



## Use Your MeDirect Card & Win Terms and Conditions

As a limited time offer, participants agree to be bound by these Terms and Conditions and all other special conditions relating to the “Use Your MeDirect Card and Win” competition (“**Competition**”).

1. The promoter is MeDirect Bank (Malta) plc (“**Promoter**”), whose registered office is: The Centre, Tigne Point, Sliema, TPO 0001, Malta.
2. To be eligible to enter the Competition, the participant (“**Eligible Participant**”) must:
  - (i) be a natural person, aged 18 years or older and residing in Malta;
  - (ii) have successfully completed an application to become a MeDirect customer; and
  - (iii) orders and uses the MeDirect debit card.
3. Employees of the Promoter shall not be eligible to participate in the Competition.
4. New and existing customers who meet the eligibility criteria above shall be automatically deemed to be Participants and will be eligible to participate in this Competition. Every transaction executed via the MeDirect debit card will give each Participant the opportunity to win the following prizes:
  - A voucher of €1,000 from Scan Malta which will be drawn as follows:
    - On the 1<sup>st</sup> of August 2023 (drawn from all successful transactions executed via the MeDirect debit card carried out during July 2023)
    - On the 1<sup>st</sup> of September 2023 (drawn from all successful transactions executed via the MeDirect debit card carried out during August 2023)
    - On the 2<sup>nd</sup> of October 2023 (drawn from all successful transactions executed via the MeDirect debit card carried out during September 2023)
  - A weekend break at the Westin Dragonara Resort in a deluxe sea view room for up to 2 Adults and 2 Children on a half-board basis which will be drawn as follows:
    - On the 1<sup>st</sup> of August 2023 (drawn from all successful transactions executed via the MeDirect debit card carried out during July 2023)
    - On the 1<sup>st</sup> of September 2023 (drawn from all successful transactions executed via the MeDirect debit card carried out during August 2023)
    - On the 2<sup>nd</sup> of October 2023 (drawn from all successful transactions executed via the MeDirect debit card carried out during September 2023)

- A voucher of €250 from The Point Shopping Mall which will be drawn every week on a Monday covering all successful transactions executed via the MeDirect debit card carried out in the previous week:
  - First Draw on the 17<sup>th</sup> of July 2023
  - Last Draw on the 2<sup>nd</sup> of October 2023
- 5. A Participant is only eligible to win one (1) prize throughout the Competition.
- 6. Winners will be chosen at random from the Promoter's system, from all eligible Participants and verified by the Promoter and/or its agents. The winner will be asked to reply to a question of knowledge on MeDirect and will be awarded the prize if answered correctly.
- 7. The winner will be notified by email and/or telephone call within two (2) working days of the closing date for each draw. If the winner cannot be contacted or does not claim the prize within one (1) working day of notification, the Promoter reserves the right to withdraw the prize from the winner and pick a replacement winner.
- 8. The winner agrees to use his/her name, surname and photo in any publicity material related to the awarding of the prize by the Promoter. Any personal data relating to the winner will be used solely in accordance with current EU General Data Protection Regulation (GDPR).
- 9. The Promoter reserves the right to publish the names of the winners in local media and/or on the Promoter's website and the Promoter's social media pages.
- 10. The winner has the right to decline the prize, and, in such instances, the Promoter reserves the right to withdraw the prize from the winner and pick a replacement winner.
- 11. The Promoter will notify the winner when the prize can be collected from the Promoter's registered office noted in clause 1 above. The collection of the prize by the winner is subject to the production, by the winner, of confirmation of identity (ID Card, Driver licence etc). Failure to produce proper identification may result in the withdrawal of any prizes.
- 12. Any Participant found to be in breach of these Terms and Conditions shall be disqualified immediately.
- 13. The Promoter reserves the right to cancel or amend the Competition and these Terms and Conditions without notice.
- 14. The Promoter is not responsible for inaccurate prize details supplied to any Participant by any third party connected with this Competition.

15. The prizes are as stated and may not be exchanged or redeemed for cash. No cash or any other alternative will be given.
16. The Promoter reserves the right to provide a substitute prize of an equivalent value should the need arise. No additional, further or other costs or expenses are included in any prize unless stated.
17. If the Promoter believes that an entry contravenes these Terms and Conditions, the Promoter reserves all rights to reject the entry at its discretion. The Promoter's decision regarding all matters to do with the Competition will be final. No correspondence will be entered into thereafter.
18. By participating in this Competition, Participants accept these Terms and Conditions together with the Bank's Retail Services Terms & Conditions, which may be mentioned in any electronic messages, on the website, or communicated in any other way.
19. For the avoidance of doubt, the Promoter shall not be liable and shall be under no obligation whatsoever to accept any responsibility in the event of any damage, loss or injury suffered by any participant whether directly or indirectly resulting from any prize rewarded to and accepted by the Participant under these Terms & Conditions.
20. The Promoter makes no representation or warranty in relation to prizes provided and to the fullest extent permitted by law the Promoter shall have no liability to the winner in relation to any prize, its fitness for purpose, merchantability or otherwise.
21. The winner will need to adhere to any terms and conditions applicable to any voucher awarded as part of the Competition. The Promoter is not responsible for any restrictions put in place.
22. These Terms and Conditions shall be governed by Maltese law. Any disputes arising under or in relation to these Terms and Conditions shall be subject to the exclusive jurisdiction of the Courts of Malta. This Competition is chance-based combined with a question of knowledge.