



**Open a MeManaged Account  
and Receive a Top-up  
Terms and Conditions**

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'.

Under the terms of this promotion, any new or existing Retail Customer (hereby referred to as 'Customer') of MeDirect Bank (Malta) plc (the "Bank") who opens a MeManaged (Discretionary Portfolio Management) account will be entitled to receive a Top-Up on their investment as described below.

To qualify for the Top-Up, the Customer must meet all conditions and requirements described in these 'Terms and Conditions'. 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 Asset Transfer Promotion', the latter shall prevail.

This offer is valid from the 3<sup>rd</sup> of January 2023 up until and including the 28th of February 2023 and each Customer can benefit only once from this promotion. MeDirect Bank (Malta) plc reserves the right at any time to change the duration of this promotion or to change any of the Terms and Conditions.

This promotion applies to existing and new Customers of the Bank. The Bank reserves the right to reject a request to open an account in accordance with the 'General Terms and Conditions' or the 'Investment Services Terms and Conditions'.

In order to benefit from this promotion, Customers would need to open a MeManaged account and are required to:

- a) complete the Suitability Test, which includes questions on investment objectives, preferences, risk tolerance, ability to bear losses, current and future financial situation, investment knowledge and experience;
- b) complete the questions relating to the sustainability preferences;
- c) sign the Discretionary Portfolio Management Agreement and accept the terms listed in the Investment Services Terms and Conditions and therefore authorize the Bank to execute, as part of the Discretionary Portfolio Management, all transactions.
- d) Enter the amount to be invested in MeManaged account – the cash will be debited from Customer's cash account and Customer must ensure that sufficient amount is available; and
- e) Keep the invested amount within the MeManaged account, hence keeping the account open until the Top-Up date, i.e. up until the by 31st August 2022.

The Top-Up amounts will be as follow:

| Amount Invested             | Top-Up Amount (approximate) |
|-----------------------------|-----------------------------|
| Between €2,000 and €9,999   | €50                         |
| Between €10,000 and €14,999 | €75                         |
| Between €15,000 and €24,999 | €100                        |
| Between €25,000 and €49,999 | €150                        |
| Over €50,000                | €200                        |

The Top-Up amount will be added onto the MeManaged Account within 6 months after the end of the campaign, that is, by 31st August 2023. Customers will receive a confirmation by Secure Message once the Top-Up has been made. For all intents and purposes, once Top-Up is credited to the MeManaged Account, the said Top-Up amount becomes part of the invested amount of the Customer.

The Bank will endeavor for the actual Top-Up amount to be as close as possible to the amounts mentioned in the table. Customers accept that there might be a small discrepancy due to the fact that trading in mutual funds is always done on a 'Forward Pricing' methodology and therefore the price can only be based on a value determined after receipt of an order which will in turn effect the number of units bought into the mutual funds.