



## **Become a Customer & Win Terms and Conditions**

MeDirect Bank (Malta) plc – The Centre, Tigné Point, Sliema TPO 0001, Malta – [www.medirect.com.mt](http://www.medirect.com.mt) – [info@medirect.com.mt](mailto: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.

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

1. The promoter is MeDirect Bank (Malta) plc (“**Promoter**” and “**MeDirect**”), 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) has never been a MeDirect customer before; and
  - (ii) have successfully submitted and completed an application to become a MeDirect customer.
3. New customers who meet the criteria outlined in Section 2 shall be automatically deemed to be Participants and will be eligible to participate in this Competition. Every new MeDirect customer will be given the opportunity to win the following prizes:
  - An iPhone 15 Pro Max 256GB which will be drawn as follows:
    - On the 6<sup>th</sup> of December 2023 (drawn from all new MeDirect customers who started an application during November 2023 and completed their application by the 5<sup>th</sup> of December 2023)
    - On the 8<sup>th</sup> of January 2024 (drawn from all new MeDirect customers who started an application during December 2023 and completed their application by the 5<sup>th</sup> of January 2024)
    - On the 6<sup>th</sup> of February 2024 (drawn from all new MeDirect customers who started an application during January 2024 and completed their application by the 5<sup>th</sup> of February 2024)
4. Employees of the Promoter shall not be eligible to participate in the Competition.
5. A Participant is only eligible to win one (1) prize throughout the Competition.
6. Winners will be randomly selected from the Promoter’s system, from all eligible Participants and subsequently verified by the Promoter and/or its agents. The selected winner will be required to respond to a knowledge-based question on MeDirect. If the answer is correct, they will be awarded the prize.
7. The winner will be notified via a telephone call within two (2) working days after the closing date of each draw. In the event that the winner cannot be contacted or does not claim the prize within one (1) working day following notification, the Promoter reserves the right to withdraw the prize from the winner and pick an alternative winner as a replacement.

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 an alternative winner as a replacement.
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 contingent upon the presentation of valid proof of identity, such as a valid ID Card or Driver's licence. 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.