



## Swift Contracts Promotion Terms and Conditions

Unless otherwise stated, all mortgage lending related applications' terms shall have the same meaning given to them in the 'Retail Banking Terms and Conditions', 'Home Loans Terms and Conditions' and the ESIS quote'.

As a limited time offer, every MeDirect Bank (Malta) plc (the "**Bank**") client who applies for a fresh retail related lending product namely: Home Loan, Green Home Loan, Property Investment Loan and Home Equity Loan; with the Bank throughout the campaign would be eligible.

Employees of the Bank shall not be eligible to participate in this promotion.

Benefit will be a monetary reward and shall be paid to eligible customers upon signing of the applicable deed.

The Bank guarantees a faster than market turnaround timeframe.

**Contracts Signed in less than 100 calendar days.**

In the case where the deed is signed in less than 100 calendar days from the date of issuance of the facility letter, the Bank will reward the client with a monetary benefit of €1,000 upon signing of the deed.

This offer is valid on facility letters dated between the 29<sup>th</sup> of May 2023 up until and including the 31<sup>st</sup> of December 2023. MeDirect reserves the right to change the duration of this promotion or to change any of these Terms and Conditions at any time.

To be eligible, the following criteria need to be met:

- The client shall provide the Bank with all the documentations as indicated on the Facility Letter under Clause 8 - 'Conditions Precedent' and are found to be in good order and to the Bank's satisfaction.
- The client shall engage a reputable notary of their choice and the latter shall submit complete searches to the Bank's Legal Home Loans Team. Such documentation shall be submitted to the bank in a timely manner and not later than 10 days from the expiry of the 100 calendar days.
- The Bank reserves the right to refuse any customer for any reason.
- The date of contract will be subject to the Bank's availability.

The 'Retail Banking Terms and Conditions' and 'Home Loans Terms and Conditions' of the Bank shall also apply to this promotion. In case of any conflict between the 'Retail Banking Terms and Conditions', the 'Home Loans Terms and Conditions', the 'Swift Contract Promotion Terms and Conditions', and the Facility Letter, the latter shall prevail.