



MALTA COMMUNICATIONS AUTHORITY


# End-User Affairs: Half Yearly Report

## January – June 2024

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## 1. Introduction

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

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

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

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

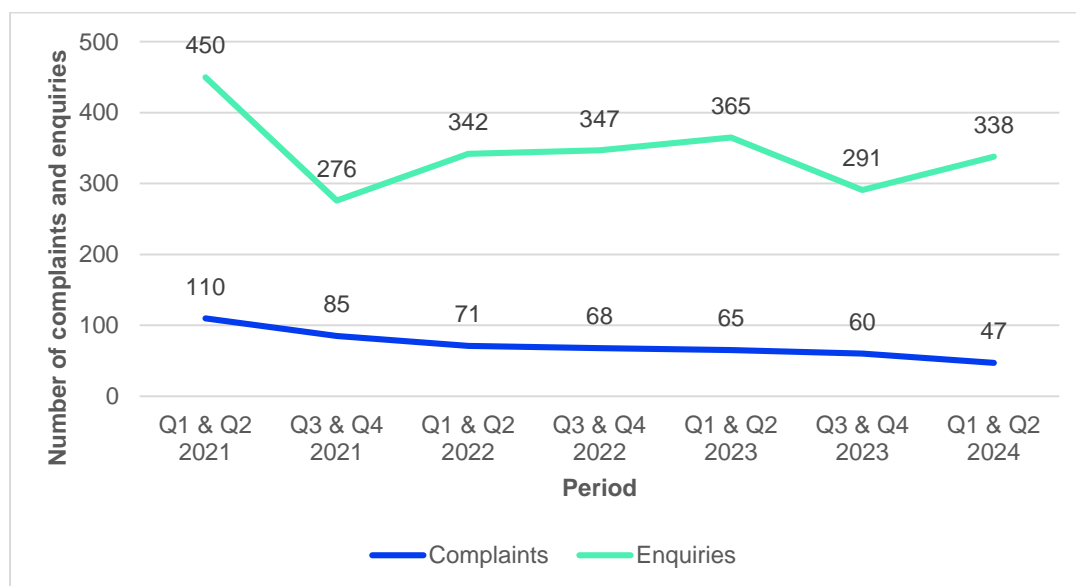
This report provides a statistical analysis of the complaints and enquiries received by the Authority during the first six months of 2024 and also provides information on enforcement actions and related monitoring activities undertaken by the MCA during this period.

## 2. Statistical Overview of Complaints and Enquiries received

Between the 1<sup>st</sup> of January and the 30<sup>th</sup> of June 2024, the MCA received forty-seven (47) complaints, registering a decrease of 22% when compared to the sixty (60) complaints received in the previous period (July to December 2023). During the period under review, the MCA also received three hundred thirty-eight (338) enquiries, representing a sixteen percent (16%) increase from the previous period. Figure 1 below illustrates the trends of complaints and enquiries received from Quarter 1 (Q1) and Quarter 2 (Q2) of 2021 till Quarter 1 (Q1) and Quarter 2 (Q2) of 2024<sup>1</sup>.

Figure 1

Complaints and Enquiries (Q1 & Q2 2021 – Q1 & Q2 2024)



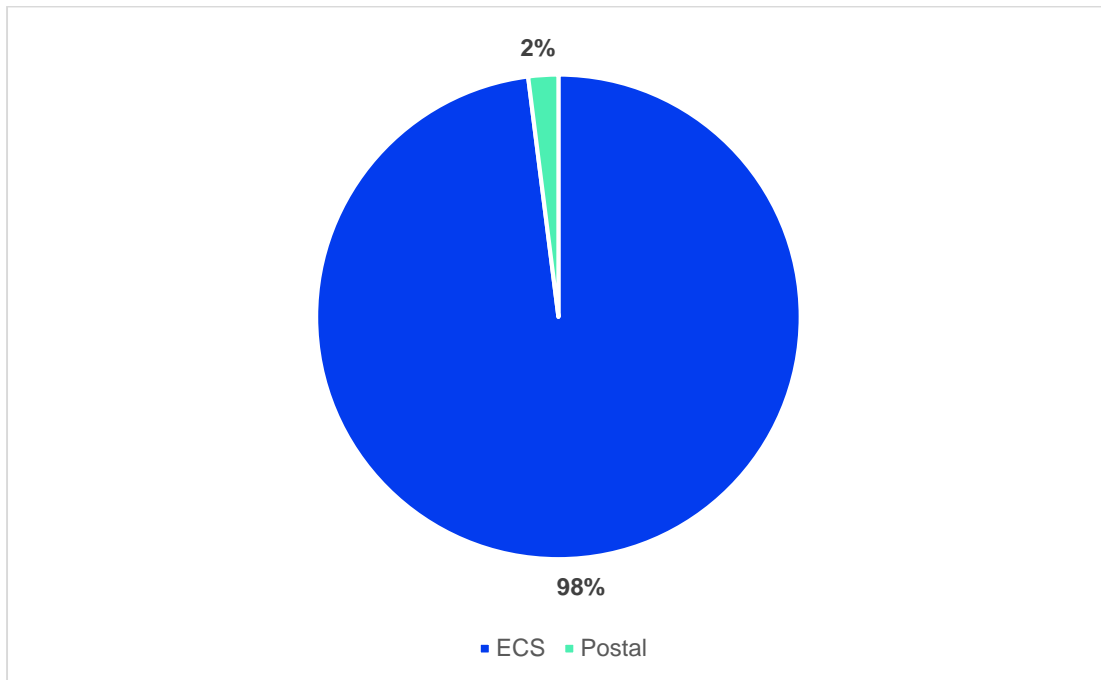
The MCA receives complaints from end-users regarding their landline, mobile, internet, TV and postal services. These complaints tend to be more complex in nature due to the fact that the MCA requires that end-users seek its intervention only after they have lodged a complaint with their service provider and remain dissatisfied with the outcome.

Figure 2 illustrates the proportion of the electronic communications services (ECS) to postal services complaints received by the MCA during the first six (6) months of 2024.

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

Figure 2

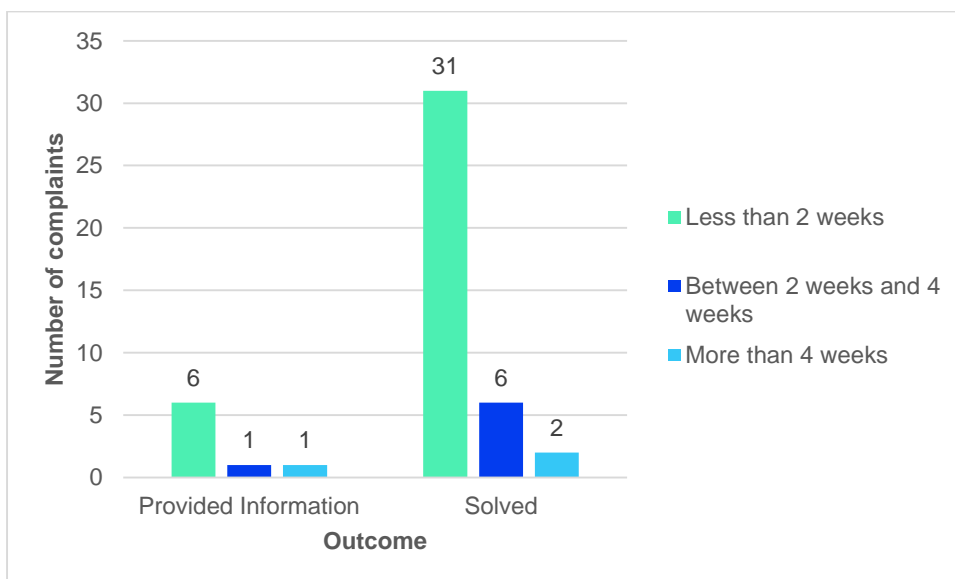
Complaints received by MCA (January – June 2024), classified by sector



The time needed to resolve a complaint may vary depending on the specific nature of each case. The MCA is committed to resolving complaints within the shortest possible timeframe. During the period under review seventy-nine percent (79%) of all complaints received were addressed within two (2) weeks, and ninety-four percent (94%) were closed within four (4) weeks. At the time of publishing this report, the MCA had no pending cases.

Figure 3

Time taken by MCA to Handle Complaints (from receipt to closure), January – June 2024

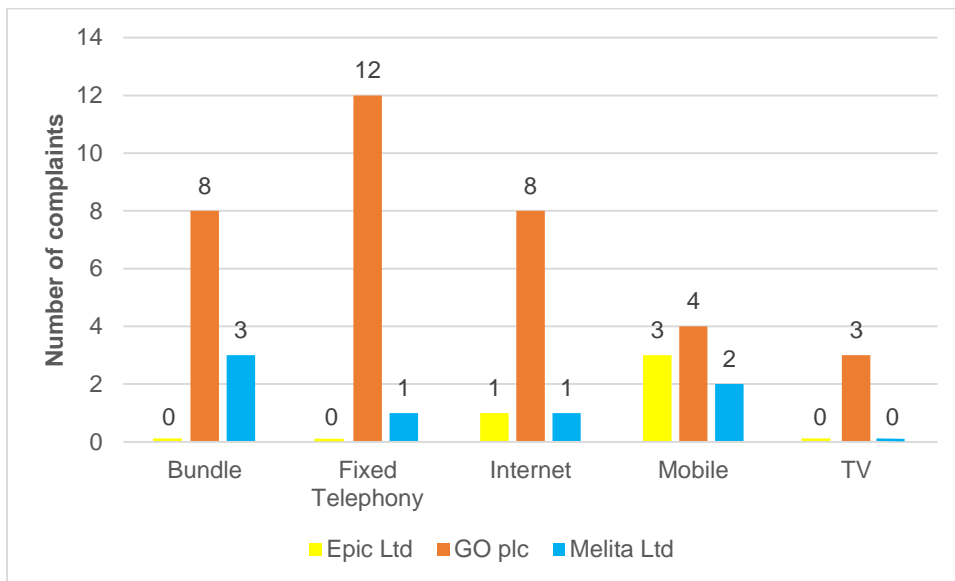


### 3. Electronic Communications Services

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

Figure 4

Complaints received by MCA (January – June 2024), classified by service and ECS Provider



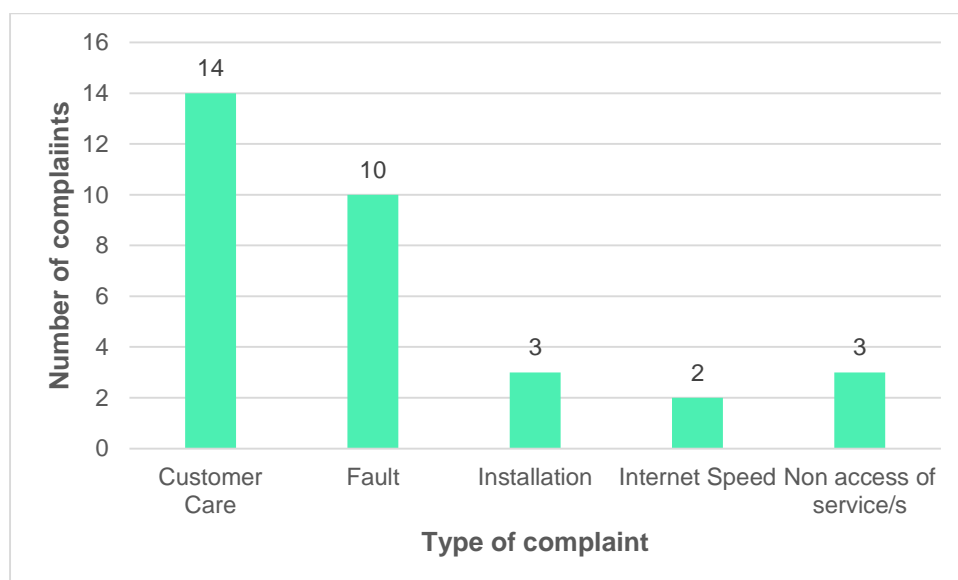
Seventy percent (70%) of the ECS complaints received during the first half of 2024, related to quality of service (QoS). This was followed by complaints about billing issues at twenty percent (20%), termination and switching of services at seven percent (7%) and contractual complaints at four percent (4%).

### 3.1 Quality of Service and Service Provision

The complaints received in this category vary as illustrated in figure 5 below:

Figure 5

Quality of Service (QoS) Complaints received by MCA (January – June 2024)



The MCA received fourteen (14) complaints from end-users who were unable to reach their service provider’s customer support via telephone. In these instances, the end-users’ details were forwarded to the respective service provider for follow-up and assistance. The majority of the customer care complaints (13) pertained to GO plc. The MCA promptly escalated this matter to the service provider, emphasising the need for swift corrective action. To this effect, MCA observed a significant improvement in GO's response time for telephony customer care calls towards the end of the review period<sup>2</sup>.

The MCA also received ten (10) fault reports from end-users, in relation to fixed telephony and bundled services. In nine (9) of these cases the faults were repaired by the respective providers and end-users were provided compensation in line with their service provider’s compensation scheme<sup>3</sup>. In cases where the faults could not be repaired within a short timeframe, end-users were also provided with a temporary solution until the services were fully restored. In one (1) of the cases, the MCA guided the end-user to check his/her devices and equipment as it resulted that the fault was not originating from the service provider’s end.

During this period, the MCA received three (3) complaints from end-users regarding delays in service installations. In most cases, service providers were unable to complete installations

<sup>2</sup> The MCA conducts an ongoing mystery shopping exercise aimed at measuring the time taken for a telephone call to be answered by a customer care agent of the main communications service providers. Section 5 of this report details the findings of the monitoring activities carried out by the MCA in this regard.

<sup>3</sup> The MCA is publishing information on the different fault repair timeframes and compensation schemes published by service providers in the terms and conditions of subscriber contracts'. This table is intended to serve as a tool for consumers to seek easily accessible information on the type of redress they should expect to receive when experiencing faults. This table can be accessed in PDF format from [here](#).

by the committed date due to difficulties accessing third-party properties and/or the availability of network in the area. The MCA monitored the progress of these cases and ensured that service providers took all possible measures to complete installations within the shortest timeframes possible.

The Authority received three (3) complaints regarding non-access to service. These cases are summarised below:

1. **Disconnected Pre-paid Mobile Service:** An end-user's pre-paid mobile service was disconnected by his service provider, because the end-user hadn't performed a chargeable event, as per the Terms and Conditions. The end-user provided the MCA with proof of a chargeable event made during this period. The MCA referred the matter to the service provider who then to reconnect the end-user's SIM card.
2. **Roaming Issue with Italian SIM Card:** An end-user roaming in Malta with an Italian SIM Card experienced difficulties making outgoing calls to Italian numbers when connected to a specific local mobile network. After contacting his foreign service provider he was advised to switch networks or contact the Maltese service provider. Unable to resolve the issue with the local provider in question, the end-user sought assistance from the MCA. The MCA referred the matter to the local service provider and the matter was resolved.
3. **Inability to Receive Calls While Abroad:** An end-user reported being unable to receive calls while travelling abroad. Upon investigation, it was determined that the service had been suspended due to recurring non-payment of bills. The end-user was subsequently informed and provided with the necessary guidance..

The Authority received two (2) complaints regarding poor internet performance. End-users were asked to provide screenshots of speed tests conducted via a wired connection. In one (1) case, after end-users submitted screenshots showing speeds lower than those stipulated in their contract, the MCA contacted the respective service provider to ensure necessary actions were taken to address this issue. In the other case, the information indicated that the issues were caused by external factors beyond the service provider's control. In this instance, the MCA provided tips and information to help improve internet coverage over Wi-Fi connections.

### 3.2 Billing, Charges and Tariffs

This category of complaints includes claims related to incorrect billing or overcharging, totaling eight (8) cases, as well as one (1) case involving a request for a refund.

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

1. **Termination Billing Issue:** An end-user reported being charged the full monthly fee after terminating their service, rather than being billed only up to the actual termination date. Despite contacting the service provider, the end-user was initially informed that a charge would still apply, and no automatic refund was issued. Upon



receiving the complaint, the MCA intervened, resulting in the end-user receiving a refund of €33.80.

2. **Roaming Charges in Vietnam:** An end-user roaming in Vietnam (a non-EU/EEA country) received a high bill for data roaming services for two mobile lines, totalling €283.30. The end-user lodged a complaint with the service provider, but no resolution was reached. After the MCA's investigation, it was found that the mobile data service was not suspended upon reaching the agreed financial limit of €59 (inclusive of VAT) as required by the EU Roaming Regulations. Upon conclusion of the MCA's investigation, the provider amended the bill and charged the end-user only the maximum financial limit of €59 (inclusive of VAT) for mobile data usage while roaming..
3. **Refund Fee for Contract Termination:** An end-user terminated her contract and had an advance payment balance of €19.31. She requested that this amount be transferred to her bank account; however, the service provider requested a fee for processing the refund. Following the MCA's intervention, the service provider transferred the credit to her bank account without any charges.
4. **Monthly Discount Not Applied:** An end-user, entitled to a monthly discount of €5.99, discovered that the discount was not fully applied for a particular month. After contacting the service provider and receiving an unsatisfactory explanation, the end-user escalated the complaint to the MCA.. Upon investigation, the service provider attributed the issue to a technical error that prevented the full discount to be applied. It was agreed that the following month's bill would reflect the correct discount, including the amount previously omitted.
5. **Expired Contract Notification:** An end-user noticed an unexpected increase in his monthly bill and contacted his service provider. He was informed that his contract had expired, resulting in the loss of any discounts he had previously been receiving. The end-user claimed he had not been notified of the impending contract expiration and the associated increase in his monthly fee. Following the MCA's intervention, the service provider refunded the end-user the difference in the monthly bill, amounting to €29.80.
6. **Multiple Billing Issues:** An end-user experienced multiple issues with his service provider and requested a comprehensive review of his bills. Despite some redress was provided, the end-user remained dissatisfied. Following an investigation, the MCA intervened and mediated with the service provider, leading to several adjustments to the end-user's bills. A total adjustment of €376.11 was applied to his account.
7. **Refund of Pre-paid Credit:** A pre-paid mobile subscriber requested a refund of the accumulated monetary credit in her account after porting her mobile number to another provider. The donor operator failed to process her request in a timely manner. Following the MCA's intervention, the end-user received the refund of €5.30 to which she was entitled.

### 3.4 Termination and Switching

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

During this period the MCA received two (2) complaints regarding termination of service. In both cases, the MCA provided guidance to the end-users on the procedure they needed to follow to terminate the service/s.

Additionally, the MCA received one (1) complaint related to fixed number portability. The MCA followed this complaint with the respective service providers and ensured that the case was addressed in the shortest timeframe possible.

### 3.5 Contractual

During this period, the MCA also received two (2) complaints regarding contractual matters.

In one case, the end-user contested the early termination fees, while in the other, the end-user disputed the required notice period for contract termination. The MCA reviewed the end-users' contracts and determined that the conditions applied by the service providers were in accordance with the terms included in their contracts. Both end-users were informed accordingly about MCA's findings.

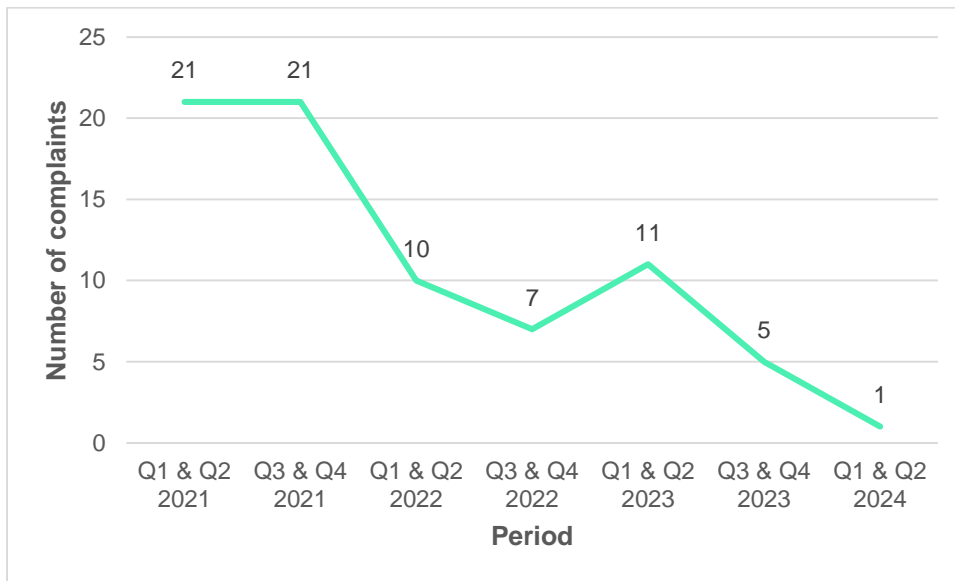
## 4. Postal Services and E-Commerce

The MCA recorded only one (1) postal complaint during the first six months of 2024, which related to delayed delivery. This represents the lowest number of postal complaints received for a six-month period in recent years.

Figure 6 shows the trends in postal complaints received by the MCA between Q1 & Q2 of 2021 and Q1 & Q2 of 2024.

Figure 6

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



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

## 5. Customer Care Telephone Response Time

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

Figure 8 (Electronic Communication Services Providers) and Figure 9 (MaltaPost) present a moving average trend line based on measurements recorded for each operator. Ongoing analysis of such metrics and relative trends, helps the MCA in carrying out its compliance monitoring function, especially when sudden shift in trends are recorded. The test calls made by MCA are terminated after a lapse of five (5) minutes if no customer care agent attends to the call.

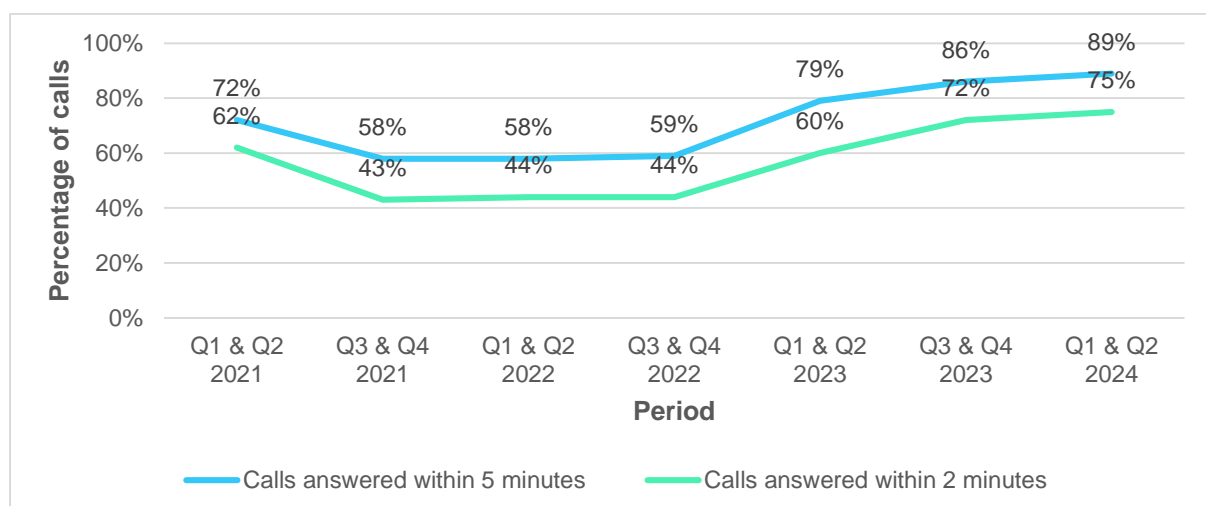
### Electronic Communications Service Providers ('GO plc', 'Melita Ltd', 'Epic')

During the period under review the MCA conducted one thousand, one hundred and five (1,105) calls to the customer care telephony support lines of the three main service providers as part of a mystery shopping exercise. Of these calls, eighty-nine percent (89%) were answered within 5 minutes, an improvement compared to eighty-six percent (86%) in the previous 6 months. Furthermore, seventy-five percent (75%) of the calls made during the first six months of 2024 were answered within two (2) minutes, up from seventy-two percent (72%) in the last six months of 2023. This marks the highest response rate recorded since such measurements began.

Further details and trends since 2021 are provided in 'Figure 7' below.

Figure 7

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

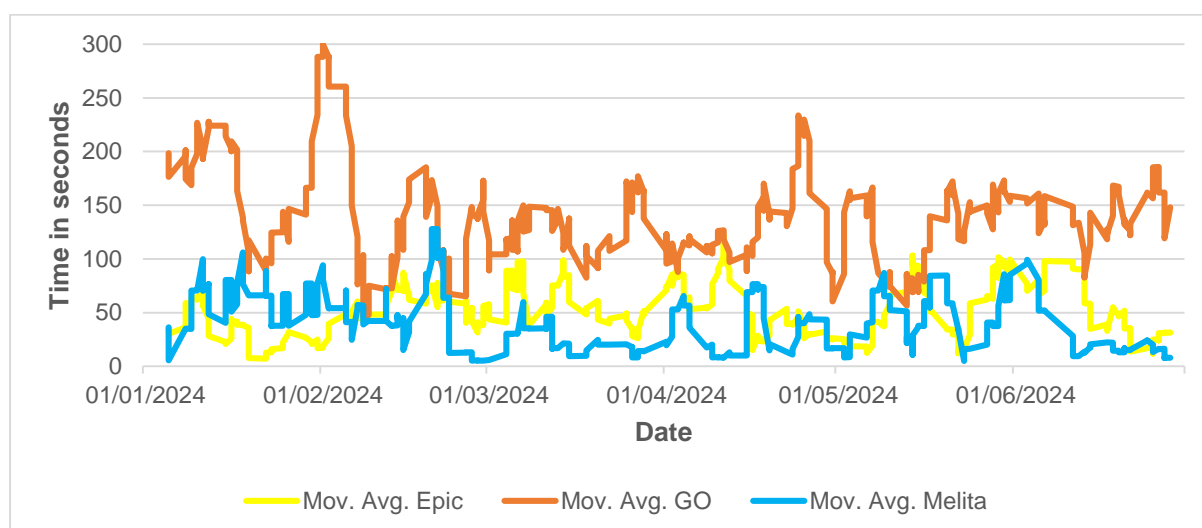


The following table shows the percentage of the calls answered within five (5) minutes and within two (2) minutes by the respective service provider.

	<b>GO</b>	<b>Epic</b>	<b>Melita</b>
Calls answered within 5 minutes	75%	99%	96%
Calls answered within 2 minutes	52%	87%	88%

Figure 8

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



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

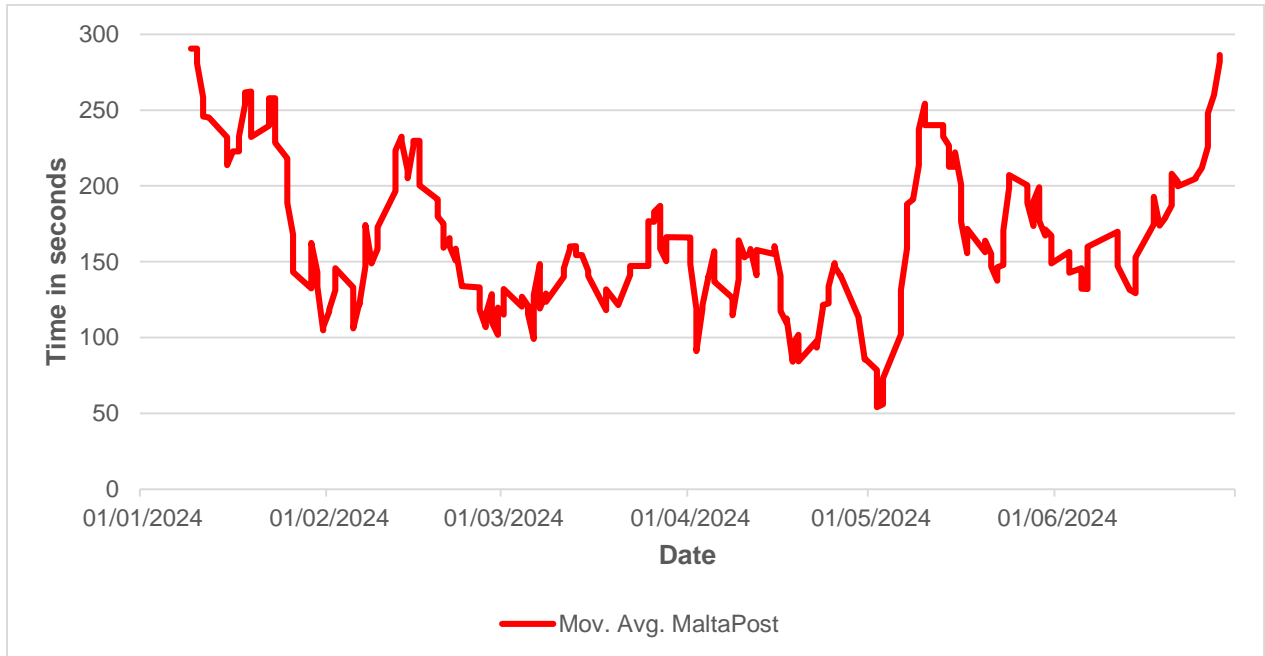
### Postal Universal Service Provider ('MaltaPost')

Based on two hundred and thirty-seven (237) measurements taken at various times of the day between January and June 2024, seventy-five percent (75%) of the calls made to MaltaPost's customer care telephony service were answered within five (5) minutes, compared to eighty-one percent (81%) during the last six (6) months of 2023. Furthermore, forty percent (40%) of the calls made were answered within two (2) minutes, down from forty-five percent (45%) in the previous period.

Figure 9 provides detailed results of these measurements. As previously stated, maximum call waiting time for the purpose of this exercise is capped at 300 seconds.

Figure 9

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



## 6. MCA Awareness Raising Activities

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

- **Price Indexation Clauses:** raising awareness on the inclusion of price indexation clauses<sup>4</sup> and on the measures introduced by the MCA to provide added protection to end-users against such clauses ([Link](#) to a Decision Notice issued by the MCA on this matter);
- **Roaming:** educating subscribers about their rights under the 'Roaming Regulations', which are intended to safeguard end-users' interests when using their mobile services while roaming ([link](#) to MCA's roaming FAQs);
- **Scam Prevention:** emphasising the importance of being vigilant of any scams when making use of electronic communications services, along with guidance on how to avoid becoming a victim ([link](#) to an MCA article on this subject matter);
- **Price Comparison Portal:** Promoting the use of MCA's price comparison portal [www.Telecosts.com](http://www.Telecosts.com), which enables end-users to compare the different service/s plans offered by various providers;
- **Contract Summaries:** Highlighting the requirement for providers to furnish end-users with a 'Contract Summary' before they become bound by a contract or any corresponding offer ([link](#) to MCA's [FAQs](#) on 'Contract Summaries');
- **Postal Services Awareness:** increasing awareness of various aspects related to postal services, including the type of assistance the MCA may offer to end-users encountering any difficulties with these services ([link](#) to MCA's FAQs on postal services).

The MCA used variety of media channels to disseminate information about consumer rights including [MCA's Facebook page](#) and [MCA's website](#).

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

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<sup>4</sup> 'Price Indexation Clauses' are clauses included in subscriber contracts allowing providers to adjust charges or fees based on an objective consumer price index compiled by a public institution. These clauses, referred restrict end-users from terminating contracts without penalties when adjustments take place.



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