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2023 EDITION – ISSUE 61

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# Malta's 2023 property outlook: optimism continues to prevail

A great majority of property investors are expected to add to their real estate portfolios in the coming year and to continue to use their properties to generate a passive income as the letting market remains buoyant and firmly up to pre-COVID levels. Optimism continues to prevail in the real estate investment landscape, despite the economic difficulties being faced by many globally. Bricks and mortar remain the safest perceived area in which to invest ones hard earned income long term, particularly in the strong performing and somewhat sheltered Maltese real estate market.

The real estate industry is expected to continue to move with strong and positive momentum in 2023 and we can therefore expect the market to grow with increasing demand.

For those looking for long term or short-term investments in the real estate market, this publication is a good place to start. Malta will always be an attractive destination for buyers both domestic and international. With such a

thriving and diverse economy, a substantial local and foreign population seeking job opportunities – Malta is a small island state that will always be popular with real estate enthusiasts however it is essential that we also continue to turn more focus on sustainability.

In 2023 developers and real estate investors must continue to think in terms of sustainability and progressing green transformation as we see more opportunities to shift to solar solutions, green hydrogen, restoring natural capital and building green infrastructure. Such 'green' developments will no doubt be in more demand and offer a great selling point as prospective buyers become more and more environmentally conscious and as the costs of energy continue to soar globally. Such 'green innovation' and building with a sustainable angle in mind will continue to be an invaluable asset and essential to any property investor. This green concept will no doubt be amplified in 2023 and far into the future.



We are delighted to present this 61st edition of our long established 'Perry magazine' which first went to print in 1999 and uninterruptedly ever since, each edition with an attractive artwork adorning its front cover. This publication offers the most exciting updates on market trends, technology (in this edition we feature an article on digital loans), history, educational blogs, etc. This publication introduces prospective clients to the top specialists in the quality real estate industry being one of our biggest assets – our Perry team – always ready to hear from you and guide you to make the best real estate decisions.

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**ENGLAND, RICHARD (BORN 1937)**  
**Mirages of Magic (2022)**  
 Pen and Ink (29.7cm x 39cm).  
 Private collection – Malta.



Photo: F. Spiteri Paris

# Somewhere in between

## RICHARD ENGLAND

The lazier option to introduce Richard England would be to bait a hook and cast it in that great online sea... a quote will bite. Patience. More quotes. Land one and stun it on top of the page. And from there, it's easy – with the quote as anchor, weave some biographical notes, springboard a few anecdotes, and the blank white page is no more.

But that approach is problematic. Specifically, the barb is that operative word: 'introduce'. How does one introduce England the architect, the visual artist, the academic, the poet? Such is his stature that his architectural and artistic output could stand as a bookmark between the pre-England period, and the post-England period. He is the proverbial guest who needs no introduction.

The real operative word, though, is 'springboard'. England is the embodiment of the modern artist – one who takes separate art forms and springboards them into a fusion. Architecture which becomes sculpture; poetry which is built, word upon word, on paper; creative academia.

England's architectural and artistic output springboards between past, present and future. Manikata Church, like George Orwell's *1984*, travels in time – the eponymous year has expired by almost four decades, and yet it always hovers in a period that is yet to come. And Manikata Church, built when the surroundings were a vernacular hamlet, is simultaneously rooted in our prehistoric legacy, but also refers to the future.

It is this kind of past-present-future fluid coexistence that England referred to in a recent interview with *Times of Malta*, when he said: "I think it is an obligation for every architect to remember that he or she should perform not only as a designer of the future, but also as a defender of the past. In order to build the new, we must of necessity understand the old and use it as a springboard for the future."

Again, the springboard. And the in-between. Like the cities in England's *Mythopoli* series – cities inspired by the past works of Calvino, Borges, Swift and others, but also hinting to an imaginary future. Skylines that are rooted to the

"Professor Richard England is an internationally celebrated architect as well as being a much-revered contributor to Maltese art, literature and academia. His extensive architectural portfolio includes a number of landmarks today considered monuments of cultural heritage. Richard is vocal on critical conservation issues increasingly threatening Malta's built environment and spirit of place."

**Edward Said**  
**B.E. &A. (Hons), MSc (Bath)**

ground – yet strive for the sky. The hand that exceeds the grasp. Remembering but at the same time yearning.

It's in this in-between that England's works live. That somewhere between reality and magic. That gap between past and present. Those moments between sleeping and waking up; moments that could be either the remaining fragments of a dream or the first rays of reality. Or both.

**Stanley Borg**  
**Times of Malta**

cielo



**SATARIANO**

Msida Valley Road, B'Kara  
satariano.com

# MEET THE PERRY TEAM

Founded in 1981, Perry Estate Agents is the leading estate agency for quality property in Malta. Our team's experience and expertise span the Maltese Islands and we take pride in offering the kind of personal services that befit our standing as the leading property specialists on the island. Our expert consultants provide sound advice as we help private individuals and businesses alike make the best property decisions. Our specialists offer in-depth knowledge and expert advice across their sectors from management and commercial to residential sales and letting.



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# From the Perry blog

Keeping up with the latest from Perry estate agents, life in Malta and the Maltese property market.

## Sweden Property Fair 2022

### PARTICIPATION IN STOCKHOLM, SWEDEN PROPERTY FAIR 15TH-16TH OCTOBER 2022

Perry Estate Agents participated in a prominent property exhibition in Stockholm, Sweden. The 2-day event took place from Saturday 15th till Sunday 16th October. Perry Limited was represented by senior property consultants working in close collaboration with the leading estate agency's Swedish partners.

The exhibition took place at 'Stockholmsmassan' which is the largest exhibition facility in the Nordic region. This facility and prominent venue has hosted international congresses, seminars, general assemblies and has also played host to the Eurovision song contest. The property fair was primarily promoting homes in the sun and was well attended by several thousand visitors looking for their dream homes. The event was well promoted, and the facility was ideally located a mere nine minutes by train to the Stockholm City Centre. Perry Estate Agents attended this well-renowned fair with the aim of highlighting selected properties from the firm's quality portfolio to lifestyle seekers.

Perry's participation was part of the company's overall strategy to continually promote clients'/vendors properties entrusted to the company to an overseas market. Perry's Managing Director – Robert Spiteri Paris commented: 'We were present to meet prospective purchasers and to give specialist advice for residential or commercial property in Malta, grounded in our experience and knowledge of the local market and the various residency programs on offer.' Perry's stand promoted Malta with the theme – 'Flytta till Malta – Medelhavets Parla' ('Move to Malta – The Mediterranean pearl').

The Perry team also participated in the event's seminars on Sunday afternoon – giving a presentation and engaging with the audience by seeking to provide comprehensive, up-to-date and practical information on the Maltese Islands and the property purchase process.

## Malta Budget 2023

### PROPERTY-RELATED MEASURES IN THE 2023 BUDGET

Here is a summary of the new property-related measures announced recently in the Malta Budget 2023:

- **Removal of Stamp Duty & Capital Gains Tax on qualifying property types** when buying or selling by the extension of existing property schemes to the value of €750,000. This applies to transfers made by the end of 2024 and covers Urban Conservation Areas (UCA's) or real estate where the construction was completed at least 20 years before the date of transfer, or have been vacant for 7 continuous years leading up to the transfer.
- **Deposit Payment Scheme available for persons under 40** to help with the initial deposit will increase from €17,500 to €22,500 with a maximum property value of €225,000.
- **The Stamp Duty exemption** for first-time buyers (threshold €200,000) and second-time buyers (refund on duty paid on the first €86,000 for the replacement property and Gozo properties) will be extended to the end of 2023.
- **First-time buyers can benefit from a €10,000 grant** payable over 10 years (if the property does not exceed €500,000) to help with home loan repayments. There is also a restoration/improvement VAT refund of up to €54,000 (for qualifying properties).

For more information about any of the above please contact one of our highly experienced team members.

More on <http://www.perry.com.mt/en/blogs>

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**Naxxar**

Ref: HC600493 | House of Character | List price: €1,150,000



**Valletta**

Ref: SA600018 | Studio Apartment | List price: €350,000



**Gharghur**

Ref: HC600569 | House of Char. | List price: €2,200,000



**Tigné Point**

Ref: FA501780 | Apartment | List price: €3,500,000



**Valletta**

Ref: MA600312 | Maisonette | List price: €450,000



**Mosta**

Ref: HC600630 | House of Character | List price: €1,250,000



**Sliema**

Ref: HC500293 | House of Char. | List price: €1,750,000



**Attard**

Ref: SV600164 | Semi-Detached Villa | List price: €975,000



**Floriana**

Ref: HC700021 | Townhouse | List price: €2,200,000



Over 40 years of unparalleled service to the real estate industry, maintaining the highest and the best name in Malta property.

# 5 reasons to list your property with us...

## 1 SOLE AGENCY AT REDUCED 3.5% COMMISSION RATE

We will sell your home for a discounted rate of 3.5% of the selling price (compared to the usual 5% for open listings).

## 2 PROFESSIONAL PHOTOGRAPHY & VIDEO

Once you list your property with us it will automatically be short-listed for our professional photographer and videographer, to get those

Some of the prominent brands we work with to get your property noticed...



RENTED

**Tigné Point**

Ref: DP600065 | Duplex Apartment | List price: €10,000 monthly



RENTED

**Iklin**

Ref: HC02791 | House of Char. | List price: €7,000 monthly



RENTED

**Gharghur**

Ref: HC600483 | House of Char. | List price: €6,000 monthly



RENTED

**San Pawl tat-Tarġa**

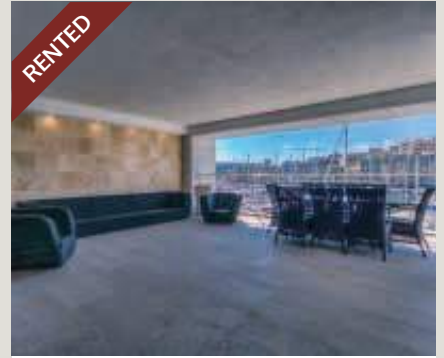
Ref: BD500007 | Bungalow | List price: €3,500 monthly



RENTED

**Ibraġġ**

Ref: SV600065 | Semi-Detached Villa | List price: €6,500 monthly



RENTED

**Ta' Xbiex**

Ref: FA600760 | Apartment | List price: €4,000 monthly



RENTED

**Portomaso**

Ref: FA502028 | Apartment | List price: €3,000 monthly



RENTED

**Madliena**

Ref: DV01358 | Detached Villa | List price: €5,500 monthly



RENTED

**Mosta**

Ref: SV600131 | Semi-Detached Villa | List price: €4,200 monthly

crucial images and video tours, in order to market your property in the most professional manner to our local and international client base.

**3 PERRY WEBSITE**

We will feature your property on our highly respected, high ranking and leading property portal at [www.perry.com.mt](http://www.perry.com.mt), which enjoys a vast global reach and worldwide following.

**4 PERRY MAGAZINE**

We will get your property featured within our leading real estate publication *The Perry Magazine* having thousands of copies distributed with *The Sunday Times of Malta*, and at various other key locations; including but not limited to, leading 5-star hotels, the Malta International Airport, and various branch locations.

**5 LOCAL & GLOBAL MARKETING CAMPAIGNS**

Once your property has been listed with us we can immediately get to work using our trusted marketing channels and partners, including a comprehensive social media campaign through Facebook, Twitter, YouTube and Instagram, as well as other mediums such as the in-flight magazine on AirMalta (*Il-Bizzilla*), *Rightmove Overseas*, and window displays in all our offices.





# FULL OF CHARACTER

Renovating a townhouse in Senglea was painstaking – but the results are awe-inspiring.



It may be the smallest of the Three Cities – yet Senglea echoes beyond its size with beautiful architecture, a unique character and dramatic views.

“Every morning, I walk up to the Gardjola Gardens and take in the view. And even though the view is a constant, it surprises and amazes me every day,” says Victoria S who, in 2016, bought a property in the city and painstakingly renovated it into a stunning home.

“My father passed in 2016 and, being very upset, I wanted somewhere to clear my head and mourn him.

A friend of mine gave me the keys to her house in Valletta and told me to go stay there.

“I remember I arrived late at night – the taxi dropped me off and I went to rest. Then the following morning, I woke up and went to get bread – and as soon as I stepped out of the house, I thought I had died and gone to Baroque heaven. It was a unique sight. I called my husband and started looking around for a property. At that stage we were just window shopping – we wanted somewhere warm in Europe and Malta fit the bill.

“The real estate agents took us all over Malta – including the Three Cities. I fell in love with Senglea – the city is still very residential and the sea is just beautiful. We found a house we liked but unfortunately were gazumped.

“Months later I returned and after a bit of research, found a spectacular townhouse with plenty of potential.

She planned to renovate the house in six months. However, she describes the process as “challenging”.

“At the time Valletta was preparing for its Capital of Culture status, and all builders, plumbers and electricians



were working in the capital. You just couldn't find workers."

The renovation took 18 months. And it shows as the house was transformed – while retaining the house's original features, the owner added modern comforts. Each floor is served by an elevator and each room benefits from reverse cycle air conditioning.

The four double bedrooms have ensuite bathrooms – with the main two having underfloor heating. And to enjoy the views, there is a spacious roof terrace, which also has a

kitchenette and shower room, making it ideal for entertaining.

"In the years that I have been here, Senglea has changed. We now have good restaurants and a fantastic hotel. Houses are being renovated, giving the city added value. Yet Senglea has kept its authenticity – and that is beautiful to see."

Due to her work commitments, Victoria S has regretfully put the house for sale – and has chosen the professionals at Perry Estate Agents to represent the property on an exclusive basis.

## Senglea

Ref: HC600463 | Offered at €895,000

Contact our Sales Team for further details.



4 Bedrooms



6 Bathrooms



Approx.  
440sqm  
Internal Size



Approx.  
100sqm  
External Size



Approx.  
540sqm  
Total Size

# A towering presence

Long periods of occupation have left Malta a wealth of art, history and architecture – and despite the passage of time, even nowadays, the island still boasts one of the heaviest concentrations of historic architecture in Europe, if not the world.

One of the more unique of these architectural gems is the Cavalier Tower, situated in the southern village of Qrendi. One of the oldest surviving towers in Malta, its date of construction is unknown – some scholars believe it was built in the late medieval period, when Malta still formed part of the Kingdom of Sicily, while others argue that its construction dates to the early Hospitaller years. If the former theory is correct, this would make it the only surviving medieval tower in Malta.

Also known as the Captain’s Tower – a name derived from the fact that it once housed a *kavallier* – or the Ellul Preziosi Tower, this three-storey-high tower has a unique octagonal plan, the

only one in Malta with such a design. Its unique architecture – which some say was influenced by the San Michele tower in Ostia, Italy – also features cordons on each floor and various box machicolations – or openings – supported on corbels, located at the crest of its parapet. From here, it is believed that the tower’s defenders could throw boulders or hot oil on attackers below.

Despite its austere, robust stance, the tower still features architectural flourishes. One of these is a beautiful stone floral patterned carving adorning one of the outer walls.

The tower does not stand solitary – indeed, its main entrance is located

in an adjacent medieval residence, which was originally either a chapel or a mill room. Also part of the property are open spaces, including courtyards, and other buildings, including an animal manger that features various feeding troughs – an indication that animal husbandry was important to the tower’s dwellers. In the early 20th century, an underground space was also excavated beneath the property, to be used as a shelter during World War II.

Given its historical value, the Captain’s Tower enjoys protection as a Grade 1 scheduled building – it was also included in the Antiquities List of 1925 and is on the National Inventory



An old photo of the tower



The courtyard



The top two floors  
of the tower

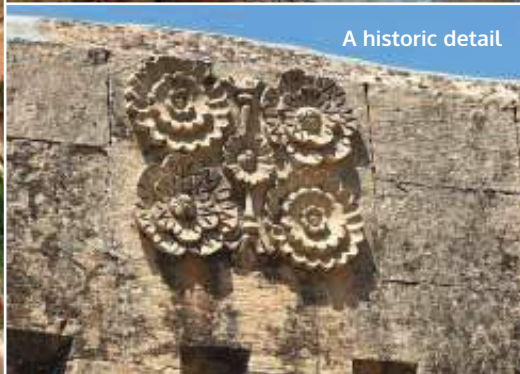




Entrance to the mill room



A bedroom on the first floor



A historic detail



The tower's original entrance

of the Cultural Property of the Maltese Islands. The Cavalier Tower also features in various historical documents – including an extract in *La Milizia e le Torri Antiche di Malta* (Archivium Melitense vol. IV no. 2, 1920) written by Mons Alfredo Mifsud, the leading historian of his time and President of the Malta Historical and Scientific Society.

In 2020, Nicholas Galea Testaferrata also wrote a well-

researched paper, entitled *It-Torri tal-Kaptan, Qrendi*, in which he traced a letter by Sir Temi Zammit, the first director of museums, who describes the tower as “the best medieval monument we have got on the island”.

The Cavalier Tower’s defensive purpose may no longer be needed – yet its thick towers still stand tall, defending this unique property against time and the outside world.

### Qrendi

Ref: HC100011 | Offered at €3,185,000  
Contact our Sales Team for further details.



3 Bedrooms



2 Bathrooms



Garden



Garage  
(1 Capacity)



Swimming  
Pool



Approx.  
1,300sqm  
Total Size




## *The ultimate sanctuary*


**Gozo | €4,000,000 | Ref: HC600783**

 6 Bedrooms

 8 Bathrooms

 Garage (4 Capacity)

 Approx. 1,187sqm  
Internal Size

 Approx. 3,123sqm  
External Size

 Approx. 4,310sqm  
Total Size

This property offers something for everyone. Whilst the main building dates back 400 years and was once part of a granary, it has been masterfully brought into the 21st century by a locally renowned architect, whose skill has fused modern design to a three storey, 12,000 square foot home in the form of terraces and skylights that quite literally flood the entire building with natural light. The expanse of the property facilitates a 50 foot swimming pool that is chlorine-free and runs entirely from solar supplied energy. A state of the art, regulation size tennis court is both self-draining and maintenance free. Clever lighting throughout the two tumoli mature garden and tennis court make this playground and retreat for both the day and night. There are three courtyards and no fewer than six hideaway retreats within the shade of the garden or terraces on all three levels of the property, meaning that everyone has a place to retreat to enjoy the serenity and peace of being set far from any noise or urban intrusion. There are four outdoor dining and entertaining areas, whilst indoors, the formal dining room seats fourteen guests comfortably in sumptuous old-world charm. The dining table is itself a billiards table that easily converts for yet more entertainment. A dedicated screening room seats six, all with electrically control reclining leather seats. The surround-sound can be amped up without being heard anywhere else in the house, since the walls are amongst the oldest in the property. A sixth downstairs bedroom with adjoining guest room, has been cleverly converted to incorporate a vast library, games room and adjoining treatment/massage room. The first floor, accessible via three separate stairways, is where three of the four functional bedrooms are situated. All are lavished in natural sunlight and generous ensuite bathrooms. The master bedroom features a large bath with open views across to Sicily. The largest of the outdoor terraces runs the entire length of the house from master suite which features a large dressing room and adjoining bedroom with ensuite, currently serving as a floodlit office that would comfortably accommodate two people working from home.

This property is an oasis of mature gardens, recreation, and space to suit the most discerning hosts.

EXCLUSIVE TO PERRY 



*A charming double-fronted home, full of original features*

**Attard | €1,650,000 | Ref: HC600629**



5 Bedrooms



4 Bathrooms



Garage (1 Capacity)



Approx. 500sqm  
Internal Size



Approx. 150sqm  
External Size



Approx. 650sqm  
Total Size

We are delighted to present as exclusive agents, a charming double-fronted TOWNHOUSE lying in the very heart of the urban conservation area of this picturesque and sought-after town. Its original features such as working timber shutters and doors, wooden beams, spiral staircase or garigor, wrought iron balconies have been retained, while beautifully proportioned rooms and charming decoration create a calming interior. Accommodation includes a lovely hallway, formal sitting room, office, formal dining, kitchen/breakfast downstairs. A comfortable staircase with wrought iron balustrade rise to the first floor, where one finds five double bedrooms (main with ensuite) and four bathrooms. The outdoor area with private swimming pool is a particular feature of the house and is immaculately kept within honey-coloured stone walls. A stephanotis creeps across the main wall serving as the perfect backdrop, showing off its delightfully fragranced, starry white flowers and skinny dark green leaves. The property also benefits from a one-car lock-up garage.





*A delightful and traditional house in this sought-after village*

**Balzan | €725,000 | Ref: HC600746**

 3 Bedrooms

 2 Bathrooms

 Approx. 175sqm  
Internal Size

 Approx. 55sqm  
External Size

 Approx. 230sqm  
Total Size

We are proud to be appointed as EXCLUSIVE AGENTS for this delightful HOUSE OF CHARACTER. Located in an unspoilt urban conservation area in this sought-after village, in the central region of Malta, this house benefits from a wonderful garden.

The property is full of interesting, period features with generous accommodation comprising a welcoming hall, open plan kitchen/sitting/dining area, leading out onto the garden on the ground floor as well as a shower room and what could be a third bedroom or office with a window overlooking an alley. Upstairs are two further bedrooms and a sizable bathroom. The master bedroom is larger than usual with a fantastic large window letting in an abundance of natural light and looking out onto the picturesque garden. Upstairs are a washroom and private roof area with the potential to add an extra room.

EXCLUSIVE TO PERRY 



*Beautifully converted house in a tranquil setting*

**Qrendi | €950,000 | Ref: HC500360**



3 Bedrooms



2 Bathrooms



Approx. 400sqm  
Internal Size



Approx. 100sqm  
External Size



Approx. 500sqm  
Total Size

A wonderfully converted HOUSE OF CHARACTER located in a tranquil part of this charming, quaint village. Having a lovely mill room leading out onto a spacious courtyard (with ample space for a swimming pool), the accommodation comprises a welcoming entrance hall, sitting room, dining room, fitted kitchen/breakfast, study, three bedrooms, two bathrooms (one ensuite), guest toilet, laundry, storage room and terraces overlooking the courtyard. SOLE AGENTS.



## *State-of-the-art conversion in the heart of Sliema*

**Sliema | €3,250,000 | Ref: HC600731**



4 Bedrooms



5 Bathrooms



Approx. 417sqm  
Internal Size



Approx. 171sqm  
External Size



Approx. 588sqm  
Total Size

An impressive, double-fronted TOWNHOUSE, conveniently located in a quiet and sought-after street in the heart of this prime location. This wonderful home has been finished to an exceptional and luxurious standard throughout. Internal state-of-the-art accommodation includes a welcoming entrance hall, a separate dining room, an open plan sitting/dining room, a kitchen/breakfast area with a butler's pantry, a powder room with a separate shower room, three bedrooms, three bathrooms, (master with walk-in and ensuite), and a study. The property includes a guest annexe with a fully equipped kitchen, bedroom, bathroom and laundry area which opens onto a spacious roof terrace – ideal for entertaining. The property also includes an underlying basement with its own entrance. Freehold. A rare find and truly worth viewing! SOLE AGENTS



*Charming house full of character and privacy*

**Balzan | €4,200,000 | Ref: HC600755**



5 Bedrooms



4 Bathrooms



Garage (1 Capacity)

We are delighted to offer this HOUSE OF CHARACTER, brimming with charm and characterful features. One enters a hallway leading into beautifully proportioned reception rooms on both sides – a separate drawing room, dining room, sitting room and kitchen/breakfast. The rooms downstairs are arranged around the central reception hall. Replicating the ground-floor footprint, the light-filled first floor boasts five large bedrooms and three bathrooms. The property also includes an interconnected guest house with a separate entrance at street level also enjoying independent access to the garden. The highlight of the property is the delightful private garden leading onto a wonderful pool area with its own shower facilities and changing rooms as well as a shaded sunbathing area. The property includes a garage.





*An outstanding palazzo of great heritage value*

**Żebbuġ | €5,500,000 | Ref: HC500162**



5 Bedrooms



5 Bathrooms



Approx. 5,000sqm  
Total Size

An outstanding 17th century PALAZZO of great heritage value, dating back to the era of the Grand Master and Knights of St John. This unique residence enjoys many authentic architectural features such as a wide fronted facade, a vaulted arched entrance hall leading to a large mature garden (approx. 3,000 square metres spanning around the entire property) with antique cobbled pathways, stone canals, ponds, olive trees, high palm trees, a stone sculptured gazebo and more. Comprising large 'sala nobile', an old theatre and approximately 35 rooms, many of which have fireplaces, frescoes, original beams, beautiful stone floors and much more; as well as numerous balconies overlooking the garden and various possibilities for garage and storage area. Once restored this dwelling would make an absolutely superb residence or possibly a commercial venue. Definitely worth viewing!

EXCLUSIVE TO PERRY 



*Spacious, green and historic farmhouse with peaceful surroundings*

**Zurrieq | €3,250,000 | Ref: HC600691**



5 Bedrooms



4 Bathrooms



Garage (2 Capacity)



Approx. 200sqm  
Internal Size



Approx. 10,000sqm  
External Size



Approx. 10,200sqm  
Total Size


We are delighted to present a DETACHED FARMHOUSE, on the outskirts of ZURRIEQ centrally located on over approximately 10,000sqm of land. The land has certified organic status with approximately 180 olive trees, a food forest with fruit trees and a planning permit for an organic olive press, with its own water supply via two boreholes and two water storage tanks, has car access from two entrances, a driveway and double garage. Property comprises living, fitted kitchen/breakfast, dining, walk-in pantry, entrance hall with fireplace and guest bathroom, four double bedrooms and one single bedroom. The master suite has an ensuite shower room, dressing room and terrace with views, two further bathrooms, and an additional living room with a terrace. The land has substantial detached outbuildings with its own entrance – one comprises laundry, office/study and shower room, another is currently used as a yoga studio, sauna and work room and could be used as a guest cottage overlooking the substantial garden and the lovely pool and deck area.




## Cospicua | €1,270,000 | Ref: HC600704

 5 Bedrooms

 4 Bathrooms

 Approx. 239sqm  
Internal Size

 Approx. 86sqm  
External Size

 Approx. 305sqm  
Total Size

A beautifully restored traditional TOWNHOUSE in the fortified city of Cospicua. Highlights include an elevator (serving all floors), solid marble floor tiles, wooden parquet flooring, underfloor heating in the main bathroom, three bespoke fully equipped kitchens, CCTV alarm system, and solar heating. The layout features approximately 325sqm of internal space and another 86sqm externally with the roof terraces whilst there is also an independent one-bedroom duplex maisonette with a spacious cellar. Accommodation features an entrance hall, sitting room (with a real working fireplace), dining room, kitchen, study, five bedrooms, four bathrooms, rooftop kitchen/laundry area and two roof terraces with a 'Balinese' splash bathtub. The roof terrace on this property boasts wonderful harbour views and presents an ideal opportunity to enjoy outdoor living with an elevated dining/BBQ area. Furthermore, this property is just a short walk from the harbourfront and all the historical landmarks and local amenities with excellent transport connections.



## Xewkija (Gozo) | €2,500,000 | Ref: HC600170

 6 Bedrooms

 6 Bathrooms

 Garage (2 Capacity)

 Approx. 1,100sqm  
Total Size

A delightful HOUSE OF CHARACTER situated in this tranquil and popular renowned village close to all day-to-day amenities. Accommodation comprises a welcoming hall, a courtyard and two loggias typical of their era, lift access, kitchen/breakfast, a large arched living/dining/sitting leading out onto a mature garden with a swimming pool and entertaining area and enjoying a wonderful backdrop of Xewkija Church, study/bedroom, two guest toilets, five bedrooms, four bathrooms (two ensuite), a terrace, balconies and a two-car garage.

EXCLUSIVE TO PERRY



### Senglea | €890,000 | Ref: HC600700



3 Bedrooms



2 Bathrooms



Approx. 150sqm  
Internal Size



Approx. 30sqm  
External Size



Approx. 180sqm  
Total Size

This beautiful HOUSE OF CHARACTER comprises a welcoming hallway leading to a fully fitted and equipped kitchen and sitting/dining area with windows looking out to sea, two bedrooms, both benefiting from sea views and a bathroom. This house of character offers huge scope for remodelling with fantastic plans to add an elevator, a master bedroom with an ensuite facility on the roof as a receded floor and a swimming pool.

EXCLUSIVE TO PERRY

SALE  
AGREED



### Gharghur | €1,250,000 | Ref: HC500368



4 Bedrooms



2 Bathrooms



Approx. 280sqm  
Internal Size



Approx. 120sqm  
External Size



Approx. 400sqm  
Total Size

A double-fronted HOUSE OF CHARACTER located within close proximity to the main church of this centrally located sought-after village of Gharghur. This truly remarkable home comprises a welcoming entrance hall, sitting room, separate dining room, a large living room with an adjacent fitted kitchen which leads onto a sizable backyard with a lovely pool and deck area, a large main bedroom with an adjacent dressing room and bathroom ensuite, a further two double bedrooms, a single bedroom, a bathroom and an arched cellar accessible from a stone staircase. This freehold property further includes a well, solar water heater, air conditioning throughout and double-glazing apertures in most rooms. Viewing is highly recommended.



### Naxxar | €1,595,000 | Ref: HC500311



4 Bedrooms



6 Bathrooms



Garage (2 Capacity)



Approx. 350sqm  
Internal Size



Approx. 100sqm  
External Size



Approx. 450sqm  
Total Size

This HOUSE OF CHARACTER comprises an entrance hall, sitting with access to a wine cellar, street level garage, living quarters leading onto the courtyard with pool, deck, garden, outdoor shower and WC, four bedrooms, large separate games room/gym, bathroom and guest toilet, ensuite and walk-in in main bedroom, washroom, pantry leading into the annex comprising of a street level garage, open plan studio, bathroom and roof which can be developed further.



### Zebbug | €995,000 | Ref: HC600708



3 Bedrooms



2 Bathrooms



Approx. 270sqm  
Internal Size



Approx. 175sqm  
External Size



Approx. 445sqm  
Total Size

This HOUSE OF CHARACTER has a wealth of original features including the water well, exposed wooden beams. The accommodation includes an entrance area leading to a hallway, fully fitted kitchen with, dining, living and sitting rooms leading out onto the garden with many attractive plants and trees, three bedrooms, two bathrooms (one en-suite), a laundry room, balcony, spiral staircase, cellar, a gallery as well as a guest toilet and storage areas.

**Attard**

Ref: HC600760 | €1,700,000

A charming and truly remarkable double-fronted HOUSE OF CHARACTER situated in the heart of this extremely sought-after location, having spacious rooms, 2 central courtyards, garden with swimming pool and ample surrounding patios. Having a luxurious finish throughout generous accommodation comprises hall, sitting room, dining room, living room, fitted kitchen/breakfast, 4 bedrooms, 3 bathrooms (2 ensuite), guest toilet, laundry and an interconnecting garage leading to the garden.



**EXCLUSIVE TO PERRY**

**Sliema**

Ref: HC600764 | €1,100,000

A beautifully finished and traditional TOWNHOUSE, recently converted to high standards, retaining a wealth of beautiful period features. Situated on one of the most picturesque and well-preserved streets of this sought-after location, close to all amenities and the lovely promenade offering several bathing spots. Property comprises hall, sitting/dining/fitted kitchen/breakfast, living area, guest toilet, 3 double bedrooms (all having bathroom/shower), laundry, box room, Maltese balcony, back balconies, and pleasant back yard. **SOLE AGENTS.**

**Żejtun**

Ref: HC600725 | €2,400,000

A beautiful FARMHOUSE on the outskirts of Żejtun with large rooms and high ceilings. Property comprises a courtyard, office/study, hallway, dining, sitting room that leads into the kitchen and dining room, garden perfect for entertaining and swimming pool. 4 bedrooms (main with ensuite) and 2 guest bathrooms, a flatlet or a workshop/studio, and a terrace with country and sea views. It also includes a shelter and a 2-car garage with storage space.



**Birkirkara**

Ref: HC600693 | €1,100,000

This magnificent HOUSE OF CHARACTER with a large courtyard/garden and a delightful accommodation offering a bright and spacious home for the discerning. With an abundance of highly desirable features, the centre piece is a magnificent vaulted old mill-room with fireplace used as the formal sitting/dining room. Accommodation comprises an entrance hall, living room, study, kitchen/breakfast that leads onto the courtyard and barbecue area, 4 bedrooms, 3 bathrooms (2 ensuite), guest toilet, laundry and 2 terraces.

**Għaxaq**

Ref: HC500323 | €1,290,000

An expertly converted HOUSE OF CHARACTER, set in a quiet alley in the heart of peaceful Għaxaq – ready to move into! This lovely home is set on a footprint of roughly 270sqm indoor and 200sqm outdoor of which is a lovely courtyard and a beautiful designed and landscaped garden, with a good sized pool equipped with diving board and slide, a tree house and an entertainment area.



**Ghaxaq****Ref: HC600728 | €950,000**

This charming double fronted TOWNHOUSE comprises an entrance hall, sound-proof music room/office, hallway, internal courtyard, kitchen/breakfast, living/dining with real fireplace, guest toilet and shower, back terrace leading to the garden, bbq area, a double bedroom with walk-in and ensuite. Upstairs one finds a second living room followed by 2 bedrooms, bathroom with bath, a second kitchen/breakfast, terrace, utility room/washroom. At roof level there is a sauna/relaxation room, 16 solar panels, 1-car garage.

**Siggiewi****Ref: HC600567 | €985,000**

Situated in a desirable neighbourhood, this unconverted HOUSE OF CHARACTER still retains the old architectural features. The property presently consists of 6 rooms, a central courtyard, and a large garden (200sqm) all set on a footprint of approximately 430sqm. Once converted the property would comprise a comfortable 3/4 bedroom home with a garden which can include a swimming pool and leisure area. There will also be a possibility of a garage or carport.

**Senglea (Isla)****Ref: HC500353 | €950,000**

This seafront TOWNHOUSE enjoys a prime location, historically renowned as the place where the Knights Hospitallers had once landed. The house currently offers accommodation on three main floors. As you enter, one finds a welcoming hallway leading to a living, kitchen/dining area with large windows looking out to the sea. On the upper two floors, one finds two larger than usual bedrooms, 2 of which benefit from sea views and a bathroom.

**Sliema****Ref: HC500362 | €1,250,000**

A beautiful TOWNHOUSE in Sliema finished to detail by present owners including marble flooring, a wood burning fireplace, ACs, etc. Layout comes in the form of a hall, spacious dining room, internal courtyard, open plan kitchen/lounge/dining leading onto a back yard and a guest toilet. 3 bedrooms, main with walk-in wardrobe, ensuite, terrace and a main bathroom. At roof level through a stone staircase is a large washroom leading onto the roof terrace.

**Birkirkara****Ref: HC600774 | €499,000**

A beautifully converted HOUSE of CHARACTER located in a quiet area of Birkirkara. This three bedroom house has an open plan kitchen/sitting/dining leading out to a spacious garden with pool, 3 bedrooms and 2 bathrooms. Excellently priced.





*Beautiful life at the top*

**Sliema | €1,750,000 | Ref: PH600487**



4 Bedrooms



2 Bathrooms



Garage (1 Capacity)



Approx. 300sqm  
Total Size

An excellent double-fronted seafront PENTHOUSE situated in this sought-after area of the promenade close to Sliema centre having an amazing wide terrace enjoying unobstructed views ideal for entertaining. This freehold property comprises an entrance hall, spacious open plan, sitting, dining, and living area leading to a wonderful terrace. Modern kitchen/breakfast, study, three/four bedrooms, two bathrooms (one ensuite), guest toilet, laundry room. The property is fully airconditioned and airspace is also included in the price. A car space is also included. SOLE AGENTS.





*Elegant accommodation in a historic setting*

**St Angelo Mansions (Vittoriosa) | €2,250,000 | Ref: FA602683**



4 Bedrooms



3 Bathrooms



Garage (1 Capacity)

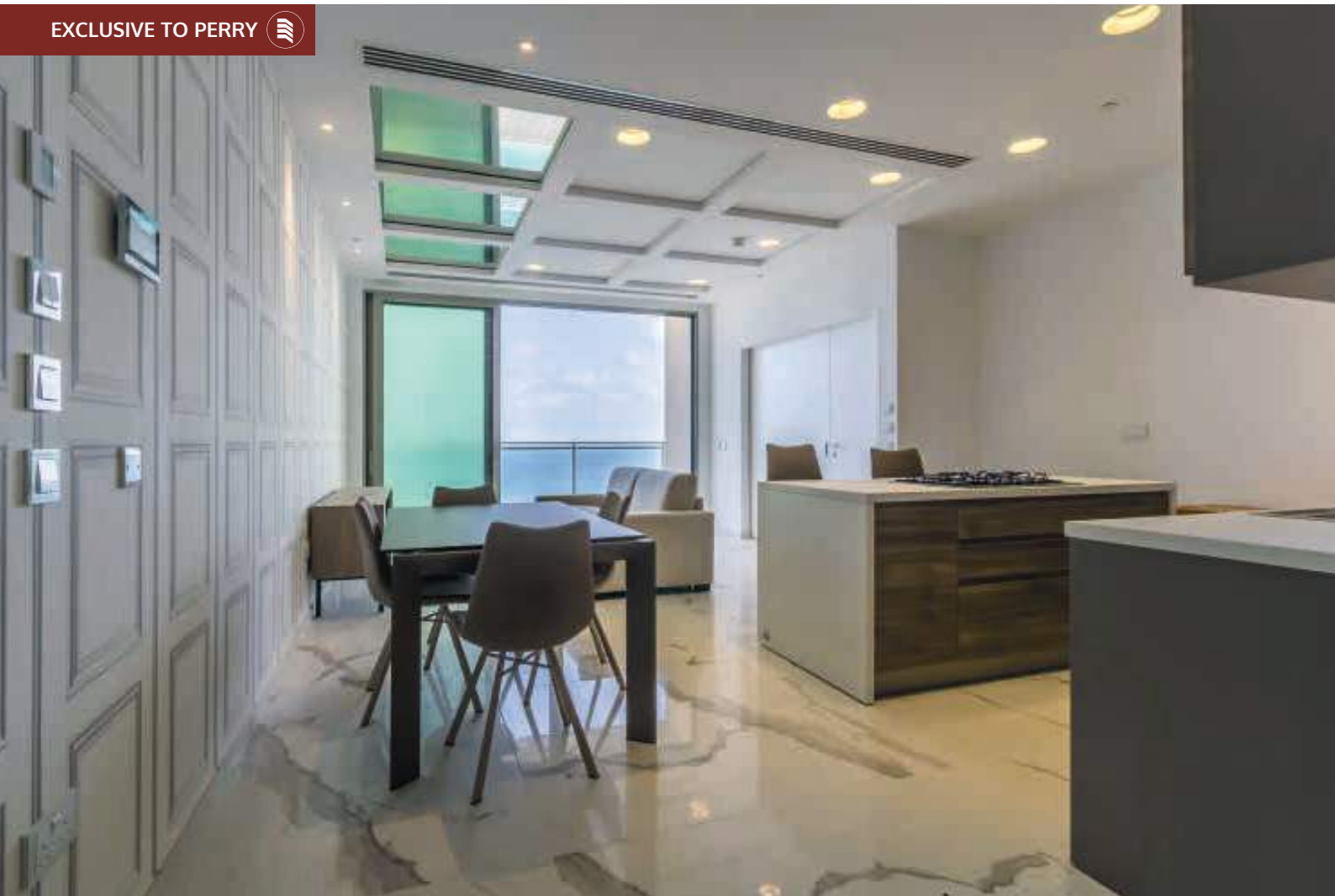


Approx. 300sqm  
Total Size

Two APARTMENTS were integrated to make this most luxurious and stunning wide-fronted seafront APARTMENT set in this prestigious waterfront location overlooking the picturesque Yacht Marina, Grand Harbour and the surrounding fortifications.

Elegant accommodation comprises a hall, a grand sitting/dining room/living room with two large balconies, a fitted kitchen/breakfast, two master bedroom suites also enjoying the views, two further bedrooms, main bathroom, laundry and two separate lock-up garages. SOLE AGENTS

EXCLUSIVE TO PERRY 



*Live at one of Malta's leading lifestyle developments*

**Tigné Point | €800,000 | Ref: FA602661**



1 Bedrooms



2 Bathrooms



Garage Space  
(1 per Apartment)



Approx. 61sqm  
Internal Size



Approx. 15sqm  
External Size



Approx. 76sqm  
Total Size

We are proud to present for the first time, a selection of sublime one-bedroom APARTMENTS commanding an unparalleled position, directly on the water's edge, enjoying exceptional open sea views from every room and an abundance of natural light. The interiors are designed to represent the epitome of style and grace. Each apartment spans approximately 76sqm in total including sizable seafront terraces. Typical accommodation comprises open plan kitchen/sitting/dining leading onto a breath-taking terrace with sea views, storage/cloak room, guest toilet, one double bedroom with walk-in wardrobe and ensuite. These properties are being offered fully furnished and equipped to a high standard and include optional parking facilities. The property forms part of one of Malta's leading lifestyle developments offering many amenities including a delightful communal swimming pool.



## *Double-fronted apartment with majestic grand harbor views*

**Floriana | €895,000 | Ref: FA602497**



3 Bedrooms



2 Bathrooms



Garage (1 Capacity)



Approx. 180sqm  
Total Size

A rare opportunity to acquire a double-fronted SEAFRONT APARTMENT set within a traditional building in an impressive, elevated position (facing Sir Luigi Preziosi Gardens) with breath-taking views out across the majestic Grand Harbour and Three Cities. Floriana is also known as 'Borgo Vilhena' and is a historic fortified town in close proximity to the adjacent UNESCO World Heritage City of Valletta. This apartment is one of four properties located in this attractive building and it has a spacious layout of approximately 180sqm while being finished to high specifications throughout. Accommodation includes high ceilings, traditional Maltese balconies, an entrance hall, sitting/dining room with a separate kitchen/breakfast area (all with incredible sea and harbour views), as well as three double bedrooms, two bathrooms (master ensuite), a utility room, cloakroom, lift access, air-conditioning, marble-floors and an underlying car space. SOLE AGENTS. Freehold.




*Seafront apartment just a stone throw from the sandy beach*


**Mellieħa | €325,000 | Ref: FA602485**


 3 Bedrooms

 1 Bathroom

 Garage (1 Capacity)

 Approx. 120sqm  
Internal Size

 Approx. 30sqm  
External Size

 Approx. 150sqm  
Total Size

We are pleased to offer as EXCLUSIVE AGENTS a good opportunity to acquire a seafront APARTMENT just a stone throw from Malta's largest sandy beach and walking distance to all amenities. The property is located in the picturesque town of Mellieħa – geographically this town is known for its natural beauty as it enjoys a variety of landscapes with small greenery and woods (such as Miżieb and Aħrax) besides the expansive sandy beach. The property comprises of an open plan kitchen/sitting/dining area, leading out onto a lovely terrace with magnificent sea views, two bedrooms and one bathroom. The property also benefits from a parking space and is a FREEHOLD property.



## *Stunning apartment in a fantastic residential address*

**Tigné Point | €2,400,000 | Ref: FA602698**



3 Bedrooms



2 Bathrooms



Garage (2 Capacity)



Approx. 235sqm  
Total Size

We present as EXCLUSIVE AGENTS a delightful three-bedroom APARTMENT enjoying stunning views of Valletta's bastions and the entrance to Grand Harbour. Designer finished accommodation comprises welcoming hall, open plan sitting/dining room all enjoying breath taking views, study, fully fitted and equipped quality kitchen with top appliances leading onto a sunny and south facing terrace, guest toilet, three bedrooms main with ensuite bathroom, laundry room, spare bathroom and underlying two-car lock up garage. The apartment conveniently forms part of this leading mixed-use, car-free lifestyle development. The development also offers leisure activities, retail outlets, restaurants as well as a fabulous communal swimming pool with private access for residents. The development also benefits from extensive public spaces, a series of foreshore walkways and a most amazing piazza were Malta's largest and leading shopping mall is located. Strong emphasis has also been put on the restoration of important historic sites in the area including Fort Tigné which further complement the contemporary architecture that characterises this fantastic residential address.

EXCLUSIVE TO PERRY



*Luxury and style in a cosmopolitan setting*

**Fort Cambridge (Sliema) | €1,395,000 | Ref: FA602703**



3 Bedrooms



2 Bathrooms



Garage (2 Capacity)



Approx. 188sqm  
Internal Size



Approx. 50sqm  
External Size



Approx. 235sqm  
Total Size

A luxuriously finished SEAFRONT APARTMENT enjoying breath-taking views from its large front terrace of Sliema and the open sea having large rooms and spacious accommodation throughout. The property is located in a much sought-after location close to all shops, offices, cafes, and restaurants and is set in an SDA (Special Designated Area) having lots of facilities within the project such as a large swimming pool, gym, gardens and more. Comprising hall, sitting/dining, fitted kitchen/breakfast, three double bedrooms, main bathroom, shower ensuite, laundry room, balconies and an underlying two-car lock up garage. SOLE AGENTS.



*A unique seafront building and inspiring investment opportunity*

**Vittoriosa (Birgu) | €1,200,000 | Ref: FA602722**



Garage (1 Capacity)

We are delighted to present as EXCLUSIVE AGENTS this unique seafront building and inspiring investment opportunity in the Historic coastal city offering exceptional character and picturesque views of the Grand Harbour. The property occupies a prime waterfront position and comprises of four floors all with unobstructed views, which could be leased out as separate apartments. The property also benefits from an underlying one car garage. The building is a few minutes' walk from the town centre offering all amenities and easy access to the fast speed passenger ferry to the Capital City of Valletta.



**Sliema | €850,000 | Ref: FA602186**



3 Bedrooms



2 Bathrooms



Garage (1 Capacity)



Approx. 100sqm  
Internal Size



Approx. 20sqm  
External Size



Approx. 120sqm  
Total Size

A beautiful APARTMENT located on this magnificent seafront, offering breath-taking views of the Sliema creek, the 16th century UNESCO protected Valletta bastions, and Manoel Island. This apartment is spread over 117sqm including a large front terrace, and comprises hall, open plan kitchen/sitting/dining with large glass sliding doors all along the width of the room, benefiting from natural light and unobstructed views. Further accommodation comprises two double bedrooms and two bathrooms, one of which ensuite, and rear terrace. Garage optional.



**St Julian's | €695,000 | Ref: FA501943**



2 Bedrooms



2 Bathrooms



1 Private Car Space



Approx. 90sqm  
Internal Size



Approx. 15sqm  
External Size



Approx. 105sqm  
Total Size

This unique triple frontage seafront APARTMENT with unobstructed sea views offers a kitchen/sitting/dining area, two double bedrooms, main bedroom enjoys sea views and an ensuite bathroom, study (office space) and main bathroom. It is fully air-conditioned, and it also has use of roof. Car spaces are also included in the block.




 EXCLUSIVE TO PERRY

### St Julian's | €1,575,000 | Ref: FA502099



5 Bedrooms



4 Bathrooms



2 Private Car Spaces

Approx. 350sqm  
Total Size

A seafront APARTMENT on one of the best roads of St Julian's. The property which is in need of renovation, comprises two apartments which were joined, measuring roughly 350sqm. Once converted, the property can either be split into two separate, three bedroom apartments, or a large four or five bedroom apartment. Once joined have an extremely imposing façade which leads onto a large terrace overlooking the view. Property also enjoys two car spaces which will be sold with the property.


 EXCLUSIVE TO PERRY

### Sliema | €1,150,000 | Ref: FA602691



3 Bedrooms



2 Bathrooms



1 Private Car Space

Approx. 200sqm  
Total Size

A beautiful beachfront APARTMENT with an impressive sea view from its large front windows and wonderful terrace with outdoor furniture. The property is set in an exclusive building recently renovated and on the most sought after street in Sliema. Accommodation offers a spacious and bright open plan living/dining, leading onto the terrace. The kitchen is independent and fully equipped enjoying a breakfast area by the windows taking in breathtaking views of the sea. There are three double bedrooms, main has an ensuite shower and there is a further bathroom. Underlying garage also included.





**Sliema | €1,200,000 | Ref: FA602395**

 3 Bedrooms

 2 Bathrooms

 2 Private Car Spaces

 Approx. 150sqm  
Internal Size

 Approx. 50sqm  
External Size

 Approx. 200sqm  
Total Size

A highly finished corner APARTMENT overlooking the Qui-Si-Sana Park and enjoying unobstructed sea views from its front balcony and terrace. Bright and spacious accommodation comprises hall, large open plan sitting/dining room, fully fitted and equipped kitchen/breakfast with walkout onto the terrace ideal for entertaining overlooking the stunning views, three bedrooms (main with ensuite), main bathroom and laundry/utility room. This property is also complemented by two car spaces, double-glazed apertures and air-conditioning throughout.





**St Paul's Bay | €445,000 | Ref: FA602672**

 3 Bedrooms

 2 Bathrooms

 Approx. 90sqm  
Internal Size

 Approx. 20sqm  
External Size

 Approx. 110sqm  
Total Size

Delightful two-bedroom APARTMENT overlooking the Večċja area of St Paul's Bay. Open plan layout with two terraces and views highlight and extend the area of the front rooms, enclosing the reception living kitchen and dining areas. The apartment then follows inwards with two bedrooms, one having an ensuite bathroom, and another shower room. The apartment comes with a utilities/box room as well. Sold freehold.

**St Angelo Mansions (Vittoriosa)**

Ref: FA602689 | €820,000

A beautiful seafront APARTMENT with breathtaking views of Grand Harbour, Kalkara and Valletta. Situated on the ground floor being sold fully furnished to very high standards. Property comprises large open plan with sitting area, dining room and kitchen leading onto a terrace enjoying sea views, 2 double bedrooms, a single bedroom, large wash room, storage room and large main bathroom. A car space is also included.



**Valletta**

Ref: PH600504 | €1,295,000

A stunning PENTHOUSE in the heart of Valletta with private entry and a private elevator, and views looking over Hastings Garden. The penthouse comprises living, 2 bedrooms/3 bathrooms, kitchen, dining, terrace and cellar. There is also a very modern and efficient chimney for heating, a/c, radiator and toilet/shower.

**Sliema**

Ref: FA502085 | €2,350,000

This spectacular double fronted APARTMENT set on a high floor enjoying views of the open sea. Apartment comprises entrance hall leading onto the open plan living, dining and sitting room which opens onto a 27sqm terrace which overlooks the sea and the promenade. Furthermore, there is a fully fitted separate kitchen, 5 bedrooms, 3 of which have ensuite, laundry, box room and a guest bathroom. Also included in the price are 3 car spaces.



**St Julian's**

Ref: FA502079 | €650,000

Situated on the St Julian's promenade within walking distance of a variety of cafes and restaurants. This is a larger than the typical APARTMENT having a hallway with a kitchen/breakfast area, dining/living with an enclosed balcony with spectacular sea views. Off the hallway is the main bathroom, 2 double bedrooms, a single bedroom, another bathroom with shower and a back yard. This property is being sold fully furnished.

**Sliema**

Ref: FA602610 | €595,000

A beautiful seafront APARTMENT located in this magnificent position offering breath-taking views of the Sliema creek, 16th century UNESCO protected Valletta Bastions, and Manoel Island. This apartment spread over 130sqm including a large front terrace, and comprises a welcoming hall, an open plan kitchen/sitting/dining with large glass sliding doors all along the width of the room, benefiting from natural light and the unobstructed views. Further accommodation comprises 2 double bedrooms and 2 bathrooms one of which ensuite, rear terrace.



**Sliema**

Ref: FA602594 | €1,350,000

A seafront APARTMENT located within one of Tower Road's most attractive buildings with magnificent views over the Mediterranean sea. Accommodation spans in the region of 200sqm and features a welcoming hallway, an open plan sitting/dining room benefiting from a wonderful lateral layout and two balconies including a private open terrace, fully fitted and equipped kitchen, three double bedrooms (main with ensuite) and guest bathroom. The property also includes its own parking space within the secure underlying car park with lift access.



**St Julian's**

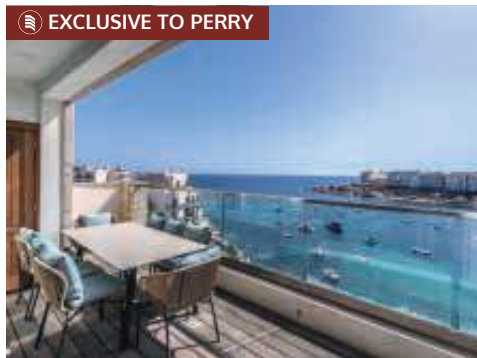
Ref: FA602451 | €750,000

We are pleased to offer an attractive APARTMENT benefiting from a sizable terrace. The apartment terrace is oriented to the yacht marina and offers extraordinary and calming views. The living area consists of an open plan kitchen/sitting/dining as well as a guest bathroom. The master bedroom also leading out onto a front terrace, bathroom ensuite with working sauna and large walk-in wardrobe. The property can be arranged in such a way to comprise 2 bedrooms.

**St Julian's**

Ref: FA602346 | €3,000,000

A seafront APARTMENT benefiting from 4 bedrooms, brand new, offered fully furnished with very high-end furnishings. At the heart of the home is a large open plan kitchen, which is ideal for entertaining into the large living room and front terrace. All 4 bedrooms benefit from ensuite bathrooms appointed with beautiful marble. There is an incredible flow through the property and additional rooms include laundry and storage spaces as well as an office area. The property is also being offered with one underlying parking space. **SOLE AGENTS**



**Tigné Point**

Ref: PH600374 | €4,500,000

A truly impressive SEAFRONT PENTHOUSE enjoying 503sqm and unobstructed panoramic views of the Unesco World Heritage city of Valletta. Accommodation comprises an entrance hall, cloakroom, powder room, kitchen complete with high-end appliances, sitting, dining leading onto a front terrace, 3 double bedrooms all with ensuite bathrooms, guest toilet and a utility room. Furthermore, this property includes a 2-car lock-up garage.

**Portomaso (St Julian's)**

Ref: FA501617 | €1,190,000

A spacious APARTMENT enjoying one of the best positions within this prestigious marina development of Portomaso. Accommodation comprises a large entrance hallway, fitted kitchen, combined living and dining area leading to the terrace, laundry room, guest toilet, kitchenette (or study), 3 double bedrooms (main with an ensuite shower), main bathroom and a back terrace. Property includes a car space within the same block, with the option to purchase a second one from the current owner.





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Bank of Valletta has become the first local bank to introduce an Online Home Loan Tool that accurately calculates the amount you can borrow, providing you with a real time downloadable quotation. You can download as many quotations as

you may need and once you decide on the property you want to buy, it also allows you to continue the home loan journey without leaving the comfort of your home if you choose to. To apply for your loan you will select the quotation that suits you best, answer a few questions and upload the documents guided by the tool itself. If you do not have all the required documentation at hand when you start the loan application, it is not an issue, since you can save your application without losing the information already inserted, or the documents already uploaded, and log back in later to pick up where you left once all the relevant documents are available. If for some reason you feel you still need expert guidance at any point during your journey, you can set an appointment with a loan specialist at a BOV Branch through the bank website. The online portal allows the BOV loan specialist to continue with the application you had originally initiated.

You will be provided with an immediate 'Agreement in Principle' letter once you submit your application, which confirms the amount you will be able to borrow subject to the bank's verification of information and documentation provided and further assessment. Notifications will be sent to you with every change in status of your application so that you will be able to track its progress right until you finally sign the deed and become the proud owner of your dream home.

The new BOV Online Home Loan Tool will provide you with the best financing solution, tailor-made according to your needs. You will be presented with different options, for instance a choice of fixed rates for different periods, or opting to pay only the interest on the loan for up to the first five years. This will give you more flexibility and more money in your pocket while finishing off your home.

The BOV Online Home Loan Tool is an important step in BOV's digital journey to empower customers achieve their financial goals, offering innovative digital solutions, personalised experiences and greater convenience. It is a first on the local market and in line with the bank's commitment to create value for customers at each interaction and offering added value through an enhanced and seamless digital experience.



All loans are subject to normal bank lending criteria and final approval from the Bank. The term of the loan must not go beyond retirement age. Issued by Bank of Valletta p.Lc., 58, Triq San Zakkarija, Il-Belt Valletta VLT 1130. Bank of Valletta p.Lc. is a public limited company regulated by the MFSA and is licensed to carry out the business of banking in terms of the Banking Act (Cap. 371 of the Laws of Malta).



*A spacious property enjoying open country and sea view*

**Birguma | €1,295,000 | Ref: SV600185**



4 Bedrooms



3 Bathrooms



Garage (2 Capacity)



Approx. 240sqm  
Internal Size



Approx. 85sqm  
External Size



Approx. 325sqm  
Total Size

A beautifully finished, well-kept VILLA situated in this most sought-after location opposite a green area. Enjoying open country and sea view and having spacious accommodation throughout. Comprising hall, sitting/dining, fitted kitchen/breakfast, living room, study, four bedrooms, main bathroom, two shower rooms (one ensuite), laundry, basement/games room, drive in leading onto a two-car garage, garden and swimming pool. SOLE AGENTS.




*A newly constructed villa on three levels, enjoying sea views*

**Madliena | Price on request | Ref: DV600183**

 4 Bedrooms

 5 Bathrooms

 Garage (4 Capacity)

 Approx. 712sqm  
Internal Size

 Approx. 202sqm  
External Size

 Approx. 914sqm  
Total Size

A newly constructed sea view VILLA on three levels, in advanced shell. The top floor comprises sitting, living, dining, kitchen, bedroom, ensuite bathroom and dressing room or study. On the second level, a master bedroom suite with walk-in wardrobe and ensuite and two further bedrooms with ensuite and a poolside facing bedroom/study with an adjacent pool shower room. In addition, a pool facing summer living room and kitchen. The third level below comprises a live-in home help bedroom and ensuite bathroom, a covered open recreation area, and a storeroom or gym and wine cellar. A drive to a connecting garage provides four cars and an overhead open parking area adds capacity for three more. Except for railings and some steps, all outdoor terraces and exteriors are completed and secured with installed double-glazed Metra apertures and extended the floor-to-ceiling glass to maximize the view enjoyment. Also, two high-capacity rainwater reservoirs and mains water are connected to roof tanks and the outdoor drip-irrigation network to planters and garden. Electricity is installed to distribution boards to each level, lighting and power sockets are operational on the lowest level and nearly all outdoor lighting is connected.



*A prestigious period villa located in an up market residential area*

**Attard | €2,400,000 | Ref: DV500078**



3 Bedrooms



3 Bathrooms



Garage (2 Capacity)



Approx. 1,050sqm  
Total Plot Size

An immaculately maintained fully detached PERIOD VILLA with an imposing façade located in this up market, sought-after residential area. This prestigious home built on a plot measuring 1,000sqm comes in the form of a large entrance hall having rooms on either side. At ground level one finds a study, formal sitting room, dining room and a separate living area as well as kitchen, both leading onto a large mature garden measuring approximately 600 square metres with ample space for a pool. On the first floor one finds three double bedrooms. Property has a large car port that can take around four cars and a two-car garage. SOLE AGENTS.





*A magnificent villa in one of the best residential areas in Malta*

**San Pawl tat-Targa | Further details on request | Ref: SV500153**



5 Bedrooms



4 Bathrooms



Garage (8 Capacity)



Approx. 460sqm  
Total Plot Size

We are proud to present a newly finished SEMI-DETACHED VILLA in one of the best residential areas in Malta. This magnificent property comprises a beautiful reception area with an open plan kitchen/breakfast, family living area and dining room all leading onto the pool area and outdoor entertaining area. On the same level, one finds three double bedrooms, main with en-suite and a walk-in wardrobe, main bathroom and a guest toilet. On the floor below one finds a fully equipped gym, a further open plan kitchen, a living-dining room and a further two bedrooms which are currently being used as offices, store room, laundry room and an eight-car garage with a three-car drive-in. Other features/extras include CCTV cameras, intruder alarm, wifi all-around both indoor and outdoor, emergency lighting, EV car charging, VRF system, intelligent lights system, HEOS Audio system living area and pool area, water heat pump system, under floor heating on both floors, PV panels, salt chlorinated pool, fully insulated roof and façade, thermal break apertures, Bang & Olufsen TV and sound system, Cybex professional gym equipment from the USA, Philips intelligent light system with John Cullen lighting, underfloor heating and central heating system, motorized curtains and blinds.

**Rabat**

Ref: SV500152 | €2,800,000

This beautifully SEMI-DETACHED VILLA is set on approximately 460sqm of total privacy, surrounded by mature landscaped gardens, swimming pool and entertaining areas. Highly Finished combining a modern decor which comprises of an open plan hall, sitting room with functional fireplace, fitted kitchen/dining, 4 double bedrooms, 4 bathrooms (1 ensuite) and box/laundry. A lock-up garage with parking facilities outside the property completes this outstanding home plus alarm system and 12 solar panels.



**Lija**

Ref: BD600043 | €1,290,000

A fully detached and wide-fronted BUNGALOW of a square plot measuring 320sqm. Comprises a wide entrance hall leading into a spacious open plan sitting and dining area, and a separate kitchen and guest bathroom and 3 spacious bedrooms. Lovely terraces all round the property with a surrounding garden. Downstairs one finds a spacious flatlet with a separate entrance comprising one bedroom, bathroom, study, kitchen/ living and utility room. Property includes a 2 car garage and a carport. A space for a small pool is also available.

**Attard**

Ref: DV600182 | €1,650,000

A FULLY DETACHED VILLA situated in this renowned residential area just moments away from San Anton Gardens. Accommodation comprises a welcoming entrance hall, a formal sitting/dining, an open plan kitchen/dining/living area leading out onto a large terrace overlooking the pool and garden with ample entertaining area, pantry, guest toilet, 3 bedrooms, 2 bathrooms (1 ensuite), interconnecting basement comprising of a 1-bedroom flatlet, storeroom and a 3-car driveway leading to a large 1-car garage.



**Mellieha**

Ref: SV500146 | €1,690,000

A SEMI-DETACHED VILLA in Santa Maria Estate, being sold ready to move into, comprising welcoming entrance hall, open plan kitchen, living, dining leading onto the outdoor area, large pool measuring 20m with space for entertaining and enjoying sea views. 3 bedrooms, main with ensuite and a walk-in wardrobe, and a main bathroom. 4-car interconnected garage, a gym and ample space for storage. Further complementing this property is a wood-burning fireplace, underfloor heating, air-conditioning, surround system and drip irrigation.

**Iklin**

Ref: SV500145 | €1,100,000

Situated in an exclusive residential villa area, built on a squarish plot, a SEMI-DETACHED VILLA in need of modernizing. Plans have been submitted to include a car port, pool, deck and garden, open plan layout living quarters, 4 double bedrooms, games room and a large laundry room at roof level.



**Ibraġġ****Ref: SV600184 | €2,850,000**

A truly luxurious, owner-built VILLA set on an area of 600sqm in this most sought-after, quiet, upmarket residential area, finished to very high specifications such as fully air-conditioned, marble/parquet floors, cinema room with full surround sound system and lots more. Comprising hall, sitting/dining, fitted kitchen/breakfast, living room, guest toilet, 4 double bedrooms all having private terraces enjoying open views, main bathroom, shower ensuite, laundry, office, a large 10-car garage, mature garden with lawn and swimming pool.

**Iklin****Ref: DV600175 | €2,250,000**

Set on high grounds with excellent views, a corner FULLY DETACHED BUNGALOW enjoying large outdoor areas with mature gardens, a driveway, terraces and a large swimming pool with ample entertaining area. Accommodation comprises welcoming entrance hall, sitting/dining, study, open plan kitchen/breakfast, 3 bedrooms, 3 bathrooms (1 ensuite), laundry, an underlying 2 bedrooomed flatlet, games room and a garage.

**San Pawl tat-Tarġa****Ref: SV500136 | €1,650,000**

This SEMI-DETACHED VILLA is thoughtfully laid out on a plot measuring approximately 310sqm. The ground level is one open-plan, living space perfectly laid out for family life or entertainment, leading out to the pool, large deck and BBQ area. Master bedroom complete with a custom-made walk-in and ensuite, 2 large bedrooms and a main bathroom. The property also enjoys a flatlet, washroom, and a massive 5+ car basement garage with a large storage room. Equipment includes a double-sided fireplace, CCTV, photovoltaic panels, solar water heater.

**Iklin****Ref: DV600168 | €3,600,000**

This fully detached HOUSE OF CHARACTER enjoys private and tranquil surroundings having approx. 4,400sqm of land, comprises a welcoming hall, sitting with fireplace, dining, kitchen/breakfast/living, pantry/laundry, guest toilet, master bedroom enjoying a walk-in closet and ensuite, 2 further bedrooms, main bathroom, patio with a shaded dining area leading onto a large lawn, a swimming pool with outdoor facilities such as a kitchenette, toilet/shower, pump room and ample BBQ area, a large carport and a parking area to further accommodate around 20 cars.

**Żurrieq****Ref: DV600103 | €1,600,000**

DETACHED VILLA that enjoys lovely distant sea views is situated in this beautiful rural location away from all the hustle and bustle. This property is set on 2 tumoli of land and being sold in shell form and comprises 3 large bedrooms, ensuite in master bedroom, main bathroom, guest toilet. Downstairs one finds a large kitchen breakfast area, separate dining and living room. Underlying this property is a very useable flatlet which could be ideal for guest or nanny quarters, and there is a drive-in large enough to keep 5 cars and lots of space for a large pool. Freehold.



EXCLUSIVE TO PERRY



*A tastefully finished property, in a central location*

**Swieqi | €695,000 | Ref: DP600089**



3 Bedrooms



2 Bathrooms



Garage (1 Capacity)



Approx. 130sqm  
Internal Size

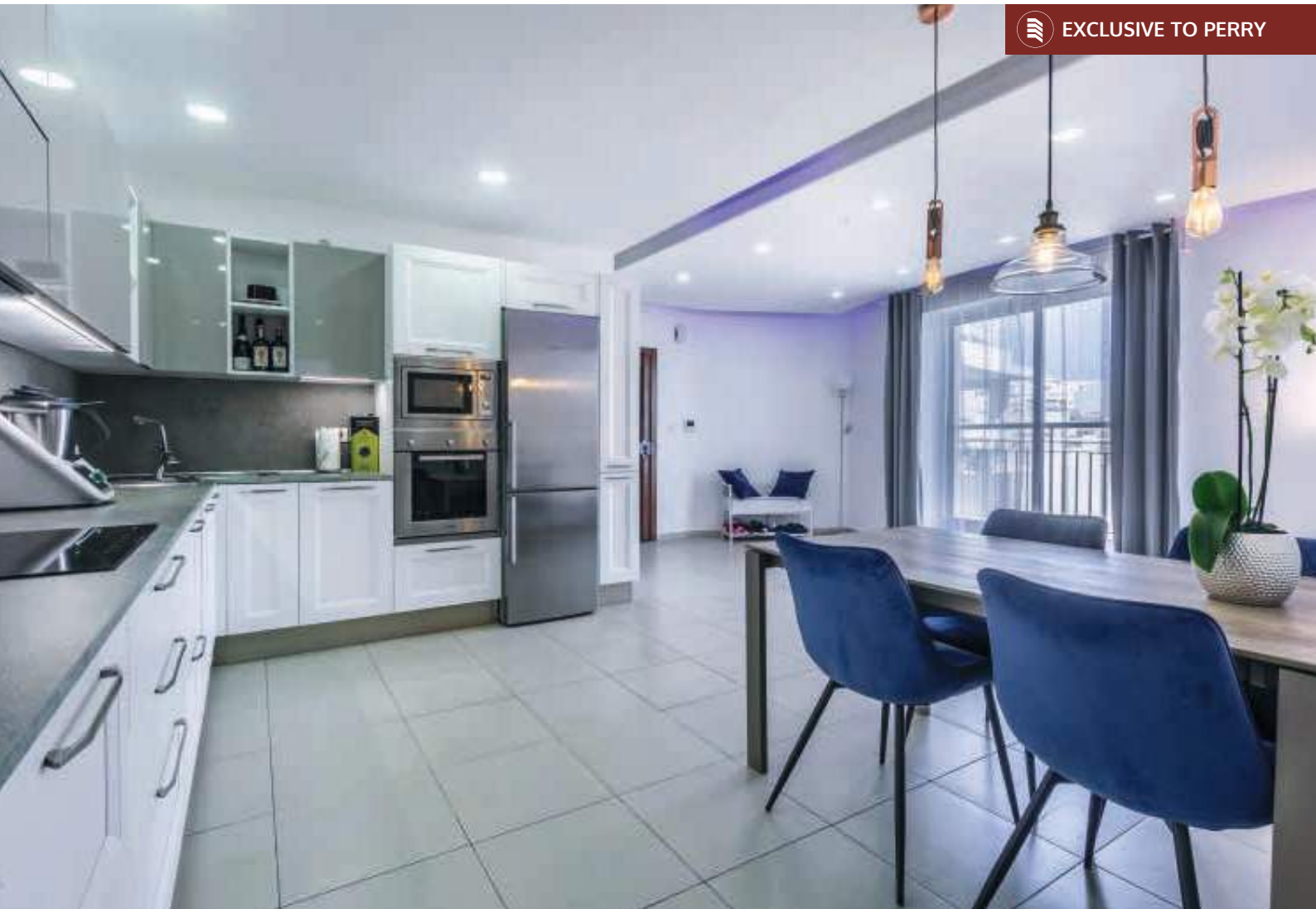


Approx. 48sqm  
External Size



Approx. 178sqm  
Total Size

A luxurious DUPLEX PENTHOUSE, tastefully finished by its present owner, having spacious accommodation throughout, enjoying open views from its front and back terraces. Set in a smart recently built block of apartments the property is situated on a wide and quiet part of this town. Comprising on the upper floor hall, sitting/dining, fitted kitchen/breakfast, guest toilet, laundry, front terrace with swimming pool and back terrace. The lower floor is accessible by a custom-made wooden staircase and also from the common parts and comprises of three double bedrooms, main bathroom, shower ensuite and walk-in wardrobe and balconies. Optional underlying garage. SOLE AGENTS.



## *Spacious two-bedroom apartment benefitting from a large terrace*

**Msida | €350,000 | Ref: FA602676**



2 Bedrooms



2 Bathrooms



Garage (1 Capacity)



Approx. 110sqm  
Internal Size



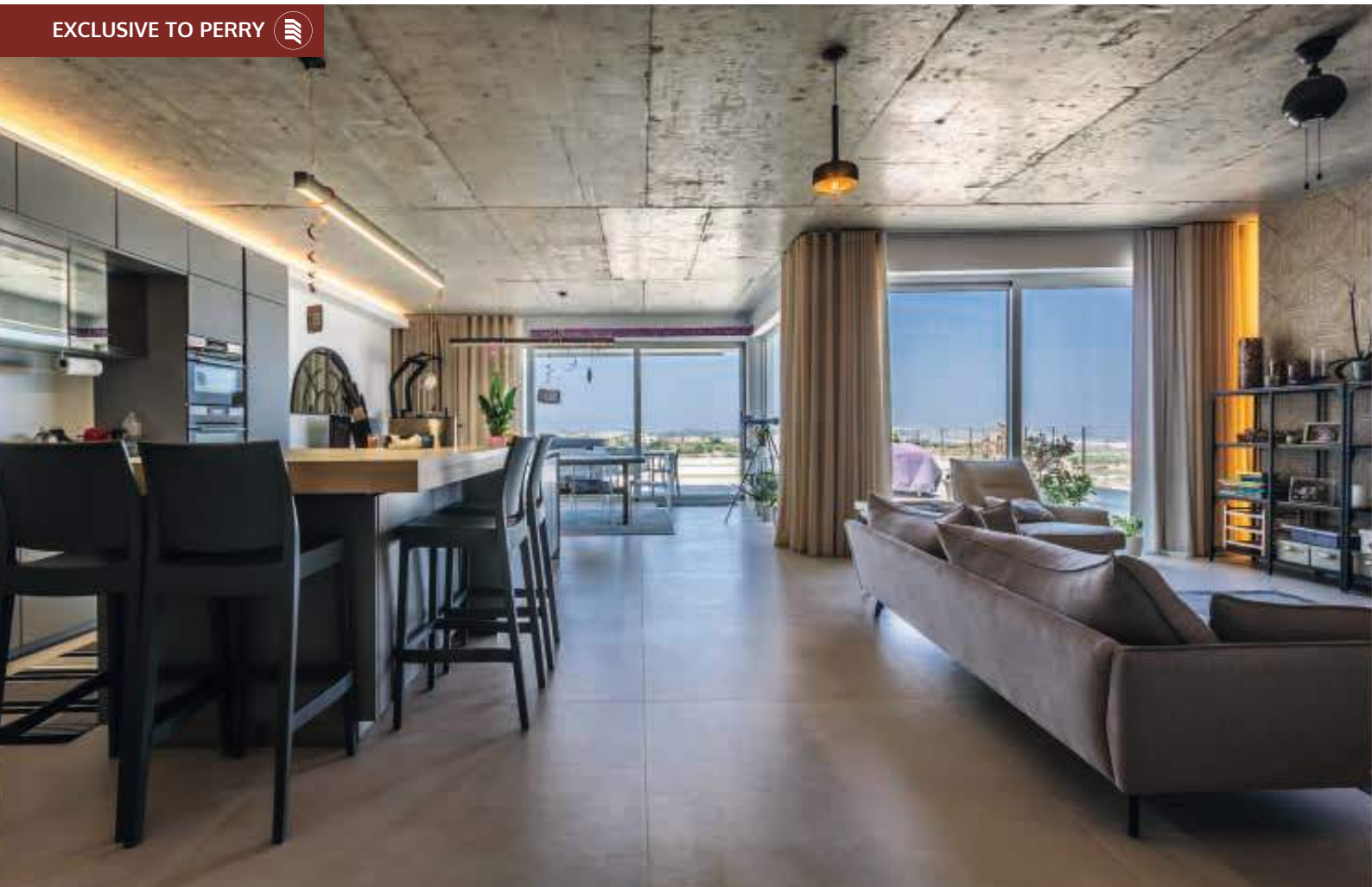
Approx. 21sqm  
External Size



Approx. 131sqm  
Total Size

We are pleased to present as EXCLUSIVE AGENTS – A beautifully designed APARTMENT nestled within an attractive and modern development, with access to extensive amenities within short walking distance. Forming part of an architecturally inspired block, this spacious two-bedroom APARTMENT benefits from a large open plan kitchen/dining area and living space leading out onto a sizable terrace with unobstructed views and ideal for entertaining. Down a few steps one finds two bedrooms, main with ensuite and a guest bathroom. The property also benefits from an optional underlying lock up garage and a lot of natural light. The property comes complete with furniture including a Veneta kitchen with all appliances.

EXCLUSIVE TO PERRY



*A luxury penthouse enjoying breath-taking views*

**Gharghur | €1,550,000 | Ref: PH600489**



3 Bedrooms



2 Bathrooms



Garage (1 Capacity)



Approx. 220sqm  
Internal Size

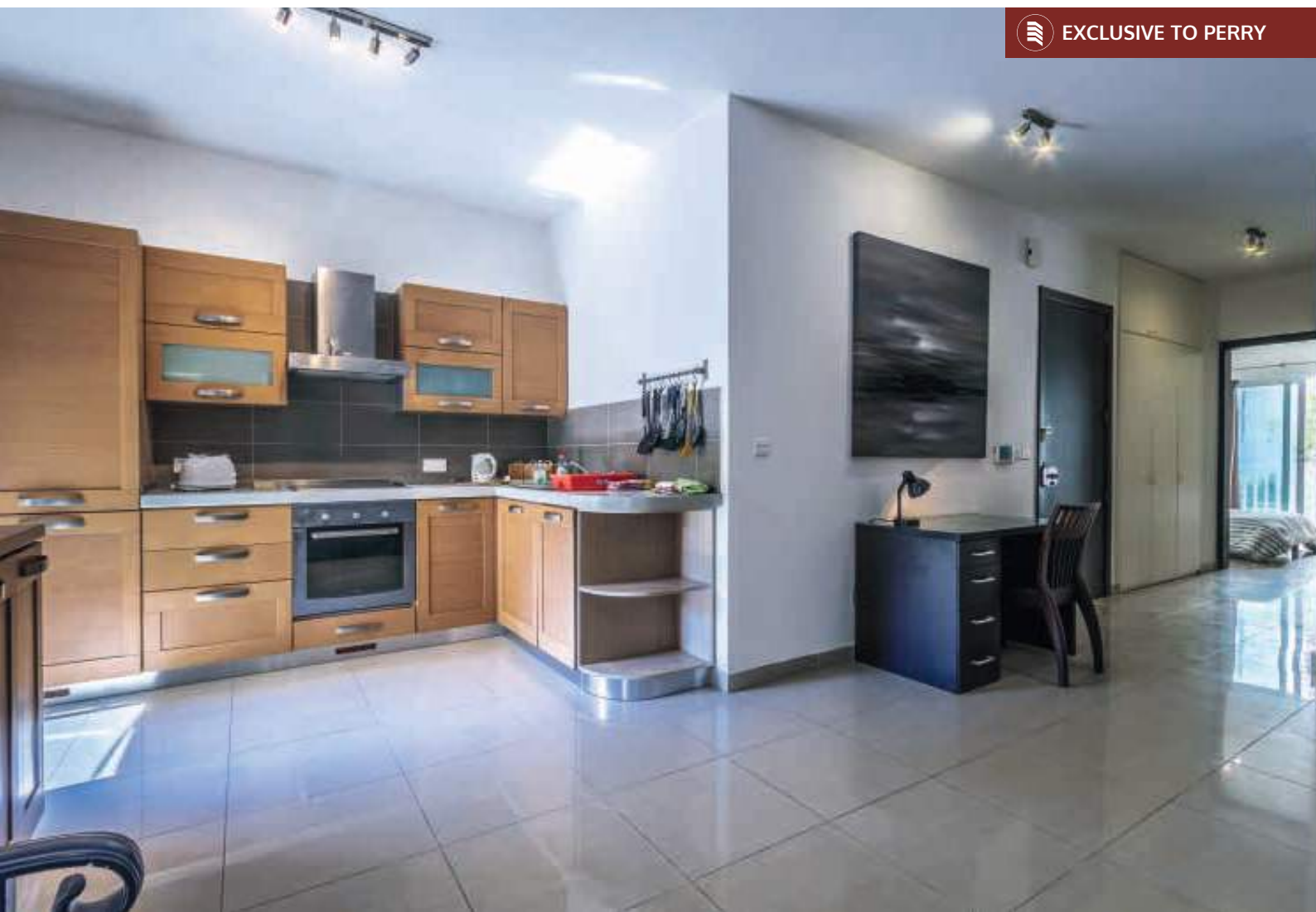


Approx. 71sqm  
External Size



Approx. 291sqm  
Total Size

We are delighted to be appointed EXCLUSIVE AGENTS for this impressive three-bedroom PENTHOUSE situated in an attractive, new building facing a wonderful rural valley. Upon entering is a spacious hallway leading to a most impressive sitting/living/dining area with access onto a sizable terrace with breath-taking and far-reaching views encompassing the countryside, sea and neighbouring islands of Comino and Gozo in the distance. The main suite is situated towards the rear of the property with walk-in wardrobe and ensuite bathroom with a shower, a full-width mirror and a basin. There are two further good-sized bedrooms and a family bathroom. The property enjoys a well-balanced layout, measuring approx. 290sqm and benefits from an underlying lock-up garage. Gharghur is a characteristic rural village and one of the smallest in Malta, just two square kilometres naturally delineated and separated from surrounding localities. Gharghur remains a perfect example of a typical Maltese village with rural and agricultural surroundings.



## *Attractive apartment in urban conservation area*

**Sliema | €425,000 | Ref: FA602636**



2 Bedrooms



2 Bathrooms



Garage (1 Capacity)



Approx. 80sqm  
Total Size

We are pleased to have been appointed as EXCLUSIVE AGENTS for this most attractive two-bedroom APARTMENT spanning approx. 80sqm and featuring a traditional Maltese balcony. This residence is located in an attractive building of only six units, with one unit per floor served by a lift. The apartment comprises an open plan kitchen/sitting/dining area, two double bedrooms (main with ensuite) and guest bathroom. The property also benefits from storage cabinets in the hallway and includes an underlying parking space. The apartment is also ideally located on a quiet street in this much sought-after town and just a few minutes' walk to the seafront and all the best amenities, while sitting in a picturesque and traditional urban conservation area.



*Highly finished duplex penthouse enjoying unobstructed views*

**Baħar iċ-Ċagħaq | €950,000 | Ref: DP500103**



3 Bedrooms



3 Bathrooms



Garage (1 Capacity)



Approx. 180sqm  
Internal Size



Approx. 125sqm  
External Size



Approx. 305sqm  
Total Size

A truly luxurious DUPLEX PENTHOUSE, finished to very high specifications throughout, enjoying marvellous unobstructed sea views. Comprising hall, sitting, dining, bespoke fitted kitchen/breakfast, three bedrooms (main having private bathroom facilities and a walk-in closet), guest toilet, laundry room, fully equipped cinema room, back terrace, swimming pool on the roof terrace, garage and air space.






*An attractive penthouse, with floods of natural light*

**Slimea | €495,000 | Ref: PH600511**

 2 Bedrooms

 2 Bathrooms

 Approx. 75sqm  
Internal Size

 Approx. 15sqm  
External Size

 Approx. 90sqm  
Total Size

Set in a small block of four units a beautifully finished PENTHOUSE situated on one of the best roads off the seafront having a large sunny, south facing terrace with a brand-new modern canopy, ideal for entertaining, to be sold fully furnished and ready to move in. Comprising hall, fitted kitchen/breakfast/sitting/dining, two bedrooms, main bathroom, shower ensuite, laundry and back balcony. SOLE AGENTS.



**Sliema | €1,380,000 | Ref: DA600054**



4 Bedrooms



4 Bathrooms



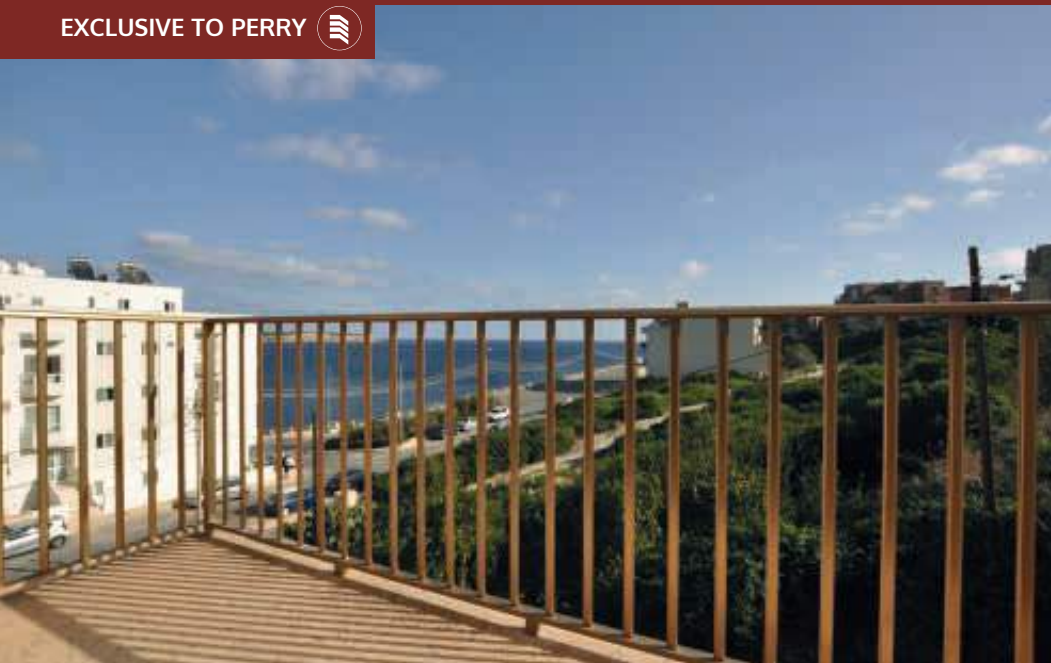
Garage (2 Capacity)



Approx. 300sqm  
Total Size

A stunning DUPLEX APARTMENT in this sought-after block, that covers an area of over 270sqm. Property comprises hallway leading onto an open-plan sitting area with fireplace, separate dining room with a terrace, kitchen/breakfast, living and study, four bedrooms, two of which with ensuite, bathroom and utility room. A two-car lock-up garage and airspace are included in the price. The apartment has two entrances which is very convenient, and the lifts are brand new.

EXCLUSIVE TO PERRY 



**Mellieħa | €450,000 | Ref: FA602712**



4 Bedrooms



2 Bathrooms



Approx. 200sqm  
Internal Size



Approx. 13sqm  
External Size



Approx. 213sqm  
Total Size

A double APARTMENT situated on a quiet road just off the seafront, enjoying easy access to the sea having spacious accommodation with two good sized balconies presently enjoying views of the open sea. Comprising hall, sitting/dining, fitted kitchen/breakfast, four bedrooms, two bathrooms and use of roof. This property can easily be divided into two, two-bedroom apartments. SOLE AGENTS.

**Gżira**

Ref: PH600509 | €370,000

An opportunity to acquire a fabulous investment property within a small building, just moments away from the promenade, shopping, cafe's, restaurants and public transportation which makes it easily rentable. This PENTHOUSE is being sold inclusive of the furnishings, fixtures and fittings and comprises an open plan kitchen/living/dining room opening onto a good size sunny terrace, 2 bedrooms, bathroom, box room, rear terrace and own airspace with the possibility to develop further.



**Pendergardens**

Ref: FA602701 | €425,000

Accommodation consists of a large kitchen (fully equipped including washing machine) living/dining with a large south facing terrace, overlooking the beautifully manicured internal gardens. The property also has one double bedroom and a bathroom. It is fully furnished and air conditioned and enjoys floods of natural light. An ideal rental investment. Property also includes an underlying garage space with lift access. **SOLE AGENTS.**

**Rabat**

Ref: FA602681 | €1,500,000

A truly remarkable and extremely spacious wide fronted APARTMENT enjoying marvellous breath taking 180-degree sea views across most of the island. One may also have the benefit of a large communal swimming pool with ample patio space surrounding. Accommodation comprises hall, sitting/dining room leading onto a front terrace, fitted kitchen with living area, 3 bedrooms, bathroom, shower room en-suite, laundry room/box room, back terrace and a 2-car lock up garage.



**Attard**

Ref: PH600497 | €655,000

Designer finished throughout this exquisite PENTHOUSE will exceed your expectations and is situated on the outskirts of this ever-sought-after residential area. The square layout comprises an open plan kitchen/sitting/dining room that opens onto a large front terrace ideal for entertaining and also equipped with a kitchenette, 3 bedrooms all leading to a terrace, and the main with ensuite) a family bathroom, laundry room, and includes own airspace further. An underlying lock-up garage is also available at an optional cost.

**St Julian's**

Ref: FA602590 | €340,000

Set in this renowned residential area, a spacious and well-presented APARTMENT enjoying a tranquil and quiet setting yet still within close proximity to all day-to day amenities. Accommodation comprises a reception hall, study area, kitchen/breakfast, sitting/dining leading out onto an entertaining terrace, 2 storage rooms, main bathroom, shower room/laundry, 2 double bedrooms and another front terrace.



**Tigné Point**

Ref: FA602581 | €675,000

We are delighted to offer a unique opportunity to acquire an attractive APARTMENT spanning approx. 100sqm at the award-winning lifestyle development – Tigné Point. This development offers a lifestyle that is cosmopolitan, serene, and practically fully car free in the beating heart of this most sought-after locality. Spacious accommodation comprises open plan kitchen/sitting/dining leading out onto a sizable terrace, one large bedroom with ensuite bathroom and guest toilet/laundry. Optional underlying 2-car lock up garage available.



**Mellieħa**

Ref: FA602659 | €899,000

Magnificent wide fronted APARTMENT situated on the outskirts of this ever-popular village, finished to very high standards and covering an area of approx. 288sqm enjoying an abundance of natural light throughout. Accommodation comprises welcoming hall, sitting/dining/kitchen area complete with a functional fireplace, and opening onto the large sunny terrace which is perfect for entertaining, 3 double bedrooms, 2 with ensuite, master with walk-in wardrobe, bathroom, fireplace and balcony, laundry, guest cloakroom, and an underlying 4-car garage.

**St Julian's**

Ref: FA501883 | €385,000

Forming part of an excellently finished, well-kept block of APARTMENTS, situated within walking distance to Balluta Bay and most amenities. This property has been finished and furnished with attention to detail, comprising of an open plan layout kitchen/lounge/dining leading onto a front terrace, 2 bedrooms and a main bathroom. Freehold.



**Sliema**

Ref: FA602392 | €850,000

We are delighted to offer this beautifully furnished, corner APARTMENT, enjoying floods of natural light from its many windows and balconies. Spacious and luxurious accommodation comprises welcoming hall, two double bedrooms both with balconies and ensuite bathrooms, a third bedroom or study, main bathroom, fully fitted and equipped state of the art kitchen with island, separate laundry room and open plan sitting/dining/living. Property includes an underlying car space.

**Sliema**

Ref: FA602141 | €550,000

We are delighted to present as EXCLUSIVE AGENTS, this wonderful and bright 3-bedroom APARTMENT forming part of a corner building, set on two of the most sought-after streets in Sliema. The property enjoys all modern comforts and commodities, including double lift, underlying garage spaces with lift access, modern security features, etc. Comprises of an open plan kitchen/sitting/dining room leading onto a front balcony, three double bedrooms (main with ensuite shower), guest bathroom and laundry room. Also benefits from an underlying 1-car lock up garage.





*An impressive home with an abundance of charming features*

**Swieqi | €1,200,000 | Ref: TH600067**



4 Bedrooms



3 Bathrooms



Garage (4 Capacity)



Approx. 415sqm  
Internal Size



Approx. 125sqm  
External Size



Approx. 540sqm  
Total Size

A delightful and most unusual TERRACED HOUSE in one of Malta's most favoured residential towns and walking distance to all the best amenities whilst benefiting from an abundance of charming features. This impressive home features a most unusual private and flourishing garden area and access to a sizable, shared swimming pool. It comprises welcoming hall, sitting, dining, fully fitted kitchen, living, study/office, four bedrooms (main with ensuite) and bathroom. Also benefits from an underlying basement, including a four-car garage and ample storage space.

### Floriana

Ref: MA600358 | €350,000

An attractive, traditional style, MAISONETTE conveniently located within walking distance to the centre of Valletta. This unique residence is brimming with character, benefiting from many period features such as wooden beams, old, patterned tiles, wrought iron balconies and beautiful masonry. Accommodation comprises of a reception area leading up to a sizable open plan kitchen/sitting/dining area with large windows enjoying floods of natural light. On the higher level is one large bedroom with shower ensuite.



### Sliema

Ref: MA600355 | €295,000

We are pleased to be entrusted with sole agency of this APARTMENT situated in this wonderful area. The property is conveniently located minutes from the Sliema seafront and Tigné Point. Accommodation consists of an open plan lounge/kitchen and dining area, a main bedroom and a single bedroom, and a bathroom. There is also access to an internal yard. This is an extremely well-priced maisonette and will make an excellent buy-to-let investment.

### Żebbuġ

Ref: MA600230 | €450,000

Spacious elevated ground floor MAISONETTE is located within a modern architecturally designed development that promises not just a comfortable home but a completely new lifestyle environment. The layout consists of an open plan kitchen/sitting/dining room, three bedrooms (master with shower ensuite), family bathroom, boxroom, and rear garden including a swimming pool and leisure area.



### Swieqi

Ref: MA600356 | €895,000

Semi-detached first-floor MAISONETTE located in a quiet residential neighborhood overlooking the valley. Comprises open plan living, kitchen/dining with 2 balconies, 3 bedrooms (main with ensuite and walk-in) 2 further bathrooms, and a box room. with 2 balconies. Upstairs one finds a kitchenette/washroom and bathroom. Back balcony and a private decked roof garden complete with fixed awning plus connections to install a jacuzzi and an outdoor sound system. An interconnecting 3-car semi-basement garage and storage rooms complement the property.

### Ibraqġ

Ref: TH600058 | €750,000

A well-presented TERRACED HOUSE situated in this highly renowned residential area and within walking distance to all day-to-day amenities. Accommodation comprises of a welcoming entrance hall, sitting/dining, kitchen/breakfast/living, guest toilet/shower, master bedroom with shower ensuite, 2 further bedrooms, main bathroom, laundry, a large roof terrace ideal for entertaining, a back yard and a good sized 4-car garage with ample storage area. Must be seen.





## EVERYTHING SURROUNDS YOU

An exciting and luxurious 17 floor mixed-use development including a combination of office space for lease and 28 residential apartments, as well as two stunning duplex penthouses. The residential units are being offered for sale. These spacious, new luxury apartments, from level eight up all boast far reaching and fantastic inland and sea views from their large terraces. All are three bedroom spacious units, featuring a large open plan kitchen/living/dining area and will be sold highly finished, besides the floor and wall tiling, sanitary

ware and internal doors the units will include VRV air-conditioning units, underfloor heating in the main bathroom, false ceilings with light fittings, LPG gas boiler and all mechanical and electrical finishes, which will include smart home system. Also included are two underlying car spaces with each unit. At road level there will be a supermarket, several retail outlets and an imposing lobby to the T1 & T2 business centre, with a fitness centre having an outdoor pool and office space taking up the first floor. This

development also enjoys special designated area status and a very central location in St Julian's surrounding a car-free and beautifully landscaped residential piazza.

Pendergardens



### FACT BOX

- ESTIMATED COMPLETION: **Complete**
- DEVELOPMENT AREA: **18,000sqm**
- TOTAL NUMBER OF UNITS: **273 (whole development)**
- PRICES STARTING FROM: **€815,000**



Q2 at Tigné Point

## A NEW LEVEL OF LUXURY LIVING

Located at the water's edge and forming part of the award winning Tigné Point mixed development, the beautifully designed Q2 apartments boast an abundance of natural light due to their proximity to the sea with interiors which redefine prestige and

luxury living. Combining form, function and stylish innovation, the Q2 block offers a variety of stunning apartment layouts, all with open plan living areas finished with the finest materials and a variety of bespoke features. Well-proportioned terraces designed to maximise sea views and outside entertainment, complete them. The sleek interiors, designed by one of Malta's leading architectural and interior design firms are inspired by the sea, the light and the tranquil setting of the location at the edge of the Tigné peninsula, resulting in a design

which is both timeless and contemporary. This exclusive location right on the seafront and the panoramic promenade, elevate these units to a whole new level of luxury and convenience. The block is also strategically situated next to The Centre, a state-of-art business block, which is fast establishing itself as a leading business hub, and with Tigné Point conveniently located right in the heart of Sliema, and so well connected to all of Malta, Q2 truly offers a unique lifestyle which embraces today's way of working and living.



### FACT BOX

- ESTIMATED COMPLETION: **Complete**
- DEVELOPMENT AREA: **121,000+ sqm**
- TOTAL NUMBER OF UNITS:  
**58 apartments and 2 penthouses (Q2 apartments)**
- PRICES STARTING FROM:  
**€800,000**







## STUNNING LAGUNA APARTMENTS

We are proud to present an inspiring opportunity to acquire an outstanding LAGUNA APARTMENT, forming part of a prestigious, exclusive and luxurious concept, located at one of Malta's most high-end, residential complexes – Portomaso which also comprises of the five star Hilton hotel. Residents can also benefit from all the world class amenities of this hotel. This exciting and ground-breaking, new project is situated at St Julian's, Malta, on a superficial site area of 7,300 square metres with 44 apartments built over 7.560 square

metres floor area and approximately 1,000 square metres of terrace area. These low-lying residential units are built to access a unique swimmable lagoon, being the central feature of the overall design planned to accommodate three artificial islands and in-cased planters with Mediterranean trees offering shaded and tranquil place for relaxing and socialising. A typical accommodation comprises an open plan kitchen/sitting/dining, 2/3 bedrooms (main with en-suite bathroom), guest bathroom and laundry room. The fantastic terraces are oriented to

the lagoon and marina guaranteeing breath-taking and dramatic views. Properties also includes an underlying parking space. Must be viewed to be truly appreciated, simply remarkable development throughout.



### FACT BOX

- ESTIMATED COMPLETION: **Complete**
- DEVELOPMENT AREA: **128,000 total area; 7,300sqm SDA area**
- TOTAL NUMBER OF UNITS: **44 apartments (Laguna apartments)**
- PRICES STARTING FROM: **€1,375,000**



## LUXURY LIVING – UNPARALLELED VIEWS

### The Residence

By far the largest and most significant mixed-use development of its type in the South, The Shoreline consists of a residential element of just under 400 upmarket residential units made up of a mix of studios, 1-2-3-bedroom apartments, duplexes, penthouses and sky villas, all finished to the highest standards

and having an assortment of landscaped open spaces and community amenities, and most units enjoy spectacular views from spacious terraces. This project is unique to the Maltese Islands, as well as being the only Special Designated Area with a significant numbers of units currently available for sale on the market. Following the release of the first two batches of units in June and November 2017, market reception has been excellent, with 112 units already on Promise of Sale Agreements registered with the

authorities, and another 30 pending on Reservation Agreement. Buyer ratios are 60% local and 40% overseas, with a healthy mix of investors, buy-to-let clients as well as those who intend to reside permanently at The Shoreline.

### The Mall

The commercial component comprises a shopping mall with a total gross area of 25,000sqm on two floors, of which approximately 17,000sqm are rentable retail spaces, overlying three levels of underground parking.

### FACT BOX

- ESTIMATED COMPLETION: **October 2023**
- DEVELOPMENT AREA: **Total site size: 14,100sqm. Residential GFA (Gross Floor Area): 48,000sqm. Commercial GFA: 25,000sqm with just over 16,000sqm of rentable retail outlets.**
- TOTAL NUMBER OF UNITS: **Approximately 370 residential units.**
- PRICES STARTING FROM: **€235,000**





**MERCURY TOWERS**  
by Zaha Hadid Architects

## INVEST IN AN ICON

Gifting a soaring addition to the St Julian's skyline, Mercury Towers by Zaha Hadid Architects is an entirely new lifestyle development which is set to rejuvenate the Paceville neighbourhood and create a vibrant new cultural hub in Malta. Commissioned and developed by J. Portelli Projects, the development consists of a collection of striking structures, starting underground and rising to the 33rd floor and includes restored 19th century Mercury House and 5-star hotel ME by Meliã Hotels International.

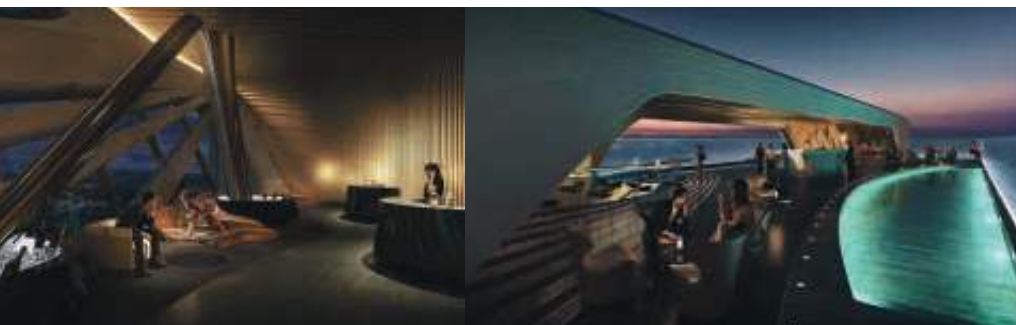
There is a certain privilege that comes with living in a building designed

by superstar architect Zaha Hadid, her instantly recognizable designs grace the world's most glamorous locations. The lofty, impeccably designed residences within Mercury Tower and Mercury Suites offer a rare way of living in this dynamic neighbourhood. Challenging the rules that a building has to be 90-degrees, Zaha Hadid designed the iconic twist mid-way through Mercury Tower which defies conventional rules.

Each of the residences within Mercury Tower and Mercury Suites come with exceptional amenities as standard including dedicated 24-hour concierge service, on-site security, cleaning and

maintenance, a rooftop garden and an option for residences to be managed by 5-star luxury hotel brand ME by Meliã Hotels International. Residents can also enjoy a wide array of exquisite on-site facilities including a state-of-the-art gym and outdoor running track, a signature restaurant, radio rooftop bar, five swimming pools and underground, an extraordinary limestone spa.

Anchoring a vibrant new quarter of landscaped public spaces, restaurants, bars, cafés, bistros, an underground live music concert hall, a luxury spa, a bespoke retail experience and so much more. Mercury Towers is an iconic new development, and an unforgettable farewell from one of the world's most exceptional architects.



### FACT BOX

- ESTIMATED COMPLETION: End 2023
- SITE AREA: 9344sqm
- TOTAL NUMBER OF UNITS:  
Phase I – 262 units (mostly sold) +  
Phase II – 170 units.
- PRICES STARTING FROM: On request




## *Beautiful and vibrant apartments facing the Mediterranean Sea*

**The Adelaide | €4,000 monthly | Ref: FA600185**


 3 Bedrooms

 2 Bathrooms

 1 Garage (per apartment)

 Approx. 165sqm  
Internal Size

 Approx. 10sqm  
External Size

 Approx. 175sqm  
Total Size

Welcome to 'The Adelaide', Sliema, a gold-standard building located on one of the most privileged beachfront streets in Malta: the much sought after 'sunny side' of the prestigious Tower Road. These chic rental apartments offer easy access to Sliema and St Julian's most popular attractions as they lie close to the coastal border of these two up-market towns, home to some of the island's best parks, beach clubs, internationally renowned shops, up-market restaurants, places of recreation and more. 'The Adelaide' offers an inspiring opportunity to lease one of 14 well-appointed and fully-furnished residences, each one tastefully designed with sophisticated interiors and cutting-edge technology to bring new levels of spatial luxury, convenience and comfort to the local market; open-plan layout comprising of welcoming hall, three double bedrooms, main bedroom with bathroom en-suite, open plan kitchen/sitting/dining room, all very well equipped with all modern conveniences including reverse-cycle air-conditioning throughout, leading onto a terrace enjoying the most spectacular sea views. First floor apartments only, also enjoying a 50 square metre back terrace. Separate laundry room including washer/dryer and guest bathroom. Along with a first-class property management system tenants can enjoy high speed internet connectivity and a very comfortable underlying parking space with lift access. Be it the interior furnishings, or the convenient location with the best facilities and amenities available nearby, 'The Adelaide' is the ideal choice for the discerning tenant whether here for work/business (being within proximity of most landmark office buildings) or to simply take up residence alone or with family. Also suitable for someone seeking something special as a retirement home. Amidst the vibrant town centres of Sliema/St Julian's, residents are guaranteed to find tranquillity in these beautiful and vibrant apartments facing the Mediterranean Sea and finely manicured 'Independence Gardens' beneath adding to the living pleasure. With everything on hand and within reach these properties are ideal for anyone looking for one of the very best long-let apartment accommodation options on the island. Our leading letting department at Perry Limited are proud to have been entrusted as exclusive agents for this development and invite prospective tenants to call or visit our offices and meet one of our letting professionals for more information. Must be viewed to be fully appreciated!



## *Spectacular and scenic surroundings*

**OneOneO | €3,500 monthly | Ref: FA600583**



3 Bedrooms



2 Bathrooms



1 Garage (per apartment)



Approx. 152sqm  
Internal Size



Approx. 12sqm  
External Size



Approx. 164sqm  
Total Size

Located in the commercial hub of this most sought-after town, on the magnificent seafront, our leading letting department is proud to present this newly built, contemporary building, enjoying the most spectacular and scenic surroundings. OneOneO, 'Block A', is located close to the popular and bustling Sliema shopping centre, offering a perfect option for the most discerning of tenants, wanting to live in comfortable surroundings, while still being close to the action. Comprising of 12 luxurious APARTMENTS and one PENTHOUSE, benefiting from unrivalled views of the dramatic and UNESCO protected 16th century Valletta bastions, as well as the breath taking Sliema creek waterfront and 'Manoel Island', all apartments are designed with space in mind and are furnished to the highest standards. Each unit enjoys high speed internet access, open plan fully fitted and equipped kitchen/sitting/dining areas, leading onto a sizable private front terrace with wooden decking (ideal for entertaining), en-suite bathroom with master bedroom, guest bathroom and separate laundry room, with washer/dryer. Other great amenities in the area include an abundance of top quality cafes and restaurants as well as walking distance to the Valletta catamaran shuttle service and all public transport routes. A full-time management service makes sure that tenants are looked after at all hours for the duration of the lease. Enjoy comfort, relaxation, the latest in interior design and much more, while being close to many of the town's favourite spots. For those who have a car, the apartments are all offered with an underlying parking space in a very comfortable street level garage, giving tenants overall peace of mind. Prices ranging from €3,000 for a three-bedroom unit measuring approximately 164sqm, to €5,800 monthly for the largest four bedroom double fronted apartment measuring 328sqm.

Contact our offices to arrange a tour of these spectacular units.



*A beautifully restored, unique palatial residence*

**Mdina | €12,000 monthly | Ref: HC600323**



5 Bedrooms



4 Bathrooms

We are proud to offer for lease, this truly unique and fairytale palatial residence. The property is located within the historic walls of Mdina, which served as the island's capital city from antiquity to the medieval period. This magical city displays a stunning and unusual mix of Norman and Baroque architecture. The property comprises a well-presented five-bedroom residence, beautifully restored by its current owners to its deserved grandeur, to create a fabulous family home with all modern comforts. On the ground floor, one enters a wide and welcoming hallway, from which the reception rooms are accessed with beautiful period pictures and antique pieces adorning the walls. Further along the hallway is a courtyard and lovely staircase, as well as newly installed elevator leading to the other levels. Upstairs one finds five bedrooms and four bathrooms, a separate washroom and separate fully fitted and equipped kitchen. On the second floor one enters a beautiful large dining room measuring approximately 50 square metres and an even larger formal sitting room measuring 70 square metres. A unique feature of this property is also an old private chapel. At roof level the property benefits from a large storage room and sizable terrace with dramatic views of the main square and cathedral.



## San Pawl tat-Tarġa | €3,500 monthly | Ref: BD500007



3 Bedrooms



3 Bathrooms

Located in a quiet residential area is this lovely BUNGALOW with a private swimming pool. Property comprises of an entrance hall, an open plan kitchen/living/dining area, two double bedrooms, both having bathrooms ensuite, a guest toilet, a laundry room and an internal courtyard. The property has recently been equipped with underfloor heating throughout. The fully detached property enjoys 2,000 square metres of landscaped gardens which are very well maintained. Also included is a fully equipped one bedroom annex (Garden Suite), complete with kitchenette and bathroom, which has its own separate entrance by the private swimming pool, which can be used to accommodate guests, or for those who work from home it could be an ideal office.



## Marsascla | €2,500 monthly | Ref: FA602688



3 Bedrooms



2 Bathrooms



Garage (1 Capacity)

A spectacular seaside APARTMENT benefiting from a sizable terrace with stunning sea views located in this sought-after town in the south-eastern region of the island, originally a fishing village only but has gradually evolved into an entertainment destination and permanent hometown for an ever-growing population. This apartment has been finished and furnished to an exceptional standard throughout, with a contemporary and practical layout, and breath-taking outdoor space with spectacular views over the bay. Accommodation comprises open plan sitting/dining leading out to the terrace, separate fully fitted and equipped kitchen, master bedrooms with walk-in wardrobe, large bathroom, two further bedrooms, another shower room and laundry/storage area.



**Sliema | €2,300 monthly | Ref: FA100186**



3 Bedrooms



2 Bathrooms



Garage (1 Capacity)



Approx. 200sqm  
Total Size

A brand new, modernly furnished, luxuriously finished and modern concept immaculate APARTMENT situated in an elegant block of apartments having a large front room enjoying bright and spacious accommodation leading onto its front balconies. Comprises entrance hall, open plan fully fitted and equipped kitchen/sitting/living room, three spacious bedrooms (two of which have a bathroom ensuite), main bathroom, laundry and two optional car spaces. This is a rare opportunity to acquire an outstanding and top-quality property situated in this prestigious location situated just off the promenade close to all amenities, restaurants and bus routes. This property must be seen to be fully appreciated.



**Wardija | €6,000 monthly | Ref: HC01430**



4 Bedrooms



2 Bathrooms

Set in the heart of the open countryside on approximately one tumolo of land, a converted HOUSE OF CHARACTER approached through a long private driveway, enjoying breath-taking views from all rooms. This enchanting country residence offers total privacy and serenity, fully furnished and accommodation comprises hall, sitting/dining room, kitchen/breakfast, four bedrooms, two bathrooms ensuite, guest toilet, terraces and a large swimming pool, gazebo and a lovely mature garden set at the back of the property.



**Mosta****Ref: HC500369 | €2,500 monthly**

HOUSE OF CHARACTER centrally within walking distance to all amenities. Accommodation comprises hallway that takes you to a sitting/dining area that surrounds a good-sized courtyard, an open plan kitchen/breakfast/living, courtyard, backyard, guest toilet, four bedrooms (one of which has a loft and can also be used as a study), shower room, main bathroom and a terrace. Also included is a one-car garage and a small room having its private entrance which can be used as an office.

**Senglea (Isla)****Ref: HC600763 | €2,500 monthly**

We are delighted to present this unique HOUSE OF CHARACTER in this historic and fortified city – in the south-eastern region of Malta – Grand Harbour area and overlooking the majestic Fort St Angelo. Property comprises three bedrooms and two shower rooms, living room, dining room and fully fitted and equipped kitchen. At roof level one finds another fully fledged kitchen and the most spectacular roof terrace with outdoor furniture, with views to take your breath away – overlooking the 16th century fortifications built by the Knights of St John.

**Żejtun****Ref: HC600724 | €3,500 monthly**

Converted to high standards, a HOUSE OF CHARACTER having a most attractive and spacious layout enjoying lots of light from its corner location having two entrances and a lock-up garage at street level. Accommodation comprises hall, sitting/dining room with fireplace, living room, study, kitchen/breakfast, three bedrooms, main bathroom, shower room ensuite, guest toilet, laundry room, box room, terraces and a large central courtyard with swimming pool.

**Żejtun****Ref: HC600545 | €4,200 monthly**

A spectacular PERIOD COTTAGE benefiting from an abundance of character and full of personality, enjoying use of over 1,000sqm of gardens and grounds including large private swimming pool. This enchanting property is accessed via an electric gate leading to a paved driveway having a capacity of four cars and through the front door one enters a spacious living room with wood burning fireplace and a fully fitted kitchen/dining area. Upstairs one finds three bedrooms and two bathrooms (main with ensuite).

**Ta' Xbiex****Ref: HC600457 | €12,000 monthly**

Beautiful TOWNHOUSE comprising a stunning reception area, dining room/office, open plan, fully fitted and equipped kitchen/breakfast/living room and back yard. Property is also served by a modern lift and at first floor level are three bedrooms (all with ensuite), living/TV room. On the top level is the amazing penthouse suite which comprises a fully-fledged kitchen/sitting/dining area and separate guest bedroom with ensuite, roof terrace with jacuzzi enjoying breath-taking sea views and the Valletta bastions. Also benefits from a lock-up garage.



**Sliema**

**Ref: FA601058 | €3,500 monthly**

A stunning three-bedroom seafront APARTMENT done up to very high standards and features exceptional detailing and innovative styling. The apartment offers elegant living space with a large open plan living/sitting/dining area enjoying stunning open sea views, separate fully fitted and equipped kitchen, master bedroom with bathroom ensuite, two further double bedrooms, guest bathroom and laundry room. Also benefits from a very valuable underlying one-car garage space.



**Sliema**

**Ref: FA07910 | €3,800 monthly**

Seafront APARTMENT taking in breath taking sea views and beyond. Beautiful and bright accommodation comprises entrance hall, spacious open plan fully fitted kitchen/living/dining room leading onto a larger than usual front terrace with outdoor furniture ideal for entertaining, three double bedrooms all having their private bathroom ensuite and LED televisions, main bathroom and a separate laundry room. Also included is an underlying one-car lock up garage.

**Tas-Sellum (Mellieha)**

**Ref: FA07922 | €1,900 monthly**

Luxury three-bedroom APARTMENT with spectacular views of the Mediterranean sea, comprising welcoming hall, open plan kitchen/sitting/dining leading onto two fantastic balconies with outdoor furniture and enjoying the most breath taking views of Mellieha Bay. The hall then leads down to three double bedrooms main with ensuite bathroom and walk-in wardrobe and another guest bathroom. Property also includes an underlying parking space.



**Ta' Xbiex**

**Ref: FA601288 | €3,800 monthly**

Brand new APARTMENT offering a very high level of specification throughout comprising open plan and designer sitting/kitchen (with high-end appliances and breakfast bar), dining leading onto a front terrace equipped with outdoor furniture ideal for outdoor dining and entertaining and guest toilet. Property also includes three double bedrooms all having their private bathroom ensuite, laundry room, utility room and a further two back balconies. Property also includes an underlying car space for added convenience.

**Tigné Point**

**Ref: FA602442 | €6,000 monthly**

Amazing APARTMENT comprising open plan lounge/kitchen/dining area leading out onto a spacious front terrace enjoying views of the Sliema harbour and Valletta, guest toilet and cloakroom, box room, main bathroom, master ensuite with walk in wardrobe, second bedroom with ensuite bathroom and third bedroom, study area and utility room, private back yard and an underlying car space.



**San Ġwann****Ref: DV600178 | €4,500 monthly**

A lovely and spacious FULLY DETACHED CORNER VILLA located in a quaint area of this picturesque village. Accommodation comprises entrance, fully fitted and equipped kitchen/breakfast leading onto a lovely outdoor area surrounding all the property ideal for outdoor dining and entertaining, sitting, dining and study, guest toilet and storage room, four bedrooms, main bathroom, ensuite and a terrace. Property has its own roof with laundry area, a lovely front and back garden, a two-car carport and a two-car lock-up garage at street level.

**Iklin****Ref: DV01346 | €5,500 monthly**

Luxurious VILLA featuring a luxurious back yard, pool and patio and separate heated indoor pool. One enters through a welcoming hallway leading onto a spacious formal sitting/dining and an open plan kitchen and living overlooking the indoor pool, three bedrooms, main having ensuite bathroom and a spare bathroom. The villa comes with AC/heater and is wired as a smart house with light and entertainment control on a smartphone app. and much more. Also includes two-car garage.

**San Pawl tat-Tarġa****Ref: DV01310 | €4,000 monthly**

Modern DETACHED VILLA renovated to the highest standards throughout comprising three good sized bedrooms (master with ensuite) and a fantastic bright living area including fitted kitchen, open plan dining/sitting area and a living room all giving access to the surrounding and beautifully paved gardens. The property also enjoys a lovely private pool with spacious deck area and a massive car port as well as a three-car garage accessed through electronic gates. Property also includes a guest flat at lower level.

**San Pawl tat-Tarġa****Ref: DV00921 | €4,500 monthly**

DETACHED VILLA with pool, garden and sea/country views situated in a prime residential area. Bright and spacious accommodation comprises large sitting/dining room, living room, fully fitted kitchen/breakfast, three bedrooms, two bathrooms, shower room, utility room, basement, balcony, yard, flatlet, sea views and garage. This fantastic family detached residence also enjoys a larger-than-usual beautiful surrounding gardens with a number of citrus trees.

**Baħar iċ-Ċagħaq****Ref: SV600025 | €8,500 monthly**

Stylishly furnished VILLA finished to exquisite taste, set on high. Beautiful accommodation comprises wide welcoming hall, large open plan lounge and dining room, fully fitted kitchen/breakfast and living room, four bedrooms, four bathrooms ensuite, washroom, guest cloakroom, basement and storage rooms, surrounding terraces and garden, full-sized swimming pool with adjacent patios and a large carport leading to the garage. Villa is highly furnished and equipped.



**Manikata**

**Ref: FA602690 | €2,500 monthly**

An attractive APARTMENT in this tranquil and picturesque rural Town, situated towards the north-western part of the island, in a stunning location with views that will take your breath away. The property spans in excess of 250sqm and comprises a fantastic open plan kitchen/sitting/dining area leading out onto sizable terrace with lovely views over the surrounding countryside and sea beyond. Property further comprises of a study/office, three double bedrooms all with ensuite bathrooms and laundry/box room.



**Swieqi**

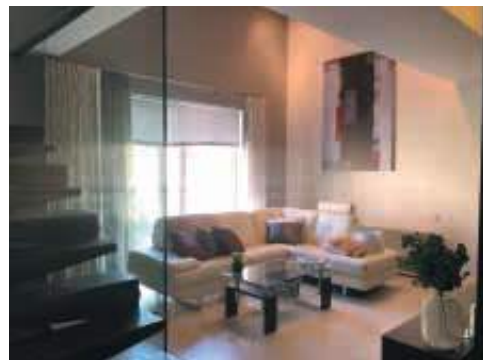
**Ref: PH500491 | €2,900 monthly**

A highly finished PENTHOUSE that forms part of a smart block of apartments. The property layout comprises a small hallway leading to an open plan kitchen/dining/living with a spacious terrace having outdoor furniture. Off the open plan are the main bathroom, 3 bedrooms with two having ensuite. Fully furnished and finished to an excellent standard. Ideal for those seeking quieter street life in close proximity to the bustle of the St Julian's Bays.

**St Julian's**

**Ref: PH600291 | €3,000 monthly**

A truly remarkable and breath-taking brand-new PENTHOUSE having all around terraces overlooking Balluta Bay. Accommodation comprises of a large open plan fully fitted and equipped kitchen/living/dining leading onto the terraces equipped with outdoor furniture, laundry facilities, master bedroom with shower room ensuite, guest double bedroom with walk in wardrobe and a main bathroom. Property is fully equipped, fully air-conditioned an underlying car space can also be made available upon request.



**Tigné Point**

**Ref: TA600003 | €2,800 monthly**

An impressive modern APARTMENT offering stylish living spaces spread over three floors. Property layout consists of an open plan lounge/kitchen/dining area leading out onto a spacious terrace, a guest toilet, master bedroom suite with ensuite shower, walk in wardrobe and office, a second double bedroom and main bathroom. The third floor leads out onto a roof terrace ideal for BBQ and alfresco dining. The rental includes one car space for added convenience.

**Sliema**

**Ref: PH100023 | €1,600 monthly**

Luxuriously finished and modern concept immaculate PENTHOUSE situated in an elegant block of apartments having a large front room enjoying bright and spacious accommodation leading onto its front terrace ideal for outdoor entertaining. Comprises entrance hall, open plan fully fitted and equipped kitchen/sitting/dining, three bedrooms (main with bathroom ensuite), main bathroom, laundry and drying area and a back terrace. Fully air-conditioned and an optional underlying car space is also being made available.



**Sliema****Ref: MA100020 | €2,500 monthly**

A most amazing spacious MAISONETTE conveniently located a mere two-minute walk from the popular Sliema seafront. Accommodation comprises welcoming hall, an amazing open plan sitting/dining room with double height ceiling giving a great feeling of space and a fully fitted and equipped kitchen, three double bedrooms main with ensuite bathroom and spare bathroom as well as a most unusual large back yard ideal for entertaining and fresco dining in the Spring/Summer. Property also includes a parking space.

**Lija****Ref: TH500052 | €5,500 monthly**

A spectacular TERRACED VILLA with exquisite style, sophistication and elegance. This property provides the discerning buyer with everything – exquisite well-proportioned living space comprising in a sitting, dining, fully fitted and equipped kitchen/breakfast room leading onto the pool area, and pool shower. Upstairs one finds three fabulous bedroom suites, all with ensuite bathrooms and the possibility of a fourth bedroom currently being used as an upstairs sitting room. Property also benefits from a private roof with laundry room and underlying two-car garage.

**San Ġwann****Ref: TH600077 | €2,000 monthly**

An extremely well-kept TERRACED HOUSE situated in a lovely residential area of San Ġwann. Comprises entrance hall, sitting with fireplace, guest bathroom, dining, fully fitted and equipped kitchen leading out onto a back yard ideal for our door dining and BBQ. Upstairs one finds three bedrooms, main bathroom with bathtub and an office/study. Property has its own roof equipped with a kitchenette and two spacious roof terraces on either side. A three-car lock up garage is also available upon request, interconnecting with the house.

**Kappara****Ref: MA600354 | €1,700 monthly**

A brand-new MAISONETTE furnished with style comprising open plan fully fitted and equipped kitchen/sitting/dining leading onto an elevated front relaxation area, two bedrooms (main with ensuite), bathroom, laundry including washer and dryer and a back yard. Fully equipped with all modern day technology and fully airconditioned. Optional car space is also available for added convenience.

**Sliema****Ref: MA600282 | €1,350 monthly**

A beautiful ground-floor MAISONETTE located in this ever-sought-after residential area, only minutes away from the centre, close to all amenities, public transport, and a brisk walk to the seafront and public beaches. Finished to luxurious standards including brand new furnishings, fittings, and fixtures the accommodation comprises of a sitting/dining room, kitchen/breakfast area leading onto the courtyard, study, a double bedroom, bathroom, and box room. The property is also fully air-conditioned.





Simon Rajan Bharwani MBA (UoL)

# Negotiating a commercial lease agreement

Simon Rajan Bharwani, Head of commercial sales and letting, Perry Commercial Hub.

In my opinion, even though scouting for the best potential commercial property is an integral part of a commercial property consultant's job, negotiating the terms and conditions in the commercial lease contract between the lessor and lessee is by far their most important responsibility. It should be noted that the negotiations do not only involve the lease price of the commercial property, but it also entails all the other terms and conditions which are included in the contract. It is also important to note that special care should be taken to address all the needs of both the Lessor as well as the Lessee.

All the main clauses which are usually used in a commercial lease are listed below, but this should not be regarded as an exhaustive list and other clauses might be added by stakeholders according to the needs of each individual case.

## The term

The term, or the period during which the lease is effective can include both a *di Fermo* period as well as a *di rispetto* period.

During the *di fermo* period the lessor usually establishes a fixed period of time during which the lessee will lease the commercial property and is liable for the payment of the rent for the whole *di fermo* period, even if the lessee decides to terminate the lease during this period for whatever reason. It is of utmost importance that the lessee understands his legal responsibilities during this period.

On the other hand, during the *di rispetto* period, the lessee has the option to terminate the lease agreement during this period without incurring any extra charges and penalties, and is usually requested to inform the lessor with a notice of termination which is normally of a three or six month duration.

The term could also include a commencement date as well as a rent-free period. The commencement date is usually the date when the lessee takes possession of the property, while a rent free is usually negotiated in order to start any refurbishing works which could be necessary before the rental period commences.

## Rental rate and rate of annual increase

The daily rent of commercial property differs from property to property and our property negotiators at Perry Commercial Hub, assist all potential clients to understand the average rental rate a similar commercial property rents for in a comparable location and then use this rate as a basis for negotiating a rental rate which is acceptable to both parties. However different perspectives arise with regards to the annual rate of increase. The average annual rate of increase is usually between two and three per cent and the main reason why this clause is introduced on the contract is to compensate the landlord for the annual increase of prices as listed on the Retail Price Index (RPI). Ultimately both parties need to agree on all rates of increase which also need to be sustainable.

## Security deposits

Another clause which is inserted in a commercial lease is the security deposit. This deposit is usually equivalent to three months' rent and is held by the Landlord and refunded in full at the end of the lease on condition that the property is returned in a fair condition allowing for normal wear and tear with no damages being done to the property. It is

important to note that no Vat is charged on a Security deposit. In some instances, another deposit is also requested by the Lessor and used to safeguard against the non-payment of utility bills and is also refunded if all these bills have been settled in full at the end of the lease term.

## Permits and licences

An integral part of any commercial lease is a paragraph which warrants and declares any valid permits and licences of the leased commercial property which include: Planning Authority (PA) permit, and if applicable any Malta Tourism Authority (MTA) licences as well as any Lands Authority (LA) permit. It is imperative that the property is leased according to the valid permits and licences on the property. Other official certificates could include the request of an Energy Performance Certificate of the leased property.

## Structural alterations and improvements

An agreement should be reached between the parties, as to how the commercial property is leased – whether in its present state ‘tale quale’ or otherwise. If any works need to be undertaken by the Landlord, it is suggested that all works are clearly listed in an Annex and attached to the contract.

Furthermore, as a norm the Lessee should inform/ seek permission from the Lessor prior to undertaking any structural alterations on the premises.

## Maintenance and repairs

As contemplated by Maltese law, all maintenance on the leased commercial property of an ordinary nature should be carried out by the lessee while any maintenance of an extraordinary nature should be carried out by the lessor.

However both parties are free to negotiate any other agreement according to the particular circumstances.

## Sublet

The option for the landlord to allow the lessee to sublet the leased property has recently become a sticky issue. The norm

is that the Lessee is not allowed to sublet or reassign the lease without the written consent of the Landlord. However under certain circumstances, we have negotiated a few deals where by the Lessor consents to the sublet or reassigning of the lease on payment of an ‘lawdemju’. This payment is usually equal to a year’s rent which is paid by the new lessee to the landlord, with the new lessee substituting the old lessee on the signed contract, and will assume responsibility for all terms and conditions on this contract. It is also assumed that the old Lessee and the new lessee negotiate their terms and conditions separately prior to this substitution.

## Access

It is also important to add a clause in the lease that the lessor should have the right to visit and inspect his property during the lease period. The Lessee should however be notified at least 24 hours in advance prior to this visit. The Lessor might need to visit the property to ascertain if the property is being maintained properly and might need to undertake immediate repairs if the need should arise in order to protect his property.

## Insurance

The norm for the insurance clause is that the lessor is responsible for insuring the building, while the lessee is responsible for insuring the property relative to its use. This should also include Business Operation Public Liability, insurance of stocks and other contents as well as insurance for fire and theft. It should be noted that if the leased premises includes fire and other safety equipment such as fire and intruder alarms as well as close TVs, this usually leads to a reduction of the Insurance premium requested.

## Termination

In addition to cases which are contemplated by Maltese Law, this clause outlines actions which could result from a lessee which has chosen not to abide to the terms and conditions which have been agreed to and outlined in the Lease contract. The norm is that if the Lessee is

in arrears of two or more payments of rent, and the continues not to adhere to any terms and conditions as agreed to in the lease contract, even after the lessor has officially notified him via registered mail, then the Lessor may have no other choice but to terminate the contract. In most cases lessors also choose to add a daily penalty which is sometimes equal to up to 10 times the daily agreed rent as payment from pre-liquidated damages until the Lessee regularizes his position

On normal termination of the lease agreement, when the lease has expired after the agreed term, the parties may choose to renegotiate a new lease with perhaps the Lessor agreeing to offer the Lessee the right of first refusal for the new contract. It should be noted that the lessor has no moral duty to offer the current tenant this right. Other clauses which are added in this clause could include the payment of compensation to the lessee for any works or improvements which he may have undertaking during his tenement.

## Agency fees

The norm on the market is that both the Lessor and the Lessee each pay a commission equal to 10 per cent plus VAT on the first year’s lease, which is normally paid on the signing of the lease contract.

When a commercial property also has a premium, a further five per cent commission plus VAT is also charged on this amount, which is paid by the party which is receiving the amount, which could either be the Lessor or the Lessee.

As from 2021 all real estate agents at Perry Ltd are now fully licensed after having sat for and passed four separate exams which included proficiency in financial legislation, legal and money laundering regulations, property law and understanding different communications styles.


A commercial lease contract is predominantly a private agreement, and it is highly recommended that a legal expert is contracted for its drafting, to include legal clauses which address the possibility of a temporary shut down of the commercial premises due to COVID19 issues or any such similar occurrences which could threaten the peaceful enjoyment of the lease hold.




*A prestigious work place with outstanding views*

**Valletta | For rent | €8,000 monthly | Ref: OF00348**

 Approx. 130sqm  
Internal Size

 Approx. 39sqm  
External Size

 Approx. 169sqm  
Total Size

Part of a historical city fortifications, an old building has been converted into offices including all the qualities necessary for a contemporary working space; light, clarity, comfort and ease of access together with high end luxury. At ground floor one finds a smart common reception space, creating a transition between the street and the special environment on the interior. The first floor and mezzanine are all usable office space measuring 200 square metres plus common utilities. The location of the property is so prestigious that it immediately lends a feeling of luxury to the project. The outstanding views and the offices qualities automatically elevate the property to the highest niche on the market. Finishes include a mix of solid wood, marble and glass which make an ideal OFFICE for anyone requiring a prestigious work place and address. Further details on request.



**Attard | For sale | Guest House**

Ref: OC600035 | €1,650,000

An unconverted semi-detached TOWNHOUSE situated in Attard and built on a plot measuring approx. 650m. Comprises a large front garden, entrance hall, with a central courtyard ensuring plenty of natural light to all areas on the ground floor, augmented with a large back garden at the back of the property. This property has immense potential to be transformed into an 8-10 room guest house with a cafeteria and restaurant on the ground floor. Also includes a traditional stone balcony with views of the Attard Railway Station Garden and beyond.



**Msida | For sale | Office**

Ref: OF600274 | €500,000

175sqm centrally located fully furnished corner office, comprising of 60sqm on the ground floor and another 115sqm on the first floor. The ground floor includes a reception area, lounge area, toilet, kitchen and meeting room. The second floor consist of three offices, bathroom and a storage space and large balcony. New air conditioners have been installed throughout. The office is equipped with a badge reader to open the main entrance door, an intercom and an alarm.

**San Ġwann | For rent | Retail Outlet**

Ref: SH600076 | €900 monthly

A great opportunity to lease an attractive corner RETAIL OUTLET with large glass windows on two streets ideal for marketing purposes. The property spans approx. 30sqm and would be ideal for a wide range of businesses ideally located close to the bustling town centre with a lot of potential passing trade. The shop includes toilet facilities and forms part of a newly built and lovely building.



**San Ġwann | For sale | Office**

Ref: OF600227 | €2,200,000

888sqm CORNER OFFICE, located on one floor with an 824sqm underlying garage. Includes lifts, toilets, air-conditioners, network cabling and glass partitions. Viewing is highly recommended.

**Valetta | For sale | Boutique Hotel**

Ref: HT600017 | €4,500,000

A luxurious BOUTIQUE HOTEL, comprising of four suites, situated on St Barbara's Bastions, enjoying unobstructed views of the Grand Harbour and the Three Cities. Designer finish and furnished to high specs, accommodation is on five floors, includes a basement, ground floor lobby, three fully equipped apartment suites with their own bathroom, plus a grand suite which includes a spacious living and dining room with its own bedroom and bathroom all on one floor. On the roof level, there is a roof terrace with chill out area and a jacuzzi.



**Swieqi | For rent | Office**

Ref: OF600282 | €4,166 monthly

A great business opportunity to lease a new office space forming part of a modern development. This comfortable office spans just under 300sqm and comprises of a great open-plan space and several partitioned offices including directors/management offices, WCs, and meeting rooms. The property is being offered fully furnished with top quality furnishings and fittings and ready to move into. This office also benefits from an attractive reception area with seating.



**Valletta | For rent | Office**

Ref: OF600277 | €2,580 monthly

35sqm fully furnished SHARED OFFICE located in a charming palazzo in Valletta. Viewing is highly recommended.

**Marsa | For rent | Warehouse**

Ref: IW600043 | €9,000 monthly

1,400sqm sea front WAREHOUSE split on three floors, with approximately 430sqm on each floor, with entrances from two streets and height of approx 4.5m and includes 100sqm of office space. The property also includes lighting and a large goods lift. Also available at a separate cost is an unconverted 650sqm office split on two levels with large terraces on the penthouse level with sea views. Highly recommended.



**Ta' Xbiex | For rent | Office**

Ref: OF600269 | €8,500 monthly

550sqm fully finished OFFICE space split over two levels comprising 431sqm of internal office space and another 118sqm of external space with a large yard. The premises consists of eight closed offices, two toilets and a kitchenette on one level, and another six closed offices and two toilets and a kitchenette on another level. Two car lock-up garages are also available at an extra cost just beneath the property. Amenities include a lift, air-conditioners, lighting and terminated network.

**Slimea | For rent | Office**

Ref: OF600191 | €10,000 monthly

Seafront DUPLEX OFFICE with internal elevator to the higher floor, forming part of an attractive modern building, ideally located on the seafront and spanning 235.5sqm spread over the two floors. The property includes large kitchen facilities. One also finds toilet facilities on each floor and the property also comprises various meeting rooms, including a boardroom overlooking the sea. The property also benefits from 5 underlying parking spaces, ample storage rooms and security features.



# LONGING FOR A HOLIDAY HOME?



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# BOV

Bank of Valletta

# GET IN TOUCH

Contact details for the exclusive affiliates of Perry Limited

## SLIEMA | HEAD OFFICE

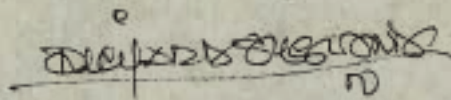
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## Mirages of Magic

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which  
never  
were  
but  
always  
are



Richard England



 Perry

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