



Buy Commission Free Terms and Conditions

MeDirect Bank (Malta) plc – The Centre, Tigné Point, Sliema TPO 0001, Malta – www.medirect.com.mt – info@medirect.com.mt – (+356) 2557 4400

MeDirect Bank (Malta) plc, company registration number C34125, is licensed to undertake the business of banking in terms of the Banking Act (Cap. 371) and investment services under the Investment Services Act (Cap. 370). MeDirect Bank (Malta) plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994.

Unless otherwise stated, all capitalised terms shall have the same meaning given to them in the 'General Terms and Conditions' or the 'Investment Services Terms and Conditions'.

As a limited time offer, no brokerage fees, as listed below, will be charged for securities purchased via the MeDirect Bank (Malta) plc (hereinafter referred to as the "Bank") platform which include:

- Mutual Fund buy orders submitted between the 7th of November and the 9th of December 2022
- Equity, ETF and Bond buy orders executed between the 7th of November and the 9th of December 2022
 - Any buy orders (mainly for bonds and equities traded on the Malta Stock Exchange and international stock exchanges and equities and ETFs traded on the international stock exchanges) placed during the campaign, but executed after the 9th of December, will carry the normal fees as stipulated in the tariffs and charges document available on the website.
- Other third-party costs, such as stock exchange transaction fees and taxes on stock exchange transactions will continue to apply.
- For all sell transactions, the current fees as stipulated in the tariffs and charges document available on the website will continue to apply.

This promotion applies to new and existing customers of the Bank. For new customers of the Bank, the application for the opening of an account must be approved by the Bank. The Bank reserves the right to refuse any customer for any reason;

In particular and without prejudice to the generality of the foregoing, only investment securities which are operationally supported by the Bank's trading platform may be purchased. If a customer wishes to invest in a security that is not on the platform, the Bank will check whether the security can be added onto the platform and reserves the right not to add a security in line with its policy.

The financial instruments linked to this promotion may not be suitable for all customers. Trades placed by the customer(s) directly on the Bank's platform are on an Execution Only basis and therefore the Bank will not assess the appropriateness and/or suitability of that financial instrument for the customer(s). For services other than Execution Only, a financial advisor will assess the appropriateness and/or suitability of the financial instrument depending on the knowledge, experience and financial situation of the customer(s).

The Bank reserves the right to suspend, terminate or change the terms of this promotion at any time without prior notice and any changes to these Terms and Conditions will be effective upon their publication on the Bank's website. In the eventuality that the Bank

changes the Terms and Conditions, any transactions in progress will be executed according to the Terms and Conditions applicable at that moment in time.

If the Bank becomes aware that a customer is abusing of this promotion, the Bank reserves the right to exclude the customer from this promotion and from making use of the Bank's platform.

The 'General Terms and Conditions' and 'Investment Services Terms and Conditions' of the Bank shall also apply to this promotion. In case of any conflict between the 'General Terms and Conditions' or the 'Investment Services Terms and Conditions' and the 'Terms and Conditions of the 'Buy Commission Free Terms and Conditions', the former Terms shall prevail.

By participating in this Campaign, Participants accept these Terms and Conditions together with the Bank's 'General Terms and Conditions' and 'Investment Services Terms and Conditions'.

These Terms and Conditions will be governed by Maltese law and any disputes will be subject to the exclusive jurisdiction of the courts of Malta.