



Buy Model Portfolios Commission Free

Terms and Conditions

MeDirect Bank (Malta) plc – The Centre, Tigné Point, Sliema TPO 0001, Malta – www.medirect.com.mt – 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.

Unless otherwise stated, all capitalised terms in these terms and conditions shall have the same meaning given to them in the 'General Terms and Conditions' or the 'Investment Services Terms and Conditions'.

As part of a limited-time promotion, no entry fees will be charged on model portfolio investments made via MeDirect Bank (Malta) plc (the "Bank") during the campaign period, which runs from 28 June to 30th September 2025 (inclusive of both dates)(the "Promotion").

- This Promotion applies exclusively to investments in model portfolios available through the Bank's platform during the campaign period.
- For monthly investment plans set up during the campaign period, the applicable entry fees as outlined in the tariffs and charges document available on the Bank's website will apply to installments processed after the 30th of September 2025.
- Any investments in model portfolios submitted after 30th September 2025 will incur the standard entry fees, as stipulated in the Bank's Tariffs and Charges document available on the Bank's website.
- Other applicable fees and charges, such as ongoing management fees and third-party costs (including taxes), will continue to apply.
- For sell transactions conducted over the counter, the applicable fees as stipulated in the tariffs and charges document available on the Bank's website will continue to apply.

This Promotion is open to both new and existing customers of the Bank. For new customers, account opening applications must first be approved by the Bank. The Bank reserves the right to reject any application at its sole discretion.

Only model portfolios available on the Bank's platform are eligible for this Promotion.

The financial instruments linked to this Promotion may not be suitable for all customers. Trades placed by the customer(s) directly on the Bank's platform are on an Execution Only basis and therefore the Bank will not, nor shall it be required to, assess the appropriateness and/or suitability of that financial instrument for the customer(s). If you do not have experience in trading via Execution Only and do not understand the risks

linked to investing, this campaign may not be suitable for you. For services other than Execution Only, you may wish to contact the Bank to explore other options.

The Bank reserves the right to suspend, terminate or change the terms of this Promotion at any time without prior notice and any changes to these Terms and Conditions will be effective upon their publication on the Bank's website. In the eventuality that the Bank changes these Terms and Conditions, any transactions in progress will be executed according to these Terms and Conditions and therefore no brokerage fees will be charged.

Any abuse of these Terms and Conditions by a customer will result in the immediate exclusion of the Customer from the benefits of this Promotion and the Customer may be required to cease making use of the Bank's platform.

The 'General Terms and Conditions' and 'Investment Services Terms and Conditions' of the Bank shall also apply to this Promotion. In case of any conflict between the 'General Terms and Conditions' or the 'Investment Services Terms and Conditions' and these Terms and Conditions the former Terms shall prevail.

By participating in this Promotion, participants accept these Terms and Conditions together with the Bank's 'General Terms and Conditions' and 'Investment Services Terms and Conditions'.

These Terms and Conditions will be governed by Maltese law and any disputes will be subject to the exclusive jurisdiction of the courts of Malta.