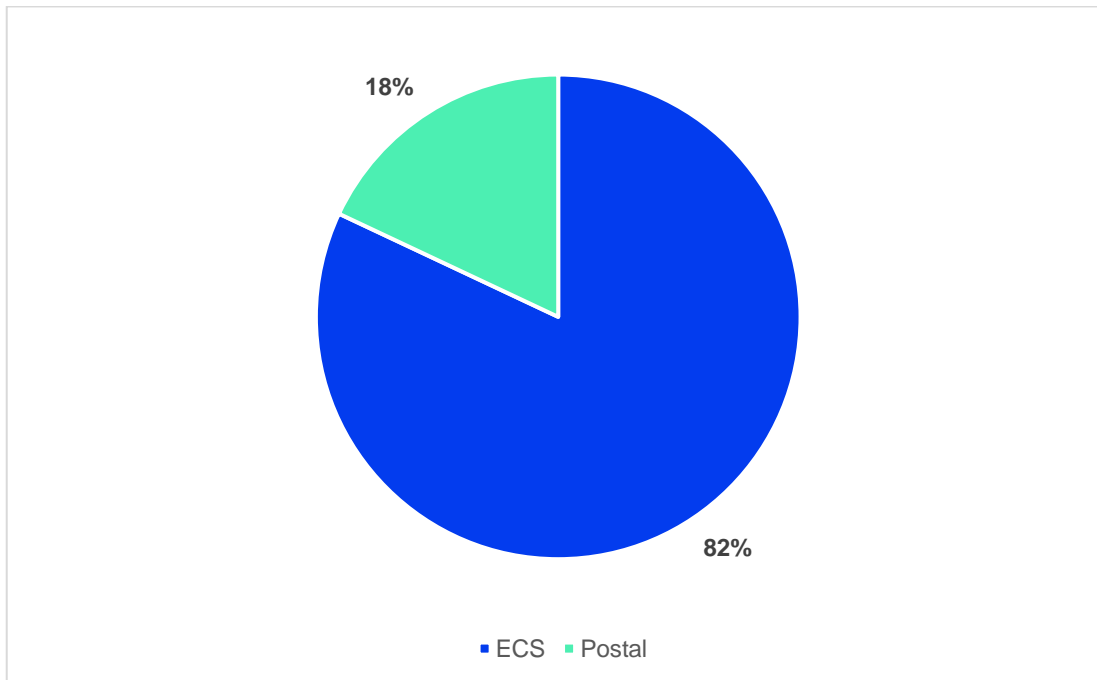
Complaints and Enquiries (2022-2024)



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 service provider. Consequently, the complaints received by the MCA tend to be more complex, as they require further intervention after the initial service provider's response has proven unsatisfactory. Figure 2 illustrates the distribution of complaints related to electronic communications services (ECS) and postal services received by the MCA during the last six (6) months of 2024.

Figure 2

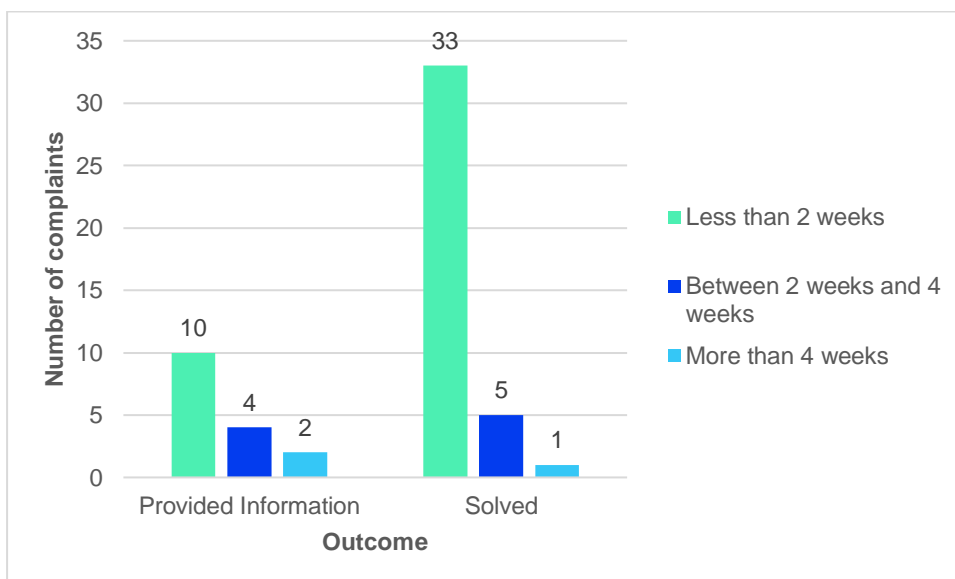
Complaints received by MCA (July – December 2024), classified by sector



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, 78% of all complaints were resolved within two (2) weeks, while 94% were closed within four (4) weeks. As of the publication date of this report, the MCA had no pending cases.

Figure 3

Time taken by MCA to Handle Complaints (from receipt to closure), July - December 2024

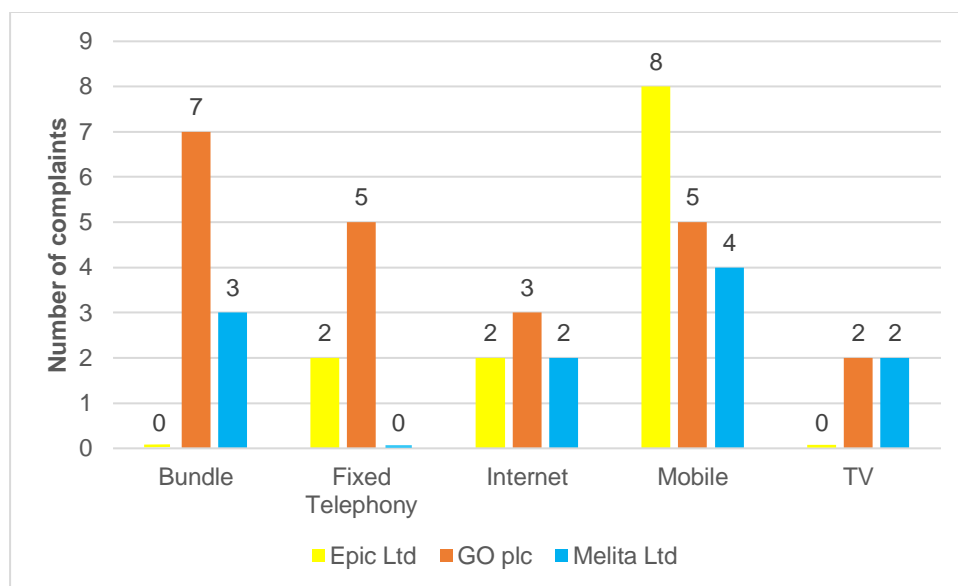


3. Electronic Communications Services

Figure 4 provides statistical data on the total number of electronic communication services (ECS) complaints received by MCA during the last six (6) months of 2024, categorised by the complainant's ECS provider.

Figure 4

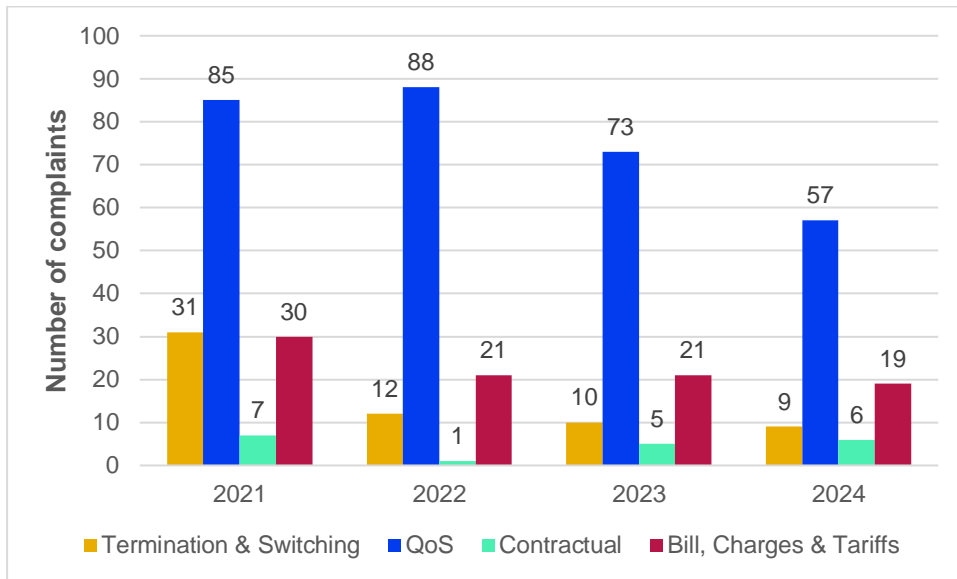
Complaints received by MCA (July – December 2024), classified by service and ECS Provider



Fifty-six (56%) of the ECS complaints received during the second half of 2024, related to quality of service (QoS). This was followed by complaints about billing issues at twenty-two percent (22%), termination and switching of services at thirteen percent (13%) and contractual complaints at nine percent (9%). QoS has consistently been the most prominent category of complaints received by the MCA over the past four years. However, it is noteworthy that the volume of these complaints has decreased during this period. Figure 5 below illustrates the categories of complaints received over the past four years, providing a comprehensive overview of the trends.

Figure 5

Category of ECS complaints received by MCA (2021-2024)

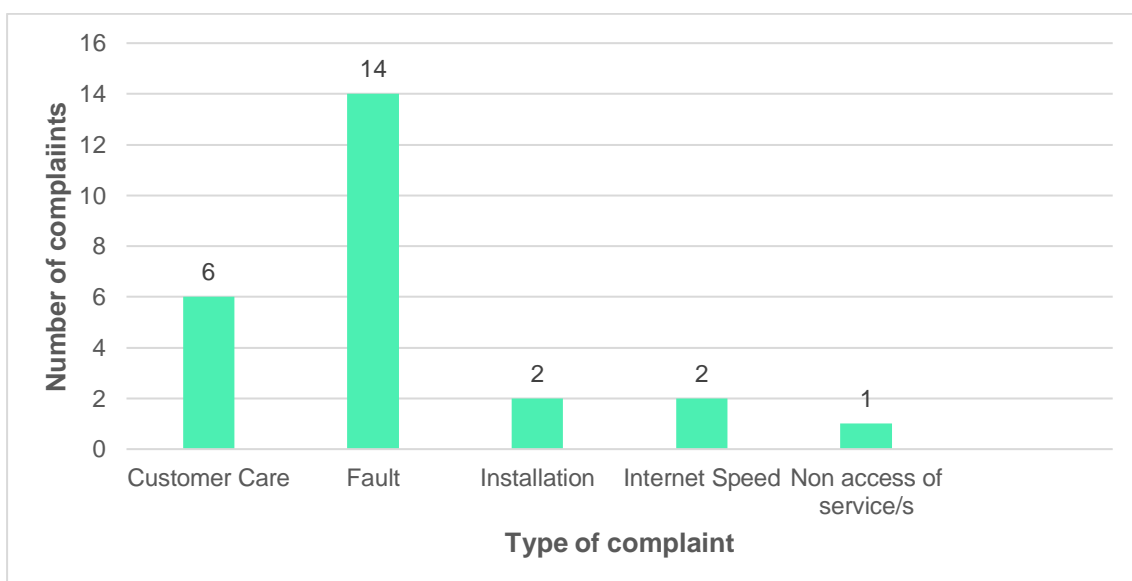


3.1 Quality of Service and Service Provision

Complaints within this category address various aspects of service quality, as reflected in Figure 6 below. These include issues related to customer care, service faults, installation delays, slow internet speeds, and the inability to access specific services.

Figure 6

Quality of Service (QoS) Complaints received by MCA (July – December 2024)



During the reporting period, the MCA received a total of fourteen (14) fault reports from end-users. In eleven (11) of these cases, the faults were repaired by the respective service providers, and compensation was provided to end-users in accordance with the providers' compensation schemes¹. For faults that could not be resolved within a short timeframe, service providers offered temporary solutions until the services were fully restored. In the remaining three (3) cases, the MCA guided end-users to check their devices and equipment, as the faults were determined to originate from the end-users' end rather than the service providers.

The MCA also received six (6) 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 assistance².

Additionally, two (2) complaints were received regarding delays in service installations. In most cases, delays occurred due to challenges in accessing third-party properties or the unavailability of network infrastructure in the area. The MCA monitored these cases closely and ensured that service providers took all necessary measures to complete the installations as quickly as possible.

The Authority received two (2) complaints related to poor internet performance. End-users were requested to provide screenshots of speed tests conducted over a wired connection. In both cases, the data indicated that the issues were caused by external factors beyond the control of the service providers. To assist end-users, the MCA provided guidance and tips to improve internet coverage over Wi-Fi connections.

Lastly, the MCA received one (1) complaint regarding non-access to service. In this case, the end-user reported being unable to call a foreign number he had previously contacted. Our investigations determined that the number in question was no longer valid.

3.2 Billing, Charges and Tariffs

This category of complaints includes claims related to incorrect billing or overcharging, totalling ten (10) cases.

In seven (7) of these cases, the MCA's intervention was necessary to ensure that any incorrect charges were refunded to the end-users. These are summarised below:

1. **Roaming Charge in Sicily:** An end-user traveling in Sicily received a roaming welcome SMS with EU roaming rates. Based on this information, the end-user made a call but was subsequently charged €44.85 for a call routed through a Maritime Network. The MCA intervened by contacting the service provider, who agreed to waive the charge, acknowledging that the call was made after the end-user had received the EU roaming welcome SMS with pricing information about terrestrial services.

¹ 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](#).

² 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 July and December 2024 are presented in Section 5 of this report.

2. **Roaming Charge in Switzerland:** An end-user travelling to Switzerland reported being charged for 340GB of mobile data, despite claiming that she did not have any service during her trip. The end-user contested the charges, arguing that they were unrealistic. The MCA intervened and followed up with the respective service provider. Upon review, it was determined that the charge listed in the itemised bill was incorrect and consequently, the service provider agreed to waive all the charges (€59.31).
3. **Dispute of Technician Charge:** An end-user reported an internet fault, prompting the service provider to send a technician on-site. The fault was determined to be caused by a cut cable. Upon receiving the bill, the end-user noticed a €25 charge for the technician's visit and contested it, as the issue did not originate from his side. The MCA intervened and followed up with the service provider. After reviewing the matter, the service provider agreed to waive the €25 technician charge, acknowledging that the fault was not the responsibility of the end-user.
4. **Discount on contract:** An end-user, who had been receiving a €5.99 monthly discount for 24 months, noticed that the discount was not applied in the final month of the contract. After unsuccessful attempts to resolve the issue with the service provider, the MCA intervened, leading the service provider to issue a refund.
5. **Charge for extra TV streams:** An end-user was incorrectly charged for 4 TV streams, despite only having 2. The MCA investigated the complaint, and the service provider subsequently corrected the records and issued compensation to cover the extra charges incurred.
6. **Applicability of incorrect charge:** An end-user applied for bill payments via direct debit mandate, but the service provider failed to set it up, resulting in missed recurring payments. This issue was resolved, and the service provider refunded the direct debit reversal charge. Additionally, the end-user was incorrectly charged a Device Monthly Payment Scheme One-time Activation Fee, which was also refunded.
7. **Discount on renewal of contract:** An end-user renewing his contract opted for an offer advertised to include a free TV stream for 24 months. However, the service provider later informed him that the offer was only applicable to new customers. The MCA investigated the matter and determined that the advertisement did not clearly specify that the offer was exclusive to new customers. As a resolution, the service provider granted the end-user a €5.99 discount for the TV offer on a 2-year agreement.

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 three (3) complaints concerning service termination. In these cases, the Authority intervened to ensure that services were terminated promptly and in accordance with the end-user's request. All cases were satisfactorily resolved. Additionally, the MCA received three (3) complaints related to number portability—two concerning fixed numbers and one regarding a mobile number. The MCA engaged with the respective service providers to ensure that these issues were addressed in the shortest possible timeframe.

3.5 Contractual

During this period, the MCA also received four (4) complaints regarding contractual matters.

In one case, the end-user claimed to have been provided with a contract different than that agreed with the sales representative. After investigating the case, it resulted that the sales representative did not send the precontractual information via email to the subscriber prior to concluding the contract as it was required to do. To remedy the issue, the service provider migrated the subscriber's line from post-paid to prepaid at no cost and has assigned a prepaid bundle free of charge.

In three (3) other complaints, end-users stated that they had not received a notification from their service provider regarding proposed contract changes. As a result, they were unable to terminate their service(s) within the 30-day notice period without incurring penalty fees. In two (2) cases, the service provider was unable to provide evidence that the notification letter had been sent. Consequently, the provider granted the affected end-users an additional 30 days to terminate their contracts without penalties. In the third case, the service provider was able to provide sufficient evidence that the notification letter had been sent, received, and read by the end-user. Therefore, no redress could be provided by the MCA in this instance.

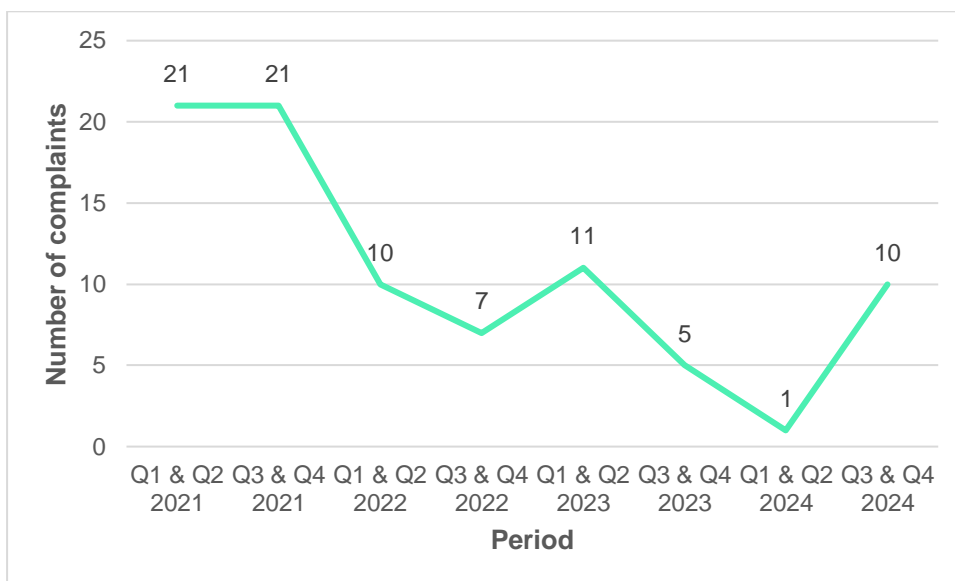
4. Postal Services and E-Commerce

The MCA recorded ten (10) postal complaints during the last six months of 2024. The complaints received related to undelivered/delayed delivered mail (6), customer care (2), redirection of mail (1), and registered mail (1).

Figure 7 shows the trends in postal complaints received by the MCA between Q1 & Q2 of 2021 and Q1 & Q2 of 2024.

Figure 7

Postal Complaints (Q1 & Q2 2021 – Q3 & Q4 2024)



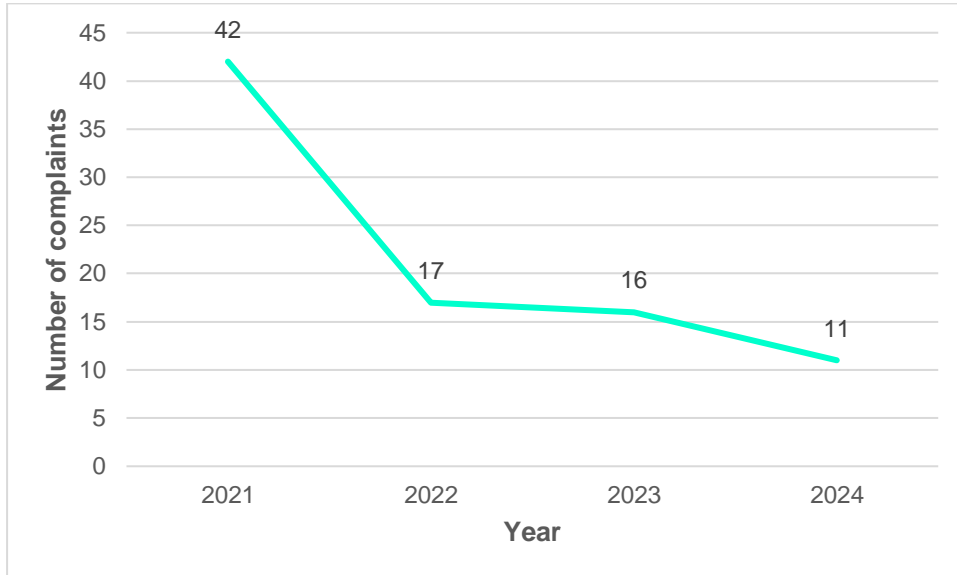
Postal complaints cover a range of issues, each requiring tailored redress based on the specific circumstances. Generally, when investigating complaints related to undelivered mail, mail redirection, or delayed delivery, the Authority refers the matter to the respective postal operator. This allows the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

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.

Figure 8 below shows the number of postal complaints received by the MCA in the past 4 years.

Figure 8

Postal Complaints (2021 – 2024)



During the last six months of 2024, the MCA did not receive any complaints regarding e-Commerce services.

5. Customer Care Telephone Response Time

The MCA conducts an ongoing mystery shopping exercise aimed at measuring the time taken for a telephone call to be answered by a customer care agent of the main communications service providers.

Figure 10 (Electronic Communication Services Providers) and Figure 11 (MaltaPost) present a moving average trend line based on measurements recorded for each operator. Ongoing analysis of such metrics and relative trends, helps the MCA in carrying out its compliance monitoring function, especially when sudden shift in trends are recorded. The test calls made by MCA are terminated after a lapse of five (5) minutes if no customer care agent attends to the call.

In addition to telephony customer care, providers offer a range of alternative support channels to enhance customer accessibility and convenience. One of the most notable options is online support chats, which allow end-users to connect with customer service representatives in real time. These digital platforms provide a quick and efficient means of resolving queries, making them a valuable complement to traditional phone support.

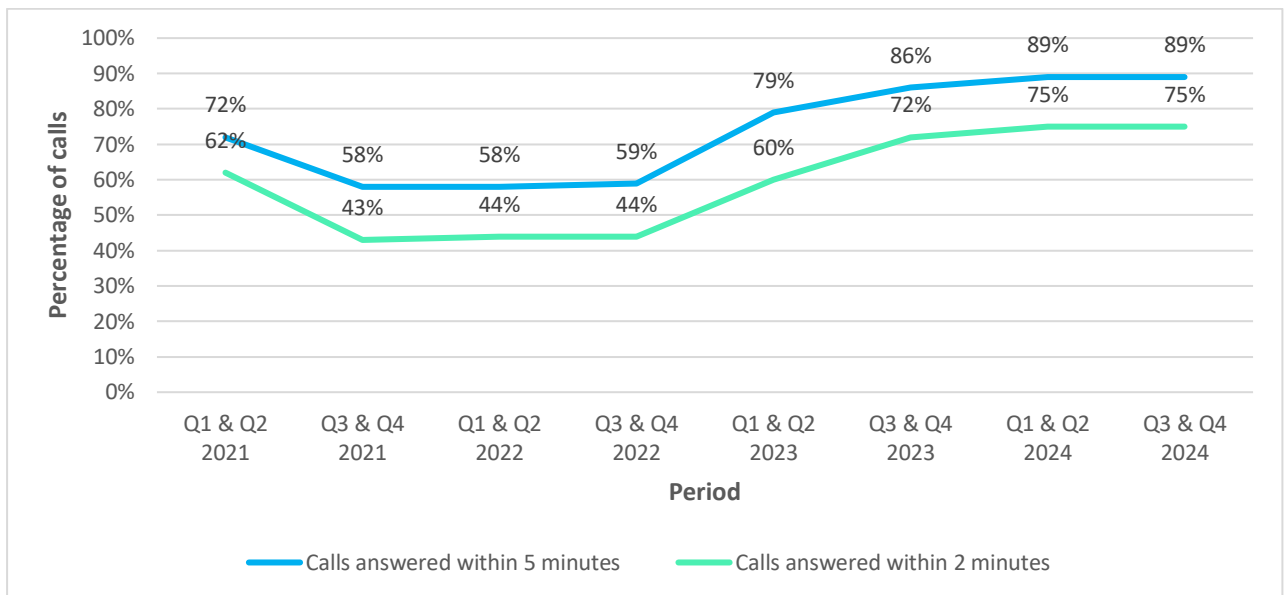
Electronic Communications Service Providers ('GO plc', 'Melita Ltd', 'Epic')

During the period under review, the MCA conducted one thousand, and thirty-six (1,036) mystery shopping calls to the customer care telephony support lines of the three main service providers. Of these calls, eighty-nine percent (89%) were answered within 5 minutes, reflecting consistent performance compared to the previous six months. Additionally, seventy-five percent (75%) of calls made during the last six months of 2024 were answered within two (2) minutes, mirroring the results from the first half of the year. Significantly, 2024 recorded the best industry performance since the MCA introduced this mystery shopping initiative, demonstrating steady progress in customer support efficiency.

Further details and trends since 2021 are provided in 'Figure 9' below.

Figure 9

Electronic Communications Services Providers – Percentage of calls response time (Q1 & Q2 2021 – Q3 & Q4 2024)

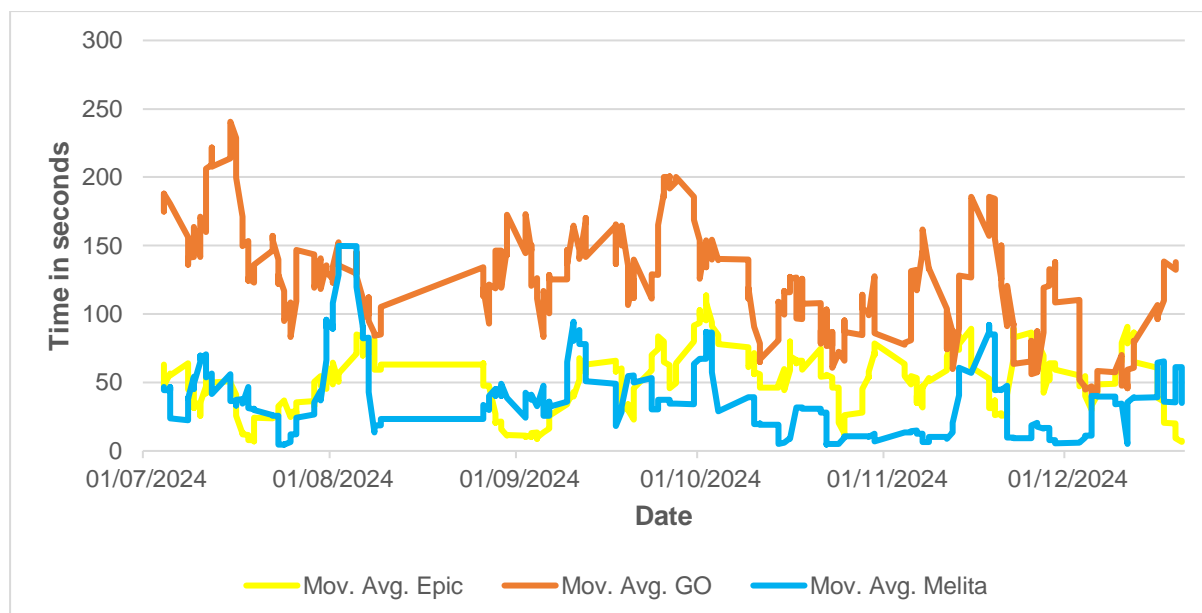


The following table shows the percentage of the calls answered within five (5) minutes and within two (2) minutes by the respective service provider.

	GO	Epic	Melita
Calls answered within 5 minutes	74%	99%	96%
Calls answered within 2 minutes	55%	86%	91%

Figure 10

Electronic Communications Services Providers - Average Call Waiting Time (in seconds) to be answered by a Customer Care Agent (July – December 2024)



To assist end-users, the MCA also publishes a comprehensive document detailing the various customer care support channels offered by local service providers. This sheet is accessible through the following link: <https://www.mca.org.mt/articles/telecoms-customer-care-support>.

Postal Universal Service Provider ('MaltaPost')

Between July and December 2024, a total of two hundred and seven (207) measurements were conducted at various times of the day to assess MaltaPost's customer care telephony service.

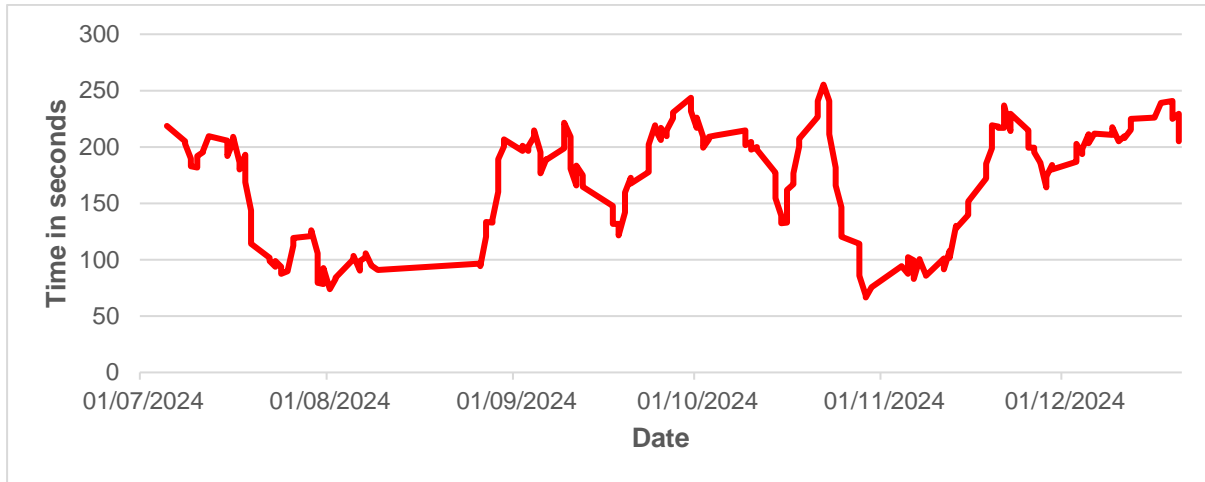
The following table shows the percentage of the calls answered within five (5) minutes and within two (2) minutes over the last year (i.e. 2024).

	Q1 & Q2 2024	Q3 & Q4 2024
Calls answered within 5 minutes	75%	82%
Calls answered within 2 minutes	40%	35%

For further details, refer to Figure 11, which provides a breakdown of these measurements. As previously noted, the maximum call waiting time for this exercise was capped at 300 seconds.

Figure 11

MaltaPost – Average Call Waiting Time (in seconds) to be answered by a Customer Care Agent (July – December 2024)



6. MCA Awareness Raising Activities

During the second half of 2024, the MCA undertook several initiatives to raise consumer awareness on various topics, including:

- **Roaming:** Educating subscribers about their rights under the 'Roaming Regulations', which are intended to safeguard end-users' interests when using their mobile services while roaming ([link](#) to MCA's roaming FAQs);
- **Scam Prevention:** Emphasising the importance of being vigilant of any scams when making use of electronic communications services, along with guidance on how to avoid becoming a victim ([link](#) to an MCA article on this subject matter);
- **Price Comparison Portal:** Promoting the use of MCA's price comparison portal www.Telecosts.com, which enables end-users to compare the different service/s plans offered by various providers;
- **Postal Services Awareness:** Increasing awareness of various aspects related to postal services, including the type of assistance the MCA may offer to end-users encountering any difficulties with these services ([link](#) to MCA's FAQs on postal services);
- **Internet Experience:** Tips to end-users on how to enhance their internet experience (<https://www.mca.org.mt/internet>).

The MCA used a variety of media channels to disseminate information about consumer rights including [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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