

Gibraltar

Gibraltar is often a reliable indicator of the health of the Spanish body politic. If things are not going well in Madrid, Gibraltar offers the Spanish government a handy opportunity for distraction and dissimulation. Such was the case in August 2013 when, as Madrid's politicians left the capital for their lengthy summer break, the Rajoy administration decided to impose draconian restrictions at the border crossing between Gibraltar and the Spanish town of La Línea. Conveniently, the proposed restrictions neatly anticipated the 304th anniversary of British rule on 4 August. Prime Minister Rajoy was already on the ropes, having on 1 August, been summoned before Parliament to explain serious irregularities in the funding of his Partido Popular (PP) (Popular Party) and illegal cash payments made to PP parliamentarians, apparently including Mr Rajoy himself.

Anachronism

For both the British and Spanish governments which lay claim to it, Gibraltar is an anachronism that will not go away. For twenty-first century Britain it is more of a liability than an asset, for Spanish governments, it is an annoying irritation used by each of the major parties to highlight the shortcomings of the other. The 29,111 population crammed into 6.5 square km on Spain's southernmost point is a mixture of Italian (mostly of Genoese ancestry), Moorish (from nearby Morocco), Jewish (who had been expelled from Spain), Maltese, Portuguese and Hindi cultures – everything, in fact except Spanish. There are relatively small numbers of British residents, although an increasing number of Britons work in the colony. Many of the Gibraltar work force, although Gibraltar taxpayers, actually live in Spain. Defending the border restrictions Mr Rajoy also announced that the tax status of those living in Spain would be closely investigated for what was described as 'Fiscal Fraud'. More than one per cent of Gibraltar's residents are millionaires from abroad, attracted by Gibraltar's Category Two tax status awarded to people with net assets of US\$3.5 million. Under this scheme

qualifying residents must buy or rent a property; they then pay a maximum of US\$40,000 in annual income tax.

The trigger for the August spat was the dropping by the Gibraltar government of some 70 concrete blocks to create an artificial reef to encourage fish in an area claimed by Gibraltar. However, Spain also claims the area and said the blocks damaged the livelihoods of Spanish scallop dredgers. Neither the UK or Gibraltar are members of the Schengen Area, within which EU citizens can mostly pass without passport checks, meaning Spain can impose controls on its border with Gibraltar. Although generally cursory in nature, in August they were taking several hours, with queues of traffic building up and the thousands of, mostly Spanish, workers using the crossing complaining vigorously. Air arrivals were not affected but the tourist industry in Gibraltar was still adversely affected.

Rajoy's response

In an interview with the pro-government daily *ABC*, Spanish foreign minister José Manuel García Margallo said that 'The Moratinos (previous, Zapatero, administration foreign minister) period of playtime with Gibraltar is over.' Mr García Margallo was referring to the Tri-Partite agreement between Spain, the UK and Gibraltar drawn up in 2004 which envisaged a consensual approach to any problems relating to relations between Spain and Gibraltar. By way of contrast, the measures that the Spanish government proposed to introduce were:

- A Congestion Tax of €50 (US\$66.67) to be paid on each border crossing
- Fiscal Fraud. The tax status of the 6,700 Gibraltarians who live in Spain would be closely investigated by the Spanish La Agencia Estatal de Administración Tributaria (state tax administration agency).
- Online gaming. A requirement for all the (many) Gibraltarian companies active in this internet sector to operate through Spanish servers and pay Spanish taxes on the profits obtained.
- Telephone lines. A revision of the 60,000 telephone lines granted by the

KEY FACTS

Official name: Gibraltar

Head of State: Queen Elizabeth II, represented by Governor Sir Adrian Johns (from 26 Oct 2009)

Head of government: Chief Minister Fabian Picardo (GSL) (from 9 Dec 2011)

Ruling party: Gibraltar Socialist Labour Party-Liberal Party (GSL-LP) alliance (from 9 Dec 2011)

Area: 7 square km

Population: 29,111 (July 2013)*

Capital: Gibraltar

Official language: English

Currency: Pound sterling (£) = 100 pence (the euro also circulates and is accepted informally)

Exchange rate: £0.66 per US\$ (Jul 2013)

* estimated figure

(previous Zapatero) administration to Gibraltar for which Gibraltar allegedly pays only €4,000 (US\$5,333) annually.

One view was that the Rajoy administration, apart from the usefulness of the Gibraltar question as a political distraction, was announcing the end of any tri-partite negotiations and seeking to address what it perceived to be a British reluctance to take the Gibraltar question seriously. On occasion – notably when it came to the construction of an international airport, the Gibraltar administration had certainly taken matters into its own hands. In the view of Madrid, this was the case with some of the so-called ecological measures taken by the Gibraltar administration in early 2013.

According to Madrid's daily *ABC*, the Rajoy administration had asked a number of its ministries – interior, treasury, environment and economic growth – for viability studies on all its proposed measures, particularly the imposition of the border tax which was high on the agenda of the cash-strapped Spanish administration. Nominally, the revenues from the border tax were to compensate those Spanish fishermen whose incomes had been threatened by Gibraltar's ecological measures, notably the creation of the artificial reef in traditional fishing grounds. The response of Gibraltar's chief minister, Peter Caruana, was that 'hell would freeze over' before any ecological measures were reversed.

Financial centre

For decades now 'The Rock' has held a significant share of the global offshore financial sector. Developing Gibraltar as an offshore centre has been a key part of the government's strategy, even in the face of reservations and obstruction from Madrid, so that now Gibraltar's banking sector makes up around a third of the economy. The advantages of offshore banking in Gibraltar include its favourable tax status (bank interest is not taxed in Gibraltar, even when paid to residents), the lack of exchange controls, communications, stable government and EU membership. The EU's Savings Tax Directive, which came into force on 1 July 2005, means that for all citizens of EU member states there is an exchange of information between the Gibraltar authorities and the individuals' home tax authorities in regard to payments of interest and other returns on savings. Importantly, the directive does not apply to payments to corporate bodies. Gibraltar is beginning to develop corporate big business, which it is hoped will

reduce the colony's reliance on providing more standard – and less remunerative – business for private clients.

Much of the banking activity in Gibraltar is directed to asset management for high-net-worth individuals, not least because Gibraltar has tried hard to attract such people with special tax regimes. In its financial services regulations, Gibraltar aims to match UK standards. An example of this is the local money laundering legislation which implemented the EU Directive and was extended as in the UK to encompass all crimes. Accordingly, all banking supervision regulations are the same as those in the UK and procedures for opening an account are much the same. Under EU legislation, a Gibraltar-licensed bank may set up branches elsewhere in Europe. Most of the twenty banks established in Gibraltar are branches of major UK, European or US banks.

Risk assessment

Politics	Good
Economy	Good
Regional stability	Fair

COUNTRY PROFILE

Historical profile

1704 Gibraltar, commonly referred to as the Rock, was captured by the UK from Spain.

1713 Gibraltar was ceded to Britain in the Treaty of Utrecht. The Treaty stipulated that the Rock would become a part of Spain if Britain gave up sovereignty.

1830 Gibraltar became a crown colony.

1869 The opening of the Suez Canal increased Gibraltar's importance in guarding the route to India and the Far East.

1939–45 Gibraltar was a busy naval base in the Second World War. After the war, Spain continued to press for the return of Gibraltar, but rejected the UK's offer to refer the matter to the International Court of Justice.

1967 More than 12,000 Gibraltarians voted to remain British; only 44 opted for Spanish rule. The dispute continued to disrupt friendly relations between Spain and UK; for a while, Spain closed the frontier. Both countries sought a peaceful settlement, and the Gibraltarian people maintained their wish to remain British.

1969 Gibraltar adopted a new constitution that devolved a measure of power from the UK to local ministers. Spain closed the border in protest.

1975 The death of Spain's dictator, General Franco, led to more friendly relations with Spain, but there was still no resolution of the sovereignty issue.

1982 Spain allowed pedestrians to pass through the border.

1984 The Brussels Agreement was signed between Spain and the UK, establishing a negotiating process over the issue of Gibraltar's sovereignty.

1985 Spain lifted its border blockade.

1996 The Gibraltar Social Democrats (GSD) were elected; Peter Caruana became chief minister.

1998 Spanish proposals for joint sovereignty were rejected by the UK.

2000 The UK and Spain reached an agreement over Gibraltar's administrative status, which allowed Spanish recognition of documents and passports issued in Gibraltar.

2001 The Royal Navy dockyard was sold to Cammell Laird (Gibraltar) Limited.

2002 Spain and UK held talks to consider grounds for sharing sovereignty of Gibraltar.

2004 The 300th anniversary of the British occupation of Gibraltar was commemorated amid continued tensions with Spain. A trilateral forum, of the UK, Spain and Gibraltar, began talks on the territory's future.

2005 Gibraltarians took part in their first European Union (EU) elections.

2006 An agreement easing border controls allowed flights from Spain to land in Gibraltar.

2007 A constitution amendment required that a majority of 60 per cent of votes was requisite for changes to the constitution.

The GSD were re-elected.

2008 Cammell Laird invested US\$34.9 million in its shipyards to develop its market in super-yacht building and refitting.

2009 The foreign ministers of Spain and UK and Chief Minister Caruana held talks in Gibraltar over greater cross-border co-operation in maritime, financial and judicial matters. Sovereignty of the territory was not discussed. A move by Spain to denote the seas around Gibraltar as Spanish in an environmental directive submitted to the European Commission almost scuttled the visit before it began. This was the first visit by a Spanish minister since 1704. Sir Adrian Johns became the new governor.

2010 A new passenger ferry service to Algeciras (Cadiz) was launched. The neighbouring Spanish town of La Línea de la Concepción (La Línea), Cadiz Province, announced plans to impose a road toll tax for all vehicles entering from Gibraltar. Residents of La Línea will be granted waivers to commute into Gibraltar but no reciprocating waiver for Gibraltarian commuters was proposed.

2011 The corporate tax system for non-resident operated companies was phased out in January and replaced with a flat-rate corporate tax of 10 per cent. Online gaming operators are expected to be disadvantaged by this new regime,

introduced as a requirement of the UK tax authority. In July, the owners of the Algeciras ferry announced that it would expand the service to carry freight; this will allow Gibraltarian exports to Spain to avoid the restrictive land-border crossing at La Línea. In parliamentary elections held in December the opposition alliance of the Gibraltar Socialist Labour Party-Liberal Party (GSL-LP) won 48.9 per cent of the vote (10 seats of 17) and ousted the ruling GSD. Fabian Picardo (GSL) was sworn in as chief minister.

2012 On 15 October, the UK government condemned the action of Spanish border police which delayed traffic into Gibraltar by up to six hours on 13–14 October, and called the holdups 'unacceptable'. The Spanish authorities said an anti-smuggling operation had caused the problems, however no warning was given that any such action was due. The UK continues to demand that as both Spain and the UK (which includes its Gibraltarian territory) are members of the EU the right of passage between member-states is maintained.

2013 There were long delays at the Spanish-Gibraltar border due to increased vehicle searches by the Spanish authorities from 6 August. The Spanish were objecting to the creation of an artificial reef in the waters off Gibraltar and said they had been '... fulfilling [Spain's] duties under European law to monitor its borders and to abide by rules set up to avoid the illegal traffic of illicit goods and prevent smuggling.' Traffic began to flow again after the foreign ministers of the UK and Spain held discussions. The delays had affected tourists and thousands of people who go in and out of the territory every day to work. However, by 12 August the UK government was considering legal action against Spain after additional border checks were again imposed over the weekend. A government spokesman said Spain might take the dispute to the UN Security Council where it could seek the support of Argentina, which has a dispute with the UK over the Falkland Islands. He said that there were similarities between the two disputes. On 23 August Governor Sir Adrian Johns of Gibraltar criticised Spain for sending police divers to explore the artificial reef in waters which Spain claims and which Spanish fishermen say is damaging their industry. Six EU inspectors visited Gibraltar to investigate the row on 25 September.

Political structure **Constitution**

A new constitution was promulgated on 2 January 2007, which modernises the UK-Gibraltar relationship. Some responsibilities undertaken by the governor are

limited, particularly those areas of external affairs, defence, internal security and the public service. The house of Assembly became the Gibraltar Parliament, which determines its own size and new commissions were created to undertake the appointments to the judiciary and public service and a new police authority was created, which will undertake greater local input.

Form of state

British Overseas Territory (BOT)

The executive

The governor does not take an active role in governmental affairs.

The Chief Minister is the head of the Gibraltar government and holds much of the power.

National legislature

The unicameral Gibraltar Parliament is governed by the 2006 constitution. It has at least 17 elected members serving four-year terms plus a speaker, appointed by parliament, who does not have a casting vote. The governor appoints as chief minister the member of parliament (MP) most likely to command the largest political block.

There are no constituencies and all votes are cast for individual candidates that may make up block votes. Every voter has a maximum 10 votes, to cast among all candidates standing. Universal suffrage is at aged 18.

Legal system

It is based on English common law coupled to statutes. The civil courts in Gibraltar are the Court of First Instance, the Supreme Court, the Court of Appeal and ultimately, the Privy Council in the UK.

Last elections

8 December 2011 (parliamentary)

Results: Parliamentary: the Gibraltar Socialist Labour Party-Liberal Party (GSL-LP) alliance won 48.9 per cent of the vote (10 seats of 17), the Gibraltar Social Democrats (GSD) 46.8 per cent (7), and the Progressive Democratic Party (PDP) 4.4 per cent (0); turnout was 82.5 per cent.

Next elections

2015 (parliamentary)

Political parties

Ruling party

Gibraltar Socialist Labour Party-Liberal Party (GSL-LP) alliance (from 9 Dec 2011)

Main opposition party

Gibraltar Social Democrats (GSD)

Political situation

Success of the new constitution, which gives the territory, not only increased status, but also practical power in 2007 encourages Gibraltar to apply for membership of the United Nations. This of course is yet another thorny issue for Spain that sees the territory as a wayward entity that should be firmly under its

jurisdiction. But Gibraltar has an historic tie to the UK, which has consistently said it won't give away Gibraltar's future of self-determination without a referendum in agreement. In the meantime, Gibraltar is taking progressively more decisions for itself and may never want to give up its, admittedly circumscribed, freedom.

Population

29,111 (July 2013)*

Last census: November 2001: 27,495

Annual growth rate: 0.2 per cent (2003)

Ethnic make-up

English, Italian, Maltese, Portuguese, Spanish.

Religions

Roman Catholic (77 per cent), Church of England (7 per cent), Muslim (7 per cent), Jewish (2 per cent).

Education

Gibraltar has a comprehensive system of education, based on the UK model. Bayside (merged with three separate schools), is the only secondary school for boys between the ages of 12 and 18. Westside School, the Gibraltar Girls' Comprehensive School caters for 900 students between the ages of 12 to 18. Many children are likely to receive third level education in the UK through several grant facilities, resulting in the high incidence of returning professional graduates.

Health

Health conditions are generally good and broadly comparable to most of Western Europe. Heart diseases and cancers account for most mortality. Gibraltar's health services are closely modelled on the UK's National Health Service, with which it maintains professional and service links. There is provision for a full range of primary care and secondary care services, available through the Primary Care Centre. Medical cases requiring tertiary care are usually referred to the UK or Spain. The St Bernard's Hospital is the only general hospital, with 170 beds providing outpatient services, emergency facilities and investigative facilities.

Government expenditure towards healthcare amounted is around £30 million (US\$45.2 million) per annum

Life expectancy: 79 years (estimate 2003)

Fertility rate/Maternal mortality rate: 1.7 births per woman (2003)

Birth rate/Death rate: 11 births per 1,000 population; nine deaths per 1,000 population (2003).

Child (under 5 years) mortality rate (per 1,000): Five per 1,000 live births (2003)

Welfare

A social insurance funds all state pensions and benefits, with contributions and other earnings on investments meeting the cost of the scheme. The government's investment in capital projects towards social and economic development is funded by the Improvement and Development Fund, 12 per cent of which is allocated for housing.

Main cities

Gibraltar (estimated population 26,936 in 2012).

Languages spoken

Spanish, Italian, Portuguese and Malti; English is used in schools and for official purposes.

Official language/s

English

Media

Press

Dailies: Gibraltar's oldest daily newspaper is the *Gibraltar Chronicle* (www.chronicle.gi).

Weeklies: There are several magazines including *Panorama* (www.panorama.gi), *Vox* (www.vox.gi), which also publishes a Spanish section, *The New People* (www.thenewpeople.net) with political reports and the satirical *Gibraltar Inquirer* (www.gibinquirer.net).

Business: The *Gibraltar International* (www.gibraltarfinance.com) is a quarterly magazine covering finance and business matters.

Periodicals: Magazines include the monthly *Insight* (www.insight-gibraltar.com) with lifestyle news and *The Gibraltar Magazine* (www.thegibraltarmagazine.com) with business and leisure articles.

Broadcasting

Public radio and television services are provided by the Gibraltar Broadcaster Corporation (GBC) (www.gbc.gi), funded partly by revenue from TV licence fees and also through advertising fees and the UK military broadcaster, BFBS (www.ssvc.com/bfbs).

Radio: Two station networks broadcast within the territory Radio Gibraltar (www.gbc.gi) and the BFBS Radio and Radio 2 (www.ssvc.com/bfbs). There are a number of external services from Spain that can be received.

Television: GBC (www.gbc.gi) operates one channel and BFBS offers access to pay-to-view TV and satellite services.

Economy

Gibraltar has few natural resources, with almost no part of its land area capable of sustaining agriculture. It has a significant absence of heavy manufacturing activity, apart from ship repair. The economy is dependent on imports of food, consumer

goods, building materials, construction equipment and fuel. As such, the economy is service-based, in particular financial, tourism (over 5 million tourists annually – including day-visitors from Spain); shipping services fees, and duties on consumer goods. The first three sectors contribute 25–30 per cent of GDP. Telecommunications accounts for another 10 per cent.

The gambling sector has been a growth industry since the first gambling business began operating in 1989. An agreement reached with Spain in 2006 finally broke a 30-year ban on flights between Gibraltar and Spain. Spain also agreed to recognise Gibraltar's Internet suffix .gi and mobile (cell) phone signals across the border.

Gibraltar has a small population, boosted by a large pool of foreign workers recruited for the financial sector. The economy is dependent on offshore financial services. It is in competition with a number of tax havens within the EU and outside, and is subject to international limits on money transactions, while maintaining a reputation for probity and turning a profit in order to continue to flourish.

External trade

Gibraltar is a member of the European Community as an overseas territory of the UK, however it does not participate in the customs union, common commercial policy (free movement of goods do not apply), and the levy of VAT. Nevertheless community rulings are implemented through UK local legislation.

Its regular trade deficit is largely offset by invisible earnings in financial services, ship-repairs, internet gambling and telecommunications.

Imports

Main imports are petroleum, manufactured goods, vehicles, machinery and foodstuffs.

Main sources: Spain (typically 24 per cent of total), Russia (12 per cent), Italy (12 per cent).

Exports

Manufactured goods.

Main destinations: UK (typically 30 per cent of total), Spain (23 per cent), Germany (14 per cent).

Re-exports

Petroleum (over 50 per cent of total), tobacco, manufactured goods and wine.

Industry and manufacturing

The shipbuilding company, Cammell Laird (Gibraltar) Ltd owns and operates the shipyard and dry dock. The port provides an important source of income. The Gibraltar government has encouraged the setting up of light industries there, by making available a package of incentives and other benefits to successful

companies. Gibraltar also has a wine bottling plant and a satellite control system. The New Harbours, a free-port zone where there are no duties or taxes on imported materials and low rates of tax on profits, comprises warehousing, industrial workshops and office space, available to rent or purchase for exporting companies.

Tourism

This tiny ex-British colony on the tip of the Iberian peninsula is staunchly independent of its Spanish neighbour. However, Travel and tourism is an important component of the economy of Gibraltar, constituting around 60 per cent of GDP. Visitors can arrive by air, sea or land. Gibraltar is a destination for the yachting enthusiast as it is within range of both the Atlantic Ocean and Mediterranean Sea. Cruise liner visitors, day-trip tax free shoppers and military history enthusiasts are among the estimated annual seven million visitors.

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Hydrocarbons

Gibraltar does not produce oil, gas or coal. It imports petroleum products to meet its energy needs of around 26,600 barrels per day; however it does not import either gas or coal.

Energy

The Gibraltar Electricity Authority is responsible for generation, transmission and supply of electricity. It had a total installed generating capacity of 15.75MW in 2008. It also takes electricity from a privately owned company. Total consumption was 142 million kilowatt hours (kWh) in 2007.

Banking and insurance

Gibraltar has a well-developed financial services sector, which has grown due to its independent jurisdiction under the EU's Treaty of Rome and its sound fiscal regime.

Gibraltar is a signatory of the EU tax agreement whereby it passes on, to the tax department of an EU citizen's country, information concerning the amount of money in savings accounts, to allow tax to be levied from the account holder's home country.

There are over 20 licenced banks and some 18 insurance companies operating.

Offshore facilities

There is a well established offshore banking sector in Gibraltar, although by 2008 the number of banks in operation dropped from 26 in 1996 to 17.

Gibraltar complies with the European Union (EU) agreement on withholding tax for saving accounts held by EU citizens.

Time

GMT plus one hour (daylight saving, late-March to late-September, GMT plus two hours).

Geography

Gibraltar is situated at the southernmost tip of the Iberian Peninsula in southern Europe. The territory consists of a narrow peninsula running southwards from the south-west coast of Spain, to which it is connected by a sandy isthmus. About 8km (five miles) across the bay, to the west, lies Algeciras, the Spanish port, and 32km (20 miles) to the south, across the Strait of Gibraltar, is Morocco. The Mediterranean Sea is to the east.

Hemisphere

Northern

Climate

At the junction between the Mediterranean and Atlantic Ocean the climate in Gibraltar is heavily influenced by these and its local topography. Two local winds the *levanter* and *poniente* determine conditions. The easterly *levanter* produces warm, humid weather with sea fogs. The westerly *poniente* produces hot and mostly dry weather. Temperatures in summer average 25 degrees Celsius (C), although it can rise to over 30 degrees C; in winter it averages 14 degrees C.

Entry requirements

Passports

Required by all, except EU nationals travelling with valid national ID cards.

Visa

As an overseas territory of the UK, visa requirements are the same. Visas are required by all, except nationals of North America, Australasia, Japan and other EU members. For further exceptions and advice visit www.ukvisas.gov.uk/ (includes application forms). All visas must be applied for before travelling.

Gibraltar is outside the Schengen Agreement area. Visitors should ensure they have the right to return to Spain on their Schengen visa before entering Gibraltar from Spain.

Currency advice/regulations

There are no restrictions on the import or export of local or foreign currencies. Local bank notes are not accepted in the UK and should be exchanged before leaving Gibraltar.

Travellers cheques are widely accepted and should be in pound sterling to avoid extra exchange fees.

Hotels

There is an official rating system in either stars or diamonds. Reservations should be

made in advance, especially during summer (April–October).

Public holidays (national)

Fixed dates

1 Jan (New Year's Day), 8 Mar (Commonwealth Day), 1 May (May Day), 10 Sep (Gibraltar National Day), 25–26 Dec (Christmas).

Holidays that fall on the weekend are taken on the next Monday.

Variable dates

Good Friday, Easter Monday (Mar/Apr), Spring Bank Holiday (last Monday in May), Queen's Official Birthday (Jun), August Bank Holiday (last Monday in Aug).

Working hours

Banking

Mon–Thur: 0900–1530; Fri: 0900–1700.

Business

Mon–Fri: 0900–1700 (0800–1400, summer). Sat: 0900–1300.

Government

Mon–Fri: (winter) 0800–1615; (summer) 0730–1330.

Shops

Mon–Fri: Most shops open from 0900–1930 and some open from 0900–1300 and 1500–1900, Sat: 1000–1300.

Telecommunications

Mobile/cell phones

GSM 900 is available throughout the territory.

Electricity supply

240V AC, with UK style flat, three-pin plugs.

Security

Violence and street crime is rare.

Getting there

Air

British Airways and Monarch Airlines operate daily direct flights from the UK.

National airline: GB Airways

International airport/s:

Gibraltar (GIB) North Front airport, 1km from town centre. Facilities include duty-free shops, restaurants, bank and car hire. Taxis and hotel coaches are available. The airport is a ten minute walk from the centre of town.

Airport tax: None

Surface

Access is from Málaga, through the Spanish frontier at La Línea, which only opens 0900–1700 (Mon–Fri) and at weekends for longer hours.

Rail: There are no railways in Gibraltar but there are links to the Spanish national railway across the border, accessible within a few minutes.

Water: There are regular ferry services from Tangier in Morocco.

Getting about

National transport

Bus and taxi services are available. Taxi drivers are obliged by law to produce, on demand, a copy of the taxi fares. Gibraltar has a total of about 45km of roads. There is no railway network.

City transport

Taxis: Taxis are available from the airport to the town centre.

Buses, trams & metro: There is a bus service which operates from the airport to the town centre, journey time 15 minutes.

Car hire

Local car hire is available. A valid EU or international driving licence and evidence of insurance are required (third party). An age limit may be imposed usually 23–70 years. Traffic drives on the right. The speed limit is 50kph (31mph), except where indicated. Dipped headlights are compulsory at night time and seat belts are compulsory.

Additional conditions apply for travel into Spain.

BUSINESS DIRECTORY

The addresses listed below are a selection only. While World of Information makes every endeavour to check these addresses, we cannot guarantee that changes have not been made, especially to telephone numbers and area codes. We would welcome any corrections.

Telephone area codes

The international direct dialling code (IDD) for Gibraltar is +350 followed by subscriber's number. (The IDD for Gibraltar is not recognised by Spain).

Chambers of Commerce

Gibraltar Chamber of Commerce, Don House, 38 Main Street, PO Box 29, Gibraltar (tel: 78-376; fax: 78-403; e-mail: gichacom@gibnet.gi).

Banking

Abbey National (Gibraltar) Ltd, 237 Main Street (tel: 76-090; fax: 72-028).

ABN Amro Bank (Gibraltar) Ltd, PO Box 100, 2-6 Main Street (tel: 79-220/79-370; fax: 78-512).

Baltica Bank (Gibraltar) Ltd, 215a Neptune House, Marina Bay (tel: 42-670; fax: 42-676).

Banco Atlántico (Gibraltar) Ltd, Eurolife Building, 1 Corral Road (tel: 40-117; fax: 40-110).

Banco Bilbao Vizcaya International (Gibraltar) Ltd, 3rd Floor, Hadfield House, Library Street (tel: 79-420; fax: 73-870).

Banco Bilbao Vizcaya (Gibraltar) Ltd, 260/262 Main Street (tel: 77-797, 77-871, 77-896).

Banco Central Sa, 198/200 Main Street (tel: 73-625, 73-650, 73-675; fax: 73-707).

Banco Español de Crédito, 114 Main Street (tel: 76-518; fax: 73-947).

Banque Indosuez, 206/210 Main Street (tel: 75-090; fax: 79-618).

Barclays Bank plc, 84/90 Main Street (tel: 78-565; fax: 79-509).

Crédit Suisse (Gibraltar) Ltd, Neptune House, Marina Bay (tel: 76-606; fax: 76-027).

Gibraltar Private Bank Ltd, PO Box 407, 10th Floor, ICC, Casemates (tel: 73-350; fax: 73-475).

Hambros Bank Ltd, PO Box 375, 32 Line Wall Road (tel: 74-850; fax: 79-037).

Hispano Commerzbank (Gibraltar) Ltd, Suite 14, 30/38 Main Street (tel: 74-199; fax: 74-174).

Lloyds Bank plc, 323 Main Street (tel: 77-373; fax: 70-023).

Midland Bank Trust Corporation (Gibraltar) Ltd, PO Box 19, Hadfield House, Library Street (tel: 79-500; fax: 72-090).

National Westminster Bank, 57 Line Wall Road (tel: 77-737; fax: 74-557).

Republic National Bank of New York (Gibraltar) Ltd, Neptune House, Marina Bay, PO Box 5578 (tel: 79-374; fax: 75-684).

Royal Bank of Scotland (Gibraltar) Ltd, 1 Corral Road (tel: 73-200; fax: 70-152).

Varde Bank International (Gibraltar) Ltd, PO Box 476, Suite E, Regal House, 3 Queensway (tel: 42-455; fax: 42-456).

Travel information

GB Airways, Iain Stewart Centre, Beehive Ring Road, Gatwick Airport, West Sussex RG6 0PB, UK (tel: (1293)664-239; fax: (1293)664-218).

London Passport Office, Globe House, 89 Ecclestone Square, London SW1V 1PN, UK (tel: (0870) 521-0410 (24-hour UK national advice line); (+44-20) 7901-2150 (international visa enquiries for British Overseas Territories. Opening hours: Mon-Fri 0730-1900; Sat 0900-1600); internet: www.passport.gov.uk; www.ukpa.gov.uk).

National tourist organisation offices

Gibraltar Tourist Board, Duke of Kent House, Cathedral Square (tel: 74-950; fax: 74-943; e-mail: tourism@gibnet.gi; internet site: www.gibraltar.gi).

Ministries

Government of Gibraltar, UK Office, 179 Strand, London WC2R 1EL, UK (tel: (+44-20) 7836-0777; fax: (+44-20) 7240-6612; e-mail: info@gibraltar.gov.uk; internet site: www.gibraltar.gov.uk).

Government Secretariat, 6 Convent Place (tel: 70-071; fax: 74-524).

Governor's Office, The Convent, Main Street (tel: 45-440; e-mail: convent@gibnet.gi).

Ministry of Tourism and Transport, Duke of Kent House, Cathedral Square (tel: 74-950; fax: 74-943).

Ministry of Trade, Industry and Telecommunications, Suite 771, Europort (tel: 52-052; fax: 71-406; e-mail:

dticomm@gibnet.gi; internet site: www.gibraltar.gov.gi).

Other useful addresses

Economic Planning and Statistics Office, 6 Convent Place (tel: 75-515, 70-071).

Gibraltar Finance Centre, Suite 771, Europort (tel: 50-011; fax: 47-677; e-mail: fsc@gibnet.gi).

Gibraltar Information Bureau, Arundel Great Court, 179 Strand, London WC2R 1EH (tel: (+44-20) 7836-0777; fax: (+44-20) 7240-6612).

Gibraltar Telecommunications International Ltd, Mount Pleasant, 25 South Barrack Road (tel: 59-609; fax: 59-644).

Gibtelecom, Suite 942, Europort (tel: 52-200; fax: 71-673; internet site: www.gibtele.com).

Internet sites

Audio site – Talking about Gibraltar: www.gibnynex.gi/info/gibtalk

Business in Gibraltar: www.Gibraltarian.com/Gibraltar_business.asp

Government of Gibraltar: www.gibraltar.gov.gi

Gibraltar Broadcasting Corporation (GBC): www.gbc.gi

Offshore facilities: www.Gibraltaroffshore.com/