



MALTA COMMUNICATIONS AUTHORITY

End-User Affairs: Half Yearly Report

July – December 2025

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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

The Malta Communications Authority (MCA) works to safeguard end-user interests in the electronic communications, postal, e-commerce and other digital sectors within its remit. As part of this role, the MCA assists users who face difficulties with these services. Where a service provider's response is unsatisfactory, users may lodge a complaint with the MCA. The Authority's ability to intervene, however, depends on the nature of the issue and the extent of 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 information on the complaints and enquiries process are available at www.mca.org.mt/consumer/help.

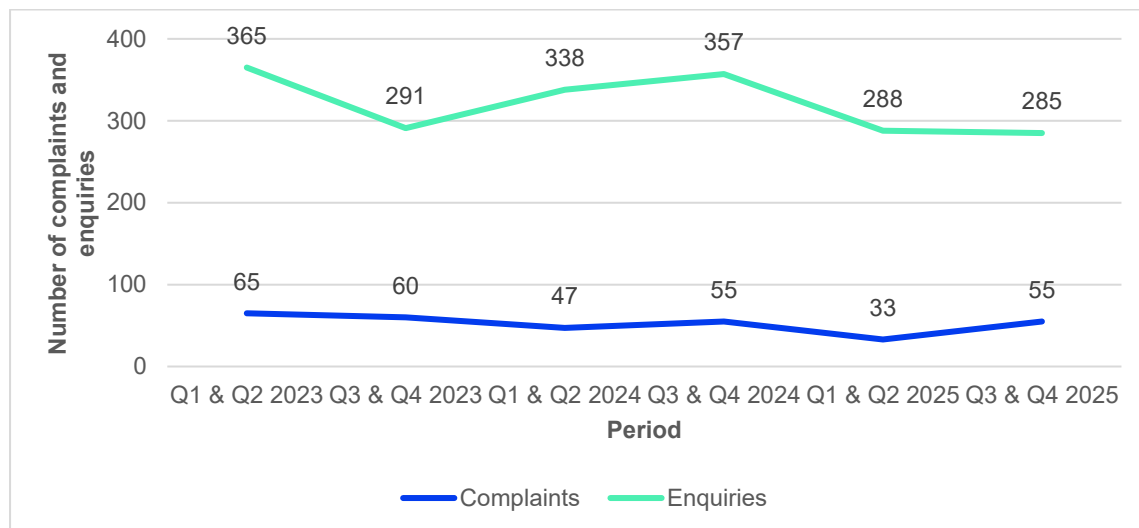
In addition, the MCA monitors the sectors it regulates, conducts mystery shopping exercises to identify issues, and takes regulatory action where needed. This report presents statistical information and an analysis on complaints, enquiries, enforcement actions, and monitoring activities for the second half of 2025.

2. Statistical Overview of Complaints and Enquiries received

Between the 1st of July and the 31st of December 2025, the MCA received a total of fifty-five (55) complaints, which is an increase of twenty-two (22) complaints when compared to the thirty-three (33) complaints received during the previous reporting period (January to June 2025). During the same period, the MCA received two hundred eighty-five (285) enquiries, compared to the two hundred eighty-eight (288) enquiries received in the previous period. Figure 1 illustrates trends in complaints and enquiries from Quarter 1 (Q1) and Quarter 2 (Q2) of 2023 till Q3 and Q4 of 2025¹.

Figure 1

Complaints and Enquiries (Q1 & Q2 2023 – Q3 & Q4 2025)



End-users typically approach the MCA after exhausting the complaints procedures of their respective service providers. As a result, complaints received by the MCA often involve more complex issues relating to landline, mobile, internet, television, and postal services, requiring MCA's investigation following an unsatisfactory response from the provider.

Figure 2 presents the distribution of complaints related to electronic communications services (ECS) and postal services received during the second half of 2025.

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

Complaints received by MCA (July – December 2025), classified by sector

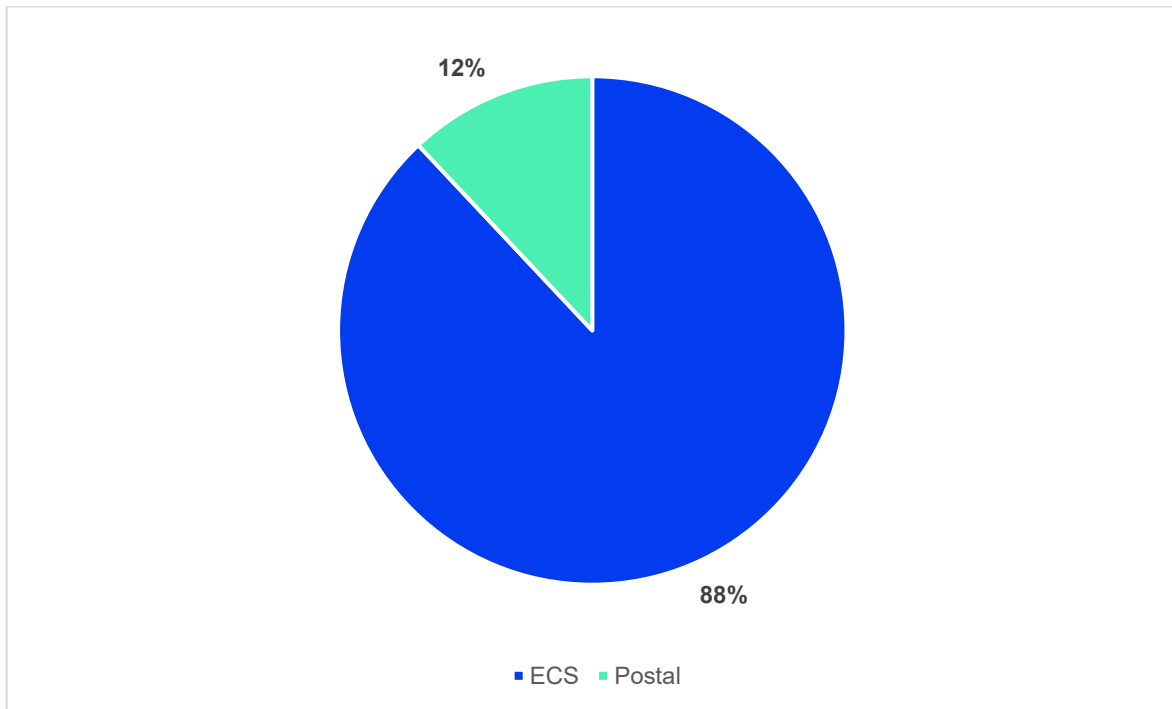
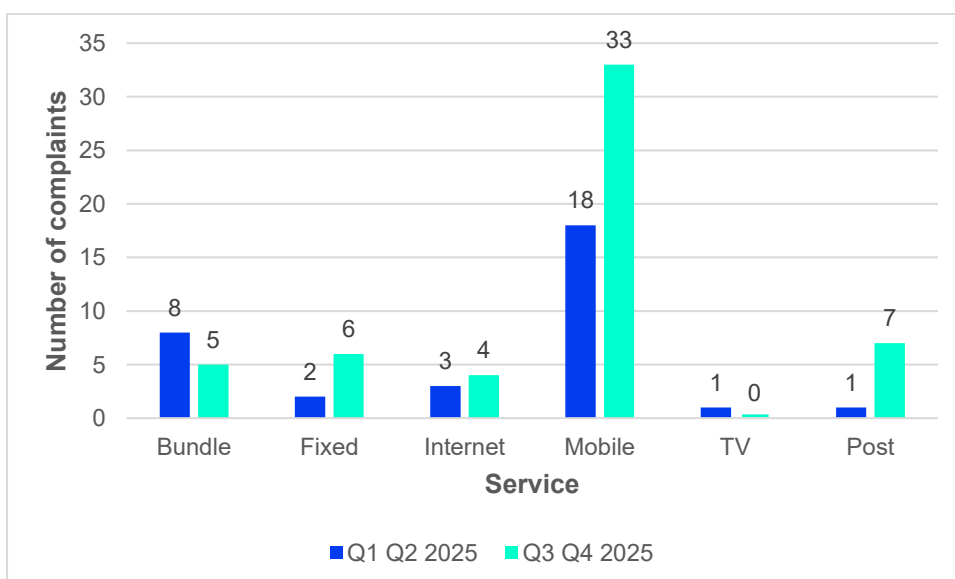


Figure 3 compares the number of complaints received by type of service during Q1 and Q2 of 2025 and Q3 and Q4 of 2025, highlighting changes in complaint volumes across sectors over the two periods. A notable increase is observed mainly in complaints related to mobile services and postal services.

Figure 3

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



The time required to resolve complaints varies depending on their nature and complexity. Nonetheless, the MCA remains committed to ensuring timely resolution. During the reporting period, 82% of complaints were resolved within two (2) weeks, while 89% were closed within four (4) weeks. As at the date of publication of this report, no complaints remained pending. Further details are provided in Figure 4.

Figure 4

Time taken by MCA to Handle Complaints (from receipt to closure), July - December 2025

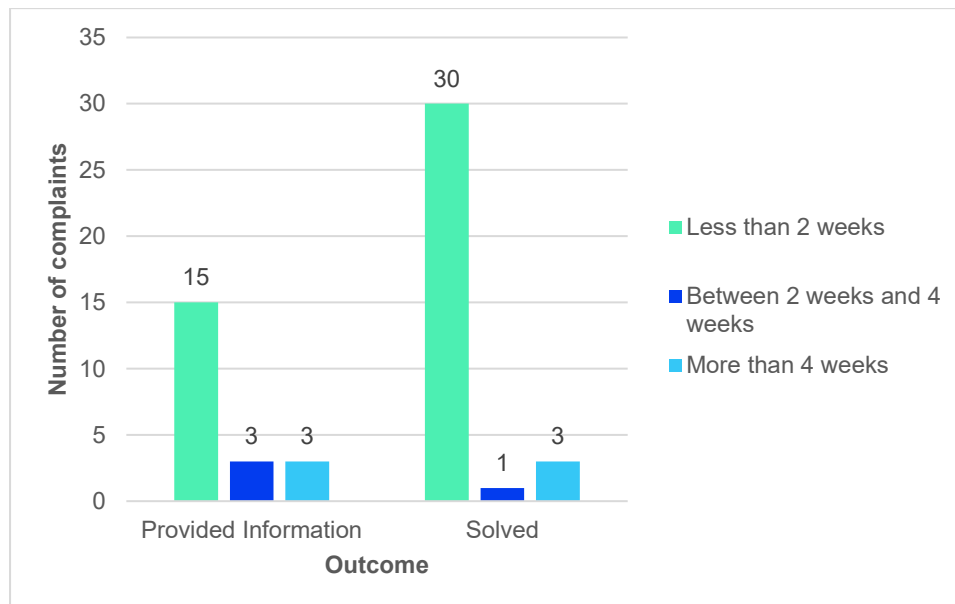
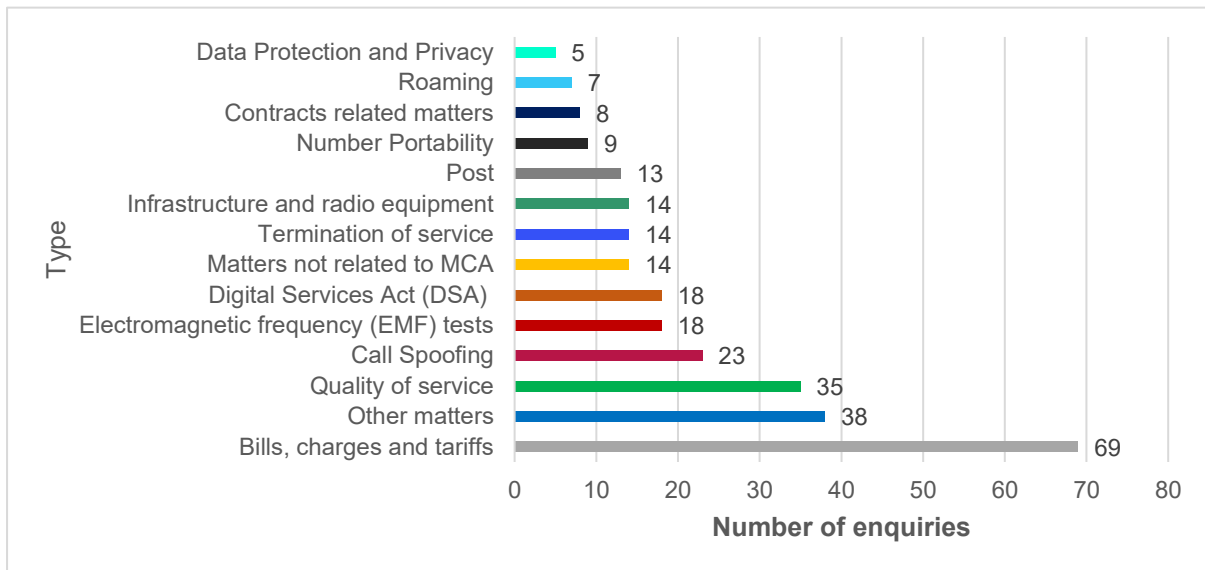


Figure 5 illustrates the types of enquiries received during the reporting period. These covered a broad range of issues, with the most common relating to billing, quality of service and call spoofing. Other frequently raised matters included electromagnetic field (EMF) testing, queries related to Digital Services Act (DSA), non-MCA-related queries, termination of service/s and infrastructure and radio equipment. A smaller proportion of enquiries concerned postal services, number portability, contracts, roaming and data protection and privacy. Overall, the data indicates a continued strong focus on service quality and billing, alongside a diverse mix of regulatory and technical enquiries.

Figure 5

Type of Enquiries received by the MCA (July - December 2025)

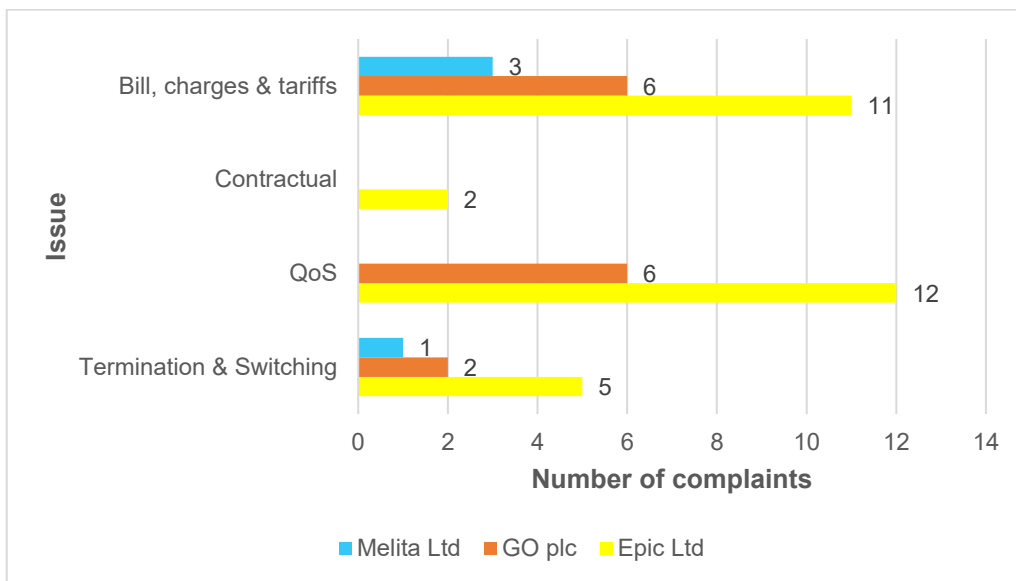


3. Electronic Communications Services

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

Figure 6

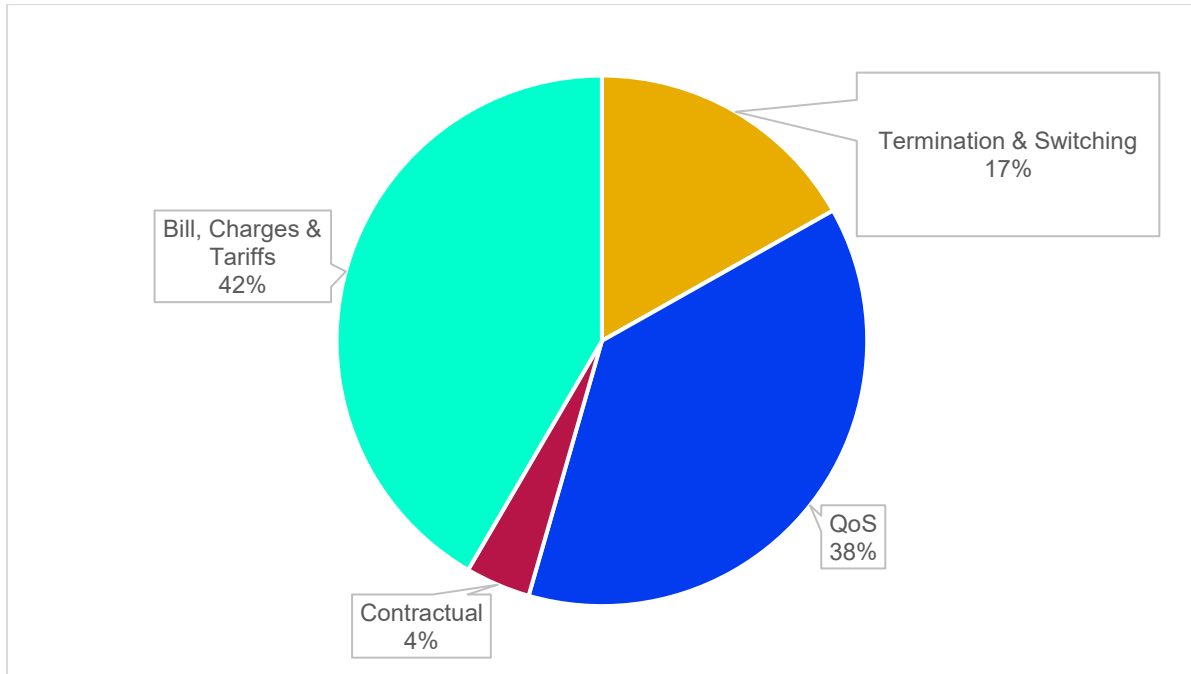
Complaints received by MCA (July – December 2025), classified by issue and ECS Provider



During the second half of 2025, billing-related issues accounted for the largest proportion of ECS complaints (42%), followed closely by complaints concerning quality of service (QoS) (38%). Complaints related to service termination and switching represented 17%, while contractual matters accounted for the remaining 4%, as illustrated in Figure 7.

Figure 7

Type of Complaints received by MCA (July – December 2025)



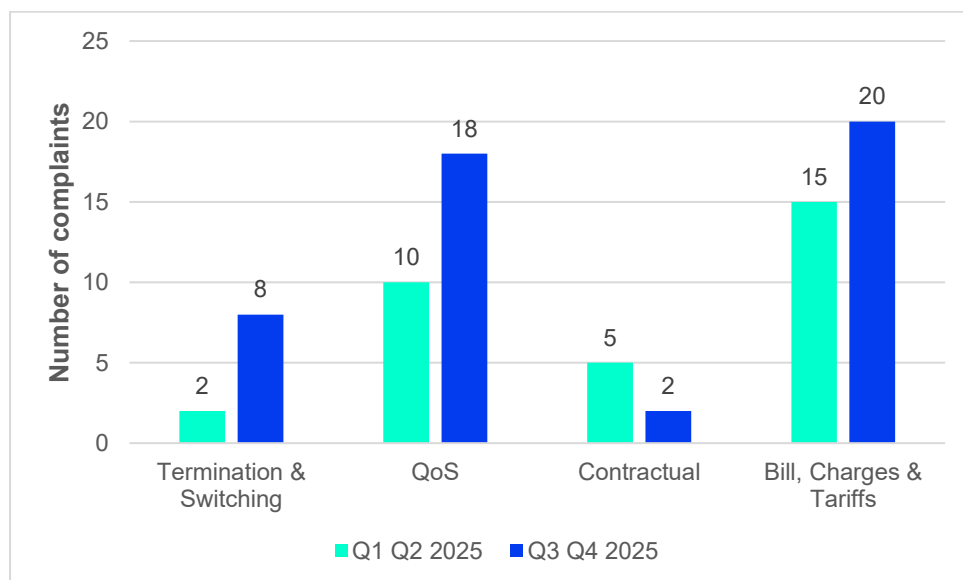
A comparison of QoS-related complaints shows a significant decrease in 2025 when compared to 2024. In 2025, the MCA received twenty-eight (28) QoS complaints, compared to fifty-seven (57) in 2024, representing a 51% reduction.

Conversely, billing-related complaints increased during 2025. These rose from ten (10) cases in the last six months of 2024 to fifteen (15) cases in the first half of 2025 and further increased to twenty (20) cases in the second half of 2025. Of these, twelve (12) complaints were deemed unjustified, as the charges applied were found to be in line with the end-users' contractual terms. In such cases, the complaints generally arose from misunderstandings or lack of awareness regarding service plans, promotions, or billing cycles. The MCA ensured that clear explanations were provided to end-users to clarify the basis of the charges and enhance transparency.

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

Figure 8

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



3.1 Billing, Charges and Tariffs

This category comprises complaints related to billing issues, including incorrect charges, overcharging, and other billing-related difficulties. During the reporting period, the MCA received a total of twenty (20) billing-related complaints. After investigating these complaints, the MCA found out that in eight (8) cases these were justified, following up with the service providers to address the shortcomings. In the remaining twelve (12) cases no errors were identified in the bills issued by the respective service providers.

The cases where the MCA intervened are summarised below:

1. **Non-provision of itemised bill:** The end-user terminated his service and requested clarification on charges included in his final bill. The service provider initially declined to provide the itemised bill electronically, requesting an in-person visit due to security considerations. As the end-user was residing abroad, the MCA referred the matter to the service provider, following which the requested itemised billing information was provided electronically.
2. **Non-access to bills:** The end-user experienced difficulty accessing and viewing bills electronically. Despite guidance from the service provider, the issue persisted. Following MCA intervention, the end-user was instructed to reset the online portal account using a new email address, which resolved the issue.

3. **Incorrect charge for contracted service:** The end-user was entitled to a TV service as part of a bundled package for a 24-month period but began to be charged after 12 months. After the matter was raised with the service provider, the incorrectly charged amounts were refunded.
4. **Billing dispute after early termination:** The end-user complained of continued billing following service termination, claiming all charges had been settled. The service provider confirmed that an early termination penalty applied but acknowledged that an incorrect amount had been quoted. As a goodwill gesture, all remaining charges and fees were waived, and the account balance was cleared.
5. **Roaming billing dispute:** The end-user disputed roaming charges incurred while travelling in Georgia and Armenia, citing unclear application of roaming bundles and unexpected charges. Following MCA intervention, the service provider identified billing and system errors, issued a refund and goodwill credits, and provided explanations where charges had been correctly applied.
6. **Incorrect allocation of mobile service and billing:** The end-user complained that a mobile service was added to his account and billed without consent. The service provider confirmed that this resulted from a human error during subscription phase, leading to incorrect allocation of a mobile number. The issue was rectified, all incorrectly charged amounts were refunded, additional compensation was offered, and internal measures were implemented to prevent recurrence.
7. **Contested charges following service termination:** The end-users contested charges issued after requesting termination of their mobile services, stating they were assured that no further charges would apply. The service provider could not locate records of formal termination requests. As no usage occurred after the termination date claimed by the end-users, all post-termination charges were waived, outstanding balances cleared and debt collection halted.
8. **Fee waiver and service disconnection dispute:** The end-user complained that the service provider failed to honour a written commitment to waive outstanding balances and early termination fees upon entering a new contract, failed to respond to repeated complaints, and disconnected services while the dispute remained unresolved. The service provider later confirmed that the waiver was incorrectly raised due to an internal error, confirmed that the account had already been terminated, and waived the full outstanding balance.

3.2 Quality of Service and Service Provision

Complaints under this category related to service faults, inability to access services, customer care issues, and installation of service/s.

During the reporting period, the MCA received six (6) fault-related complaints. In four (4) cases, the faults were repaired by the respective service providers and compensation was

paid in accordance with their compensation schemes². In the remaining two (2) cases, the faults were not attributable to the service providers, and end-users were guided through the necessary troubleshooting steps to restore service.

The MCA also received nine (9) complaints relating to customer care. In eight (8) cases, end-users reported that emails sent to service providers remained unanswered beyond a reasonable timeframe. These cases were referred to the respective service providers for follow-up. In one (1) case, the end-user was unable to reach customer support via telephone; the MCA forwarded the end-user's details to the provider to ensure follow-up assistance³.

Additionally, two (2) complaints related to non-access to services. In both instances, following the MCA's assessment, it resulted that the issue did not originate from the service provider but was due to shortcomings on the end-user's side. These cases are summarised hereunder:

1. **Roaming data access issue following SIM change:** The end-user was unable to access roaming data on a tablet following contract renewal and SIM replacement. The service provider confirmed that the SIM and account were correctly provisioned and identified the issue as device-related. After an in-person visit, device settings were adjusted, and the end-user was advised to test the service while roaming.
2. **PPPoE⁴ credentials and use of own terminal equipment:** The end-user complained that the service provider refused to immediately provide PPPoE credentials to allow use of personal terminal equipment. The issue was resolved through the provider's offer to replace the end-user's premises equipment free of charge with a bridge-mode-capable device, after which PPPoE credentials would be provided. The end-user was satisfied with the solution offered by the service provider.

The Authority also received one (1) complaint regarding delay in service installation, which was caused by an outstanding balance linked to another service. The provider waived the balance as a goodwill gesture and scheduled installation.

3.3 Termination and Switching

This category includes complaints related to service termination and number portability.

During the reporting period, the MCA received six (6) complaints concerning service termination and two (2) complaints related to number portability.

The service termination cases are summarised below:

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 end-user 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 July and December 2025 are presented in Section 5 of this report.

⁴ PPPoE (Point-to-Point Protocol over Ethernet) credentials are a unique username and password provided by an Internet Service Provider to authenticate and connect a subscriber's router or modem to the ISP's network.

1. An end-user exercised her right to terminate a contract without penalty following notification of contract changes but was incorrectly informed that an early termination fee applied. The MCA escalated the matter, and the service provider took remedial action and reinforced staff training.
2. An end-user submitted a termination request at a service provider outlet which was not processed, resulting in continued billing. All post-termination bills were waived, and internal corrective measures were taken.
3. An end-user claimed that a termination request was acknowledged in store but not processed. Although no formal record was found, the service provider processed termination retrospectively.
4. An end-user's mobile service termination request was not processed on time, resulting in delayed termination and continued billing. The MCA intervened and the service was terminated as originally requested.

The MCA also received two (2) complaints related to terminated numbers. These are summarised hereunder:

1. An end-user requested the reactivation of a previously terminated number. Although the service provider initially refused to reactivate it, following the MCA's intervention, the block operator confirmed that reactivation was in fact possible upon presentation of a valid identity document.
2. A terminated, ported-in number was returned prematurely to the block operator before the expiry of the 30-day transition period, leading to issues with a number reactivation request. Following MCA intervention, the number was reactivated.

Additionally, two (2) complaints concerned delays in number portability. These were attributed to human error on the recipient service provider's end, and the numbers were subsequently ported in line with the end-users' requests.

3.4 Contractual

During the reporting period, the MCA received two (2) complaints relating to contractual matters.

In one case, an end-user was promised free earbuds and a €10 account credit upon activation of a service, which were not initially provided despite repeated follow-ups. Following MCA intervention, the service provider confirmed that the earbuds were collected and the credit applied.

In the second case, the end-user claimed that additional charges were applied following a contract modification without proper notification. The service provider confirmed that the relevant notification had been sent to the end-user by email; therefore, no redress was warranted.

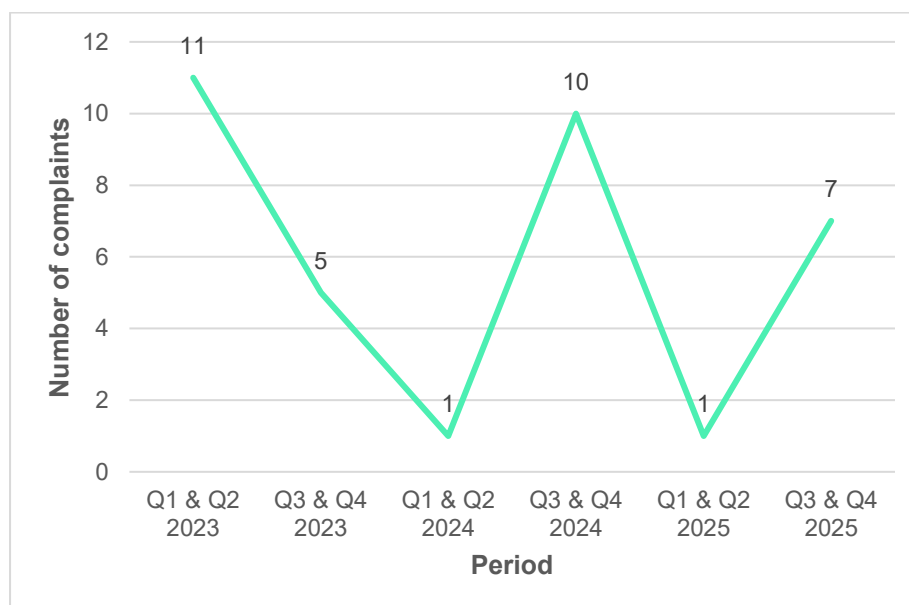
4. Postal Services and E-Commerce

During the last six (6) months of 2025, the MCA recorded a total of seven (7) postal-related complaints. These comprised three (3) complaints relating to customer care, two (2) relating to compensation, one (1) concerning ordinary mail, and one (1) relating to undelivered mail.

Figure 9 illustrates trends in postal complaints received by the MCA between Q1 and Q2 of 2023 and Q3 and Q4 of 2025.

Figure 9

Postal Complaints (Q1 & Q2 2023 – Q3 & Q4 2025)



Postal complaints received by the MCA covered a range of issues, each requiring assessment and redress based on the specific circumstances of the case. As part of its investigative process, the MCA generally refers postal complaints to the respective postal operator, enabling the operator to monitor service provision in the affected areas and take corrective action where necessary.

Three (3) complaints related to end-users who were unable to get in touch with the customer care of their postal operator. The MCA requested the postal operators to get in touch with these end-users in order to enable them to lodge their complaint with the postal operator accordingly. The MCA monitored these cases to ensure that the end-users were contacted and provided with a response.

With regard to the two (2) complaints concerning compensation, the circumstances differed between cases.

In one case, the end-user had sent an item abroad using ordinary mail. As ordinary mail is a service selected unilaterally by the sender and does not offer tracking or verification of delivery, the postal operator was unable to confirm the delivery status of the item. Consequently, no compensation was payable under the applicable framework. The end-user

was advised, for future shipments, to send items as parcels and to declare their value accordingly.

In the second compensation-related case, the end-user requested compensation for an alleged lack of service. The postal operator responded that the postal item had been successfully delivered and that the legal conditions for compensation under the Postal Services Act had not been met; accordingly, the case was considered closed by the postal operator. Given that the MCA was unable to independently verify the facts of the case, the end-user was informed accordingly and advised of the right to seek compensation by lodging a complaint before the Consumer Claims Tribunal.

In another case, the end-user complained that the postal operator failed to deliver an oversized parcel to her home address after it was addressed to the operator's parcel locker. The end-user was requested to pay a €3.50 handling fee, which she disputed as unclear and unjustified, given that international delivery costs had already been paid. The postal operator maintained that the fee was contractually applicable and that home delivery required a separate paid service. Following its assessment, the MCA did not identify any breach of any of the legal provisions it administers. Subsequently, the parcel was delivered after the end-user paid for home delivery.

The MCA also received a complaint regarding the non-receipt of ordinary mail. The end-user reported repeated delays and non-delivery of ordinary mail and some parcels at his address, as well as the absence of delivery notifications. The matter was referred to the postal operator concerned, which attributed the issue to increased pressures during the festive season and the non-trackable nature of ordinary mail. The postal operator instructed delivery staff to take additional care in servicing the area and confirmed that no system faults had been identified. While the MCA found no basis for regulatory redress, it followed up with the operator regarding service quality and handling practices.

For further information on postal services and the types of redress available in cases of lost or undelivered mail, end-users are encouraged to consult the dedicated postal services section on the MCA's [website](#).

During the reporting period, no complaints relating to e-Commerce services were received by the MCA.

5. Customer Care Telephone Response Time

The MCA continuously monitors the responsiveness of major communications service providers' customer care telephone lines through an ongoing mystery shopping programme. This monitoring covers both electronic communications service (ECS) providers and MaltaPost and focuses on measuring the time taken for calls to be answered by a customer care agent.

Under this programme, test calls are placed at different times and days to reflect typical end-user experience. Calls that remain unanswered for five (5) minutes are terminated and recorded as unanswered. This methodology allows the MCA to assess accessibility to customer care services in a consistent and objective manner.

Figure 10 presents the overall percentage of calls answered by ECS providers, while Figure 11 provides a more detailed analysis through a moving average⁵ of call waiting times for each electronic communications operator during the review period. Similar performance statistics are also compiled for the postal universal service provider, including a detailed six-month moving average, as illustrated in Figure 12.

This monitoring activity forms an integral part of the Authority's compliance and oversight framework, enabling the early identification of irregularities, performance deterioration, or significant deviations from established trends. Where such issues are identified, the MCA may initiate further investigation or take appropriate regulatory action to safeguard end-user interests and promote adequate service standards.

In addition to traditional telephone-based customer care, several operators have introduced alternative contact channels, most notably online live chat platforms. These channels provide real-time, interactive assistance, improve accessibility for end-users, and often facilitate faster resolution of queries. Information on the various customer care contact channels offered by service providers is available on the MCA's website: <https://www.mca.org.mt/articles/telecoms-customer-care-support>.

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

During the reporting period, the MCA conducted a total of nine hundred and thirty-six (936) mystery shopping calls to the customer care telephone support lines of the three main ECS providers, namely GO plc, Melita Ltd, and Epic.

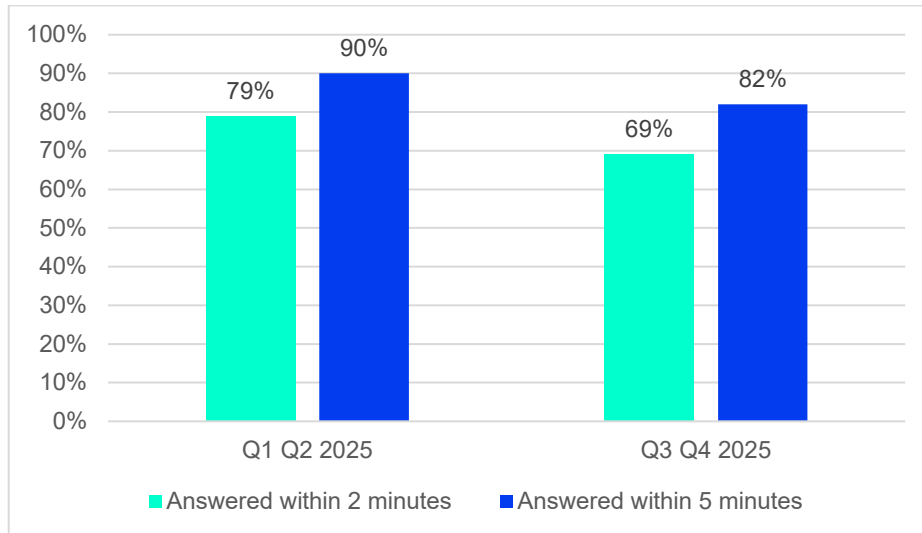
Overall, eighty-two percent (82%) of calls placed during the second half of 2025 were answered within five (5) minutes, representing a decline when compared to the over ninety percent (90%) recorded during the previous six-month period. Similarly, sixty-nine percent (69%) of calls were answered within two (2) minutes, compared to seventy-nine percent (79%) in the preceding period. These results point to a decline in the average call response performance across ECS providers during the second half of 2025. The Authority will continue to monitor these trends closely to encourage sustained improvements in customer care performance and to ensure that service standards do not deteriorate further.

⁵ 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 illustrates the percentage of calls answered by ECS providers during Q1 & Q2 of 2025 and Q3 & Q4 of 2025.

Figure 10

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



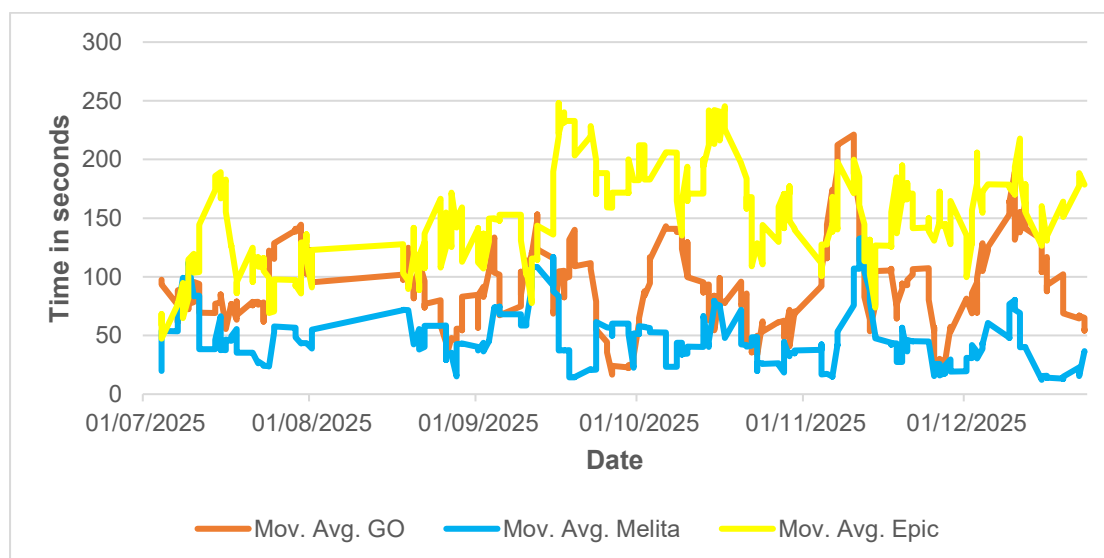
The table below provides a breakdown of the percentage of calls answered within five (5) minutes and two (2) minutes by each service provider, allowing for a comparative assessment of individual operator performance across the two reporting periods.

	GO		Epic		Melita	
	Q1& Q2 2025	Q3 & Q4 2025	Q1& Q2 2025	Q3 & Q4 2025	Q1& Q2 2025	Q3 & Q4 2025
Calls answered within 5 minutes	82%	86%	90%	66%	98%	95%
Calls answered within 2 minutes	70%	71%	73%	48%	95%	87%

The data shows differing performance trends among providers. While some operators maintained relatively stable response times, others experienced a notable decline. These variations are further illustrated in Figure 11, which presents the average call waiting time (in seconds) for each ECS provider during the period July–December 2025.

Figure 11

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



Postal Universal Service Provider ('MaltaPost')

Between July and December 2025, the MCA conducted a total of two hundred and nine (209) mystery shopping measurements at different times of day to assess the responsiveness of MaltaPost's customer care telephony service. These measurements were designed to reflect typical end-user contact patterns and to provide a consistent basis for performance monitoring.

During the reporting period, ninety-one percent (91%) of calls were answered within five (5) minutes, representing a decrease when compared to the ninety-six percent (96%) recorded during the previous six-month period. Similarly, sixty-four percent (64%) of calls were answered within two (2) minutes, down from seventy-seven percent (77%) in the first half of 2025. These results indicate a deterioration in call response times during the second half of the year.

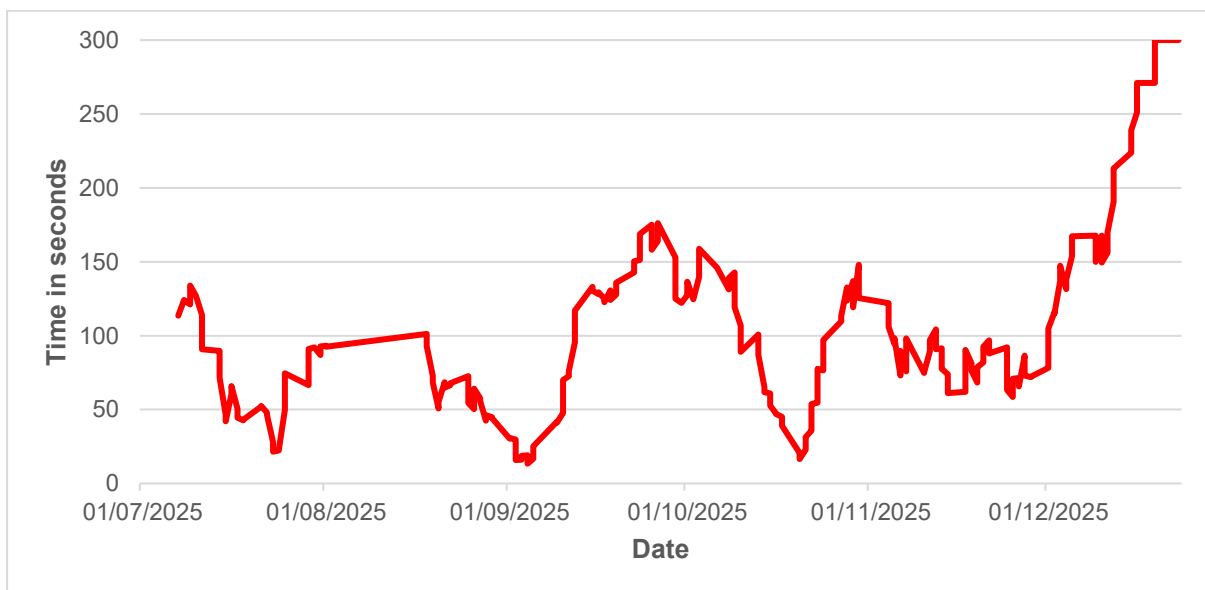
	Q1 & Q2 2025	Q3 & Q4 2025
Calls answered within 5 minutes	96%	91%
Calls answered within 2 minutes	77%	64%

A noticeable increase in call waiting times was observed during December 2025. This trend is primarily attributed to seasonal demand pressures, particularly the significant increase in parcel volumes arriving from outside Malta during the festive period. The higher volume of inbound parcels typically results in an increase in customer enquiries related to delivery status, customs processing, and collection arrangements, which in turn places additional strain on customer care resources.

For a more detailed breakdown of call waiting times, reference is made to Figure 12, which illustrates the average call waiting time (in seconds) over the reporting period, including a six-month moving average.

Figure 12

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



6. MCA Consumer Awareness Initiatives

Throughout the period under review the MCA also undertook several initiatives aimed at raising consumer awareness and empowering end-users to make informed decisions, better understand their rights and obligations, and make more effective use of the protections available to them. Promoting awareness remains an important aspect of the MCA's work, as well-informed consumers are better placed to engage confidently with service providers, exercise their rights, and avoid potential harm. In this context, the MCA undertook a number of initiatives on various matters, including the following:

- **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).
- **Number Portability:** Raising awareness on rights related to number portability, which enables end-users to easily switch their mobile or fixed service provider without changing their phone number, so they can benefit from better tariffs or quality of service whilst staying reachable on the same number. ([link](#) to MCA's number portability FAQs).
- **Roaming:** Informing end-users 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 scam communications, with a focus on educating the public on how to recognise potential scams and providing practical guidance on how to protect themselves. ([link](#) to MCA's scam communications 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](#).



MALTA COMMUNICATIONS AUTHORITY

 (+356) 2133 6840
 info@mca.org.mt
 www.mca.org.mt
 Valletta Waterfront, Pinto Wharf,
Floriana FRN1913, Malta