



**MeDirect and Epic Referral Program  
2024  
Terms and Conditions**

Unless otherwise stated, all capitalised terms herein shall have the same meaning given to them in the General Terms and Conditions' of MeDirect Bank (Malta) plc ("MeDirect").

MeDirect, via the MeDirect and Epic referral programme is awarding a €35 tax-free bonus ("Welcome Bonus") to every new client who is also an Epic client and who completes all the steps outlined within these terms and conditions.

New customers would need to meet the following eligibility criteria:

- A new MeDirect customer who does not yet have a customer relationship with MeDirect and has never had a customer relationship in the past.
- Over 18 years of age and a resident of Malta.
- Eligible for a MeDirect account which means that the application for the opening of a customer's account must be approved by MeDirect.
- An individual who will only use the MeDirect account for personal, non-commercial purposes.
- An individual who at the time of onboarding is a client of Epic and registers using the mobile phone number subscribed with Epic.

A code provided by Epic ("Referral Code") would need to be inputted by the customer when completing the 'Become a Client' online application. No Welcome Bonus shall be provided if the new customer becomes a customer of ours without using the Referral Code.

When customers opt to start a Joint Application (complete the onboarding application to have a bank account held in the name of two persons), both customers need to input the Referral Code when completing the 'Become a Client' online application for both Referees to be eligible for the Welcome Bonus. In these instances, both joint holders need to meet the terms stipulated, separately for the Welcome Bonus to be processed.

When inputting the Referral Code, the customer will be providing their consent to share their phone number together with status of their application and progress on the completion of the campaign Terms and Conditions with Epic, so that Epic can track the referrals. Customers have the right to withdraw this consent at any time by instructing MeDirect to delete the Referral Code. In the event of such withdrawal, the customer shall not be eligible for the payment of the Welcome Bonus

The Welcome Bonus will be paid within one (1) month of the new customer successfully completing the onboarding process and fulfilling the Terms and Conditions outlined below. The payment will be made into the respective customer's account held with MeDirect.

To be eligible for the Welcome Bonus, the following criteria need to be met:

- The Referral Code provided by Epic would need to be inputted by the customer

- when completing the 'Become a Client' online application.
- Complete the entire onboarding process, including all necessary steps to become a MeDirect customer. The referral code needs to be inputted by the customer when completing the onboarding application. The application for the opening of the customer's account must be approved by MeDirect;
  - Meet the following conditions within 2 months from successfully becoming a client of MeDirect:
    - a. Download and pair the MeDirect App to their accounts
    - b. Order a Physical or a Virtual MeDirect Debit Card
    - c. Transact a minimum of 5 transactions using the MeDirect Debit Card amounting to at least €300 (or €300 equivalent if transactions done in other currency).
    - d. The following will not be counted towards eligible transactions for the Welcome Bonus:
      - ATM Cash Withdrawals
      - Transfers to top up accounts with other banking institutions
      - Refunds and reversed transactions

Every customer is only eligible to one Welcome Bonus. Customers who receive a Welcome Bonus through this package will not be eligible to receive an additional Welcome Bonus from any other promotions offered by MeDirect simultaneously.

MeDirect reserves the right to decline or reject a customer application in accordance with MeDirect's General Terms and Conditions and its policies and procedures.

MeDirect reserves the right to suspend, terminate or change the terms and requirements of this Program at any time without prior notice and any changes of these Terms will be effective upon their publication on our websites and applications. In the event that MeDirect is required to make any changes to these Terms, any pending applications will need to abide with the new Terms and requirements to be eligible to receive the Welcome Bonus.

The 'Retail Banking Terms and Conditions' of the Bank shall also apply to this promotion. In case of any conflict between the 'Retail Banking Terms and Conditions' and these Terms and Conditions, these Terms and Conditions shall prevail.