





## SMARTER BUSINESS STARTS HERE<sup>®</sup>

SINCE 1987

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## ABOUT CSB GROUP

Established in 1987, CSB Group offers diverse yet specialised business solutions and commercial services to a vast portfolio of corporate and private clients seeking to setup or relocate to Malta. Backed by local knowledge and with a global reach, our 360° approach provides value while retaining a Human Touch that ensures customer satisfaction - a key element to our success. Being entrepreneurs ourselves enables us to understand our clients' expectations better, giving them the peace of mind that all of their business needs will be met while reassuring them that our support is available in good as well as in bad times. CSB Group is a family-owned and operated business with plans and ambitions of further growth, where we will keep looking towards the future with optimism, while not forgetting our past.

### AREAS OF SERVICES INCLUDE:

Corporate & Trust | Accounting | Tax | Financial Services | Fintech | iGaming | Immigration | Recruitment | Relocation | Real Estate



1999

2013

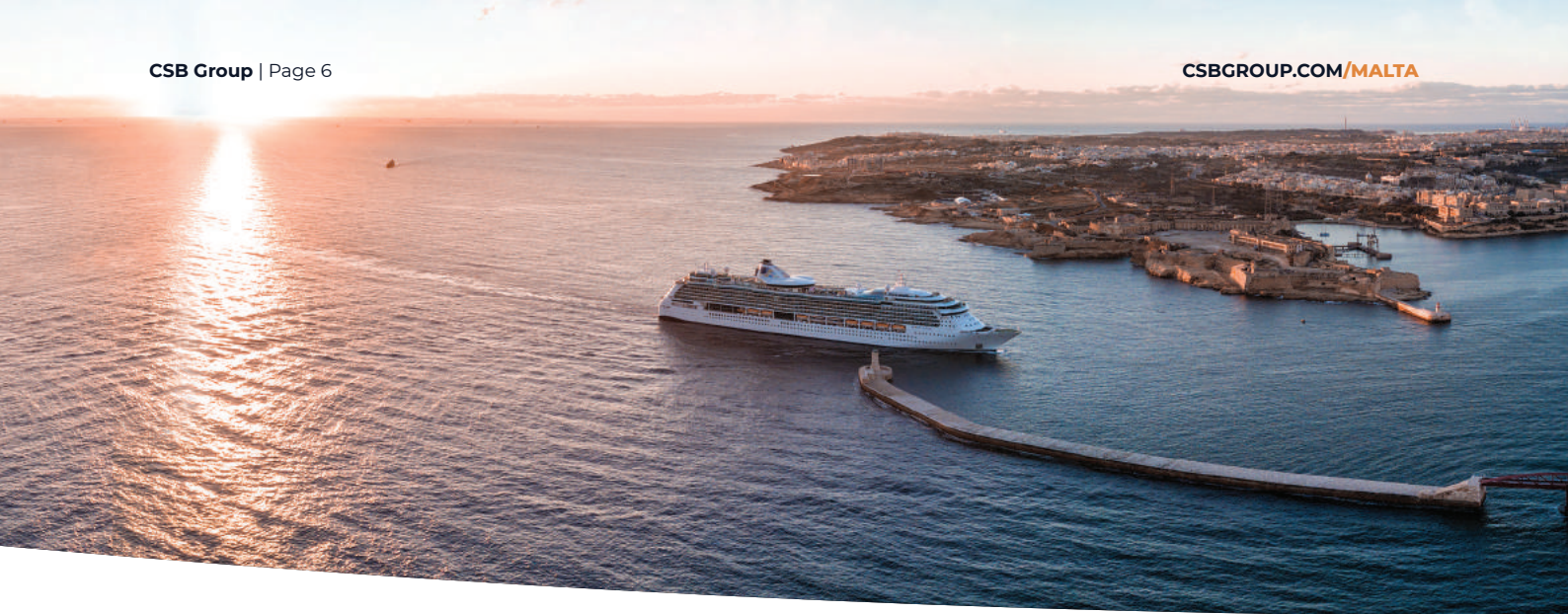
1987

2008

Malta | Sotheby's  
INTERNATIONAL REALTY







## THE MALTESE ISLANDS

Strategically located within 3 hours of direct flight time from Europe's major financial centres, Malta is located right in the heart of the Mediterranean. A full member state of the European Union, the island has an attractive tax system together with a network of double taxation treaties with over 70 countries. Malta has established itself as one of the fastest growing financial services centres within Europe and is a front-runner in the ICT, iGaming, Blockchain and Yachting industry.

The island's political stability, coupled with a well-developed infrastructure, state-of-the art telecommunications system, and a solid banking sector, ensure the delivery of the highest standards of service to corporate and private clients. Today, Malta is positioned as an international business and financial services 'centre of excellence'.



## WHY MALTA?

- Double tax treaties
- EU member state
- Pro-business government
- Attractive tax system
- Major transshipment centre
- Strong economy
- Highly-skilled workforce
- A safe, secure & pleasant lifestyle
- Solid banking sector
- Rich in history & culture
- English speaking & multilingual



## CORPORATE

CSB Group is one of Malta's most respected and established Corporate Service Providers offering a veritable one-stop-shop backed by a wealth of experience to meet clients' needs when establishing business operations or corporate structures in Malta. Our vision is to ensure continuous delivery of the renowned quality and personal service, which in today's fast-moving world requires a team of qualified professionals, dedication, substance, pride and passion – qualities that CSB Group strives for and maintains.

### SERVICES INCLUDE:

- Incorporation & administration of companies
- Directorship & company secretary services
- Assistance with applications for bank account opening
- Re-domiciliation of companies to Malta
- Trusts, foundations, fiduciary & escrow services
- Tax structuring & consultancy

*CSB International Limited (C38923) is authorised to act as a Company Service Provider by the Malta Financial Services Authority (MFSA). CSB Trustees & Fiduciaries Limited (C40390) is authorised by the MFSA to act as a Trustee Company and Administrator of Private Foundations.*





## ACCOUNTING

Independent member of   
**EuraAuditInternational**

CSB Group is an expert in Accounting, Payroll, VAT and Tax Compliance and Advisory and provides a full range of accountancy-related services to corporate and private clients. Our team of qualified and experienced accountants can assist with key accounting services ensuring compliance with local statutory reporting requirements.

### SERVICES INCLUDE:

- Book-keeping & Management Reporting
- Value Added Tax (VAT) registration, compliance & advisory
- Audit co-ordination & financial statements preparation
- Consolidation & completion of group reporting requirements
- Company liquidations
- Personal / corporate tax compliance & advisory
- Payroll & HR administration
- Processing of payments & invoicing

### FOR LICENSABLE ENTITIES:

- Preparation of Financial Projections
- Completion & submissions of MFSA Financial Returns

*CSB Group is an independent member of EuraAudit International, an independent network of over 150 audit and accountancy firms throughout the world.*





## TRUST, FIDUCIARY & ESCROW

The country's well-established legal framework and regulatory regime make Malta a popular destination for trust formation. Malta trusts offer a range of advantages to individuals and families looking to establish trusts for a wide range of purposes, including estate planning, asset protection, and charitable giving. Fiduciary and Escrow arrangements concluded with a trusted and licensed professional, allow for an asset to be temporarily held by a trusted third Party, in name only, for any purpose.

### SERVICES INCLUDE:

- Setting up of a trust
- Tax & legal guidance
- Security trust services
- Holding of assets under title of mandate and/or deposit;
- Escrow agent services

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## FAMILY OFFICE SERVICES

CSB Group's family office and team of professionals are equipped to advise and service ultra-wealthy families to make informed decisions and assist them in navigating the complexity of today's corporate governance and fiscal world. Our customised solutions are tailored to the specific needs and goals of each family and aimed at assisting them with the management and preservation of their wealth over the long term.

### SERVICES INCLUDE:

- Investment Migration – Malta Citizenship & Residence, Portugal Residence, Turkey Citizenship, Caribbean Citizenship (St Kitts & Nevis, Grenada & St Lucia)
- Luxury Assets – Registration & Management – Yachts, Aircraft, etc.
- Succession Planning – Corporate Structuring, Fiduciary, Trusts & Foundations
- Concierge Services – Travel, Schooling, Domestic Bill Paying, Payroll, etc.
- Corporate Governance – Company Administration, Regulatory & Compliance
- Fiscal Compliance – Tax, VAT, Book-keeping, Financial Reporting & Internal Audit
- E-Commerce – iGaming, VFA / Fintech & Financial Licensing, Legal & Compliance Outsourcing





## TAX

CSB Group has developed an extensive range of international and local Tax and VAT advisory services, including Tax and VAT compliance services, complemented by accounting and payroll services. We offer tailor-made solutions, for both corporate and private clients, which ensure compliance with local statutory requirements.

### SERVICES INCLUDE:

- Tax advisory & optimisation
- Personal/Corporate tax & VAT advice & compliance
- Tax Return & Tax Refund services
- VAT Return services
- FATCA & CRS tax compliance





## RISK & COMPLIANCE

Uncertainty presents risks and opportunities that must be mitigated and exploited to achieve corporate objectives that are within the board's risk appetite and the organisation's ability and skill set. Compliance relates to an organisation's obligation and ability to implement control systems, designed to comprehensively lead an organisation through the ever-demanding regulatory landscape, in support of the company's business objectives.

### SERVICES INCLUDE:

- Assistance with designing & implementing of compliance monitoring programmes
- Execution of compliance reviews & assessments
- Assistance with drafting Business Risk Assessments
- Tailor-made training in universal compliance topics such as AML/CFT & GDPR
- Outsourcing of compliance matters in line with regulations





## IT AUDITING & ASSURANCE

The dependency on technology is directly correlated to the constantly evolving risks. IT-related risks are deemed critical to all entities, whether regulated or non-regulated, because of its implications to its operations, reputation, regulatory compliance and financial commitments. Our auditing and assurance practices ensure you comply with the latest regulations and remain risk-focused.

### SERVICES INCLUDE:

- Malta Gaming Authority (MGA) IT Systems & Compliance reviews under the terms of reference issued by the MGA
- United Kingdom Gambling Commission (UKGC) security audits & assessments
- ISO 27001 assessments
- Gap analysis – intended to gauge your level of compliance based on the latest MGA & UKGC IT system & compliance checklists
- IT compliance reviews from other benchmark assessment frameworks

## iGAMING



Malta has become the European iGaming hub and a leader in the remote management of globally-distributed ICT services. Today, Malta is established as a serious and well-regulated jurisdiction that is home to many internationally-recognised online gaming operators. CSB Group has been involved in the iGaming industry since its inception in Malta.

### SERVICES INCLUDE:

- Assistance with preparation of documentation to support licence applications
- iGaming licensing advice across multiple jurisdictions
- Ongoing assistance with any regulatory & compliance matters
- Corporate & tax optimisation
- IT systems review & assurance
- Provision of key function services
- Bank accounts & online payment solutions
- iGaming recruitment & work permits
- Serviced offices & real estate

CSB Group is a member of IAGA (International Association of Gaming Advisors), IMGL (International Masters of Gaming Law) and MRGC (Malta Remote Gaming Council).





## REGULATED FINANCIAL SERVICES

Malta's comprehensive legal and regulatory framework has attracted a large number of financial services operators to its shores. CSB Group's specialised and experienced team of professionals offers bespoke advisory and support to reputable operators in the financial services industry, assisting with legal, licensing and regulatory requirements to establish operations in Malta.

### SERVICES INCLUDE:

- Investment services advisory & setup
- Electronic Money Institutions (EMIs)
- Payments Services Providers (PSPs)
- Other Financial Institutions
- Credit Institutions
- Fund advisory & setup
- Insurance advisory & setup
- Securitisation
- Anti-Money Laundering & compliance training
- Business plan drafting & financial projections
- Recruitment, work permits & serviced offices



**ETH**  
Ethereum

**\$197.04**

-2.59% (\$4.23) in 12h

-17.70% (\$42.8) in 7d

**LTC**  
Litecoin



**\$42.42**

-8.12% (\$2.75) in 12h

-7.50% (\$3.60) in 7d

## VFA, BLOCKCHAIN & FINTECH

CSB Fintech's team is capable of advising clients who are desirous in establishing an entity to provide VFA and crypto-related services, including but not limited to; crypto-exchanges or entities who would be providing investment advice, custody and portfolio management of virtual assets. CSB Fintech may also act as a VFA Agent for Initial Coin Offering/Token Generation Event.

### SERVICES INCLUDE:

- Advisory & licensing (VFA Class 1-4)
- Business plan drafting & financial projections
- Whitepaper review/drafting & registration
- Financial Instrument Test endorsement
- VFA Agent services & regulatory support
- Tax advisory & structuring
- Incorporation & administration of companies
- Assistance with applications for bank account opening & e-wallets
- Recruitment, work permits & serviced offices

*CSB Fintech Limited (C94249) is authorised by the MFSA to act as a fully registered VFA Agent in accordance with the Virtual Financial Assets Act.*





## RECRUITMENT



VC (VacancyCentre) is a well-established recruitment company in Malta that forms part of CSB Group. It services organisations' talent resource requirements across various industries that require technical and specialist roles within the disciplines of Finance, Compliance, Technology and Operations.

### **Mission Statement:**

To identify top talent, to assist clients with hiring their best human resource and for candidates to further their professional careers.

*VC is owned and operated by CSB Group, licensed (EA 6/95) and regulated by the Department of Industrial and Employment Relations (DIER).  
VacancyCentre.com is a registered trademark of CSB Group.*



## EMPLOYMENT ADVISORY

The Human Resources function is one of the strategic and operational pillars within an organisation. It requires a set-up which can address the regulatory obligations as well as seeing to the day-to-day operation, optimisation of talent and fostering of the company culture. CSB Group offers a range of specialised employment advisory services to its portfolio of local and international clients. Our tailor-made solutions are created for organisations that require assistance in all aspects of human resources management and related regulatory matters.

### SERVICES INCLUDE:

- Setting up of the HR Function within an organisation
- Drafting & reviewing of employment contracts & HR policies & procedures
- Talent evaluation & development
- Succession planning
- Employment regulatory consultancy
- Work permit application
- Payroll
- Performance management





## SHIPPING & YACHTING

Malta ranks as one of the largest vessel registers in Europe, and amongst the top 10 worldwide in terms of gross tonnage. CSB Group has developed a solid reputation in respect of vessel sale and purchases and vessel registration transactions and can assist ship and yacht owners with the implementation of several attractive solutions.

### SERVICES INCLUDE:

- Vessel registrations whether pleasure or commercial
- Vessel sales & purchases
- Vessel change of flag
- Bareboat charter registrations
- Enforcement of security over Malta-registered assets
- Yacht temporary importation & onward supply relief
- Registration & management of mortgages
- Commercial yacht certification
- Crewing compliance formalities
- Tax-efficient ship & yacht-owning structures





## AVIATION

In the past decade Malta's growth within the aviation industry has been exponential with concerted efforts aimed at transforming the Maltese Islands into a European Aviation Hub. Malta's strategic geographical location, regulatory framework, attractive fiscal regime and adaptation to the European Aviation Safety Agency (EASA) standards, make it an appealing jurisdiction for aircraft owners and operators alike. Malta boasts financing and leasing standards equal to international aviation standards providing broader credit options and reduced interest rates to borrowers, and granting various rights and remedies to creditors. CSB Group has vast experience in the aviation industry and provides a complete package of regulatory advisory services pertaining to all aspects of aviation.

### SERVICES INCLUDE:

- Advising aircraft owners, operators, lessors & financiers
- Assisting in setting up & administering aviation companies in Malta
- Assisting both buyers & sellers during aviation transactions
- Registering aircraft in Malta
- Drafting & reviewing aviation-related agreements
- Assisting with applications for AOCs & AOLs
- Managing of structures for VAT & tax planning optimisation





## INTELLECTUAL PROPERTY

In an increasing fast paced world, intellectual property is an important asset to hold and thus careful considerations need to be made in ensuring that such asset is protected. CSB Group is geared to assist clients at all levels of design, trademark, and copyright services, locally, at EU level and also internationally. In assisting clients, CSB Group covers several matters including searches and reports, applications, opposition proceedings, final registrations, and general regulatory advice.

### SERVICES INCLUDE:

- Malta trademark registrations
- International & EU trademark registrations
- Trademark availability clearance work
- Trademark oppositions
- Malta design registrations
- EU design registrations
- Patent validations
- Patent Annuity Services
- Advice & assistance on copyright & other intellectual property matters.



## RELOCATION

CSB Group is a leading relocation services provider offering an all-round tailor-made service to individuals and companies seeking to relocate to Malta. With professionalism and confidentiality at our forefront, our services go beyond tax, corporate structuring, and compliance and regulatory matters. Since our establishment, we have assisted a portfolio of private clients, families and corporations with their relocation transition. Finding the right home and settling down on the island whilst also being introduced to a new community are all key factors when identifying your relocation partner.

### SERVICES INCLUDE:

- Citizenship & residency planning
- Relocation orientation (insurance, schooling, healthcare, etc.)
- Tax registration & work permits
- Residential & commercial property (sales & letting)
- Banking, business & trade licensing
- Fully-furnished private/shared offices
- Concierge services
- Private yacht charters





## CITIZENSHIP & RESIDENCE BY INVESTMENT

Providing discreet and confidential advice, CSB Group assists Private Clients, High-Net-Worth Individuals and their families on their different paths to hold an alternative citizenship or residence. With a global mindset and deep expertise in the Investor Migration arena, our consultants provide solutions to applicants and their families to obtain personal safety, financial security, as well as to enhance their lifestyle and freedom of travel.

### INVESTMENT MIGRATION PROGRAMMES INCLUDE:

- European Citizenship by Investment:  
Maltese Exceptional Investor Naturalisation (MEIN)
- European Residence by Investment:  
Malta (MPRP), Portugal & Spain
- Caribbean Citizenship by Investment: St Kitts & Nevis,  
Grenada, St Lucia

*CSB International Limited (C38923) holds licence no. AKM-CSBI-21 issued by the Community Malta Agency and is authorised to act as a Licensed Agent for the Maltese Exceptional Investment Naturalisation (MEIN) and the Malta Permanent Residence Programme (MPRP).*





## MALTA RESIDENCY

Malta offers various advantageous programmes to individuals seeking to relocate to Malta. CSB Group's immigration consultants guide qualifying applicants throughout the whole application process and assist with relocation and taxation matters.

### MALTA IMMIGRATION ALTERNATIVES INCLUDE:

- Malta Tax Residence: The Residence Programme (TRP) & the Global Residence Programme (GRP)
- Highly Qualified Persons Programme (HQP)
- Malta Retirement Programme
- Ordinary Residence
- Malta Startup Residence Programme
- Single Permit Application (incl. Key Employee Initiative)
- The Qualifying Employment in Innovation & Creativity Rules
- Nomad Residence Permit

*CSB International Limited (C38923) is an Authorised Registered Mandatory by the local tax authorities to submit applications under The Residence Programme (TRP) and the Global Residence Programme (GRP).*





## REAL ESTATE

Malta Sotheby's International Realty was launched in 2013. Our distinct offering extends itself to both local and international clients seeking real estate investment opportunities, those seeking to relocate to Malta, and property owners looking to list and promote their property to qualified buyers. With more than 25,000 associates and 1,000 offices located in 81 countries and territories worldwide, our global network is a commanding presence in the representation of the world's most remarkable properties. Our team of specialised property experts located in three offices, two in Sliema and one in St. Julian's, offer a professional and personalised service – artfully uniting extraordinary properties with extraordinary lives.

Malta | Sotheby's  
INTERNATIONAL REALTY

- The Sotheby's International Realty® network currently has more than 25,000 associates and 1,000 offices located in 81 countries and territories worldwide. Malta Sotheby's International Realty listings are marketed on the [sothebysrealty.com](http://sothebysrealty.com) global website.







## CO-WORKING, SERVICED OFFICES & MEETING ROOMS

Regus is the world's largest provider of flexible workspace solutions, with a network of over 3,500 locations across 120 countries and 900 cities, serving over 2.5 million members. Regus' customers include some of the most successful entrepreneurs, individuals and multi-billion dollar corporations. Founded in Brussels, Belgium, in 1989, Regus is based in Luxembourg and listed on the London Stock Exchange. Regus, which has been operating in Malta since 2008, today runs three Centres located in St. Julian's and one in Swatar. The Regus serviced offices have everything taken care of, from furniture to high speed business grade internet, with flexible terms allowing clients to rent office space from an hour to many years and on an 'all-inclusive' basis.



### AMENITIES & SERVICES INCLUDE:

- Fully furnished private offices, dedicated co-working desks, hot-desking area
- Virtual offices
- Business lounge
- Meeting rooms
- Business grade IT
- Telephony
- Professional front office team
- Fully stocked kitchens / dining area
- Bathroom facilities & showers
- Server room & generator
- Service area with a multi-function copier / printer / scanner
- In-centre dedicated garage space
- Free global access to over 3,000 business lounges

Regus™







## OUR PROMISE

CSB Group is committed to supporting private and corporate clients achieve their targets and build their success on solid foundations. We ensure a top-notch experience by offering **reliable** and **personalised** services, by being **responsive** to clients' needs and by striving to remain the most **trusted** and **respected** provider in our sector.



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