



**MeManaged Account  
Top-up Promotion  
Terms and Conditions**

Unless otherwise provided, all capitalised terms hereunder shall have the same meaning given to them in the Bank's **'Retail Banking Terms and Conditions'** or the **'Investment Services Terms and Conditions'**.

Subject to these Terms and Conditions, any new or existing Retail Customer (the **'Customer'**) of MeDirect Bank (Malta) plc (the **"Bank"**) who opens a new **MeManaged (Discretionary Portfolio Management) Account** will be eligible to receive a Top-Up on their investment as explained below.

To be eligible for the Top-Up, the Customer must comply with these Terms and Conditions in their entirety.

This promotion is valid from the 9<sup>th</sup> of May 2023 up until and including the 30<sup>th</sup> of June 2023 and each eligible Customer shall be able to benefit from a one-time Top-Up during the promotional period. The Bank reserves the right at any time to change the duration of the promotional period or to change any of these Terms and Conditions without prejudice to the rights of any Customer who would have already satisfied the eligibility criteria herein.

This promotion applies to existing and new Customers of the Bank. These Terms and Conditions apply without prejudice to the Bank's right to decline a request to open an account in accordance with the Bank's **'Retail Banking Terms and Conditions'** and/or the **'Investment Services Terms and Conditions'**.

In order to benefit from this promotion, Customers would need to: open a MeManaged Account via the MeDirect Mobile Banking App or the MeDirect Online Banking by:

- a. completing 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. completing the questionnaire relating to the sustainability preferences;
- c. signing the Discretionary Portfolio Management Agreement and accepting the terms listed in the Investment Services Terms and Conditions and therefore authorize the Bank to execute, as part of the Discretionary Portfolio Management Agreement, all transactions; and
- d. entering the amount to be invested in MeManaged (Discretionary Portfolio Management) Account to be debited from account identified by the Customer. (It is the Customer's responsibility to ensure the availability of sufficient funds for this purpose).

Customers need to keep the invested amount within the MeManaged (Discretionary Portfolio Management) Account until the Top-Up Date i.e. keeping the account open until the 31<sup>st</sup> December 2023.

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 amounts will be added to the MeManaged (Discretionary Portfolio Management) Account within 6 months after the end of this promotion, that is, by 31st December 2023. Customers will receive a confirmation by Secure Message once the Top-Up has been made. Once the Top-Up amount is credited to the MeManaged (Discretionary Portfolio Management) Account, the said amount becomes part of the Customer's invested amount.

The Bank will endeavor for the actual Top-Up amount to be as close as possible to the amounts mentioned in the table above. Customers accept that discrepancies may result 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.

The Bank's '**Retail Banking Terms and Conditions**' and '**Investment Services Terms and Conditions**' shall also apply to this promotion. In case of any conflict between the 'Retail Banking Terms and Conditions' or the 'Investment Services Terms and Conditions' and these Terms and Conditions, the latter shall apply. The Customer is advised to consult the aforementioned terms and conditions together with these Terms and Conditions.