



July – December 2025
Package for Company Employees
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").

This offer is exclusively available to employees of companies who agree to offer this package to their employees ("Eligible Employees"). MeDirect reserves the right to decline or reject a customer application in accordance with MeDirect's General Terms and Conditions as well as its policies and procedures.

Eligible Employees must provide proof of employment by sending a valid company badge or equivalent documentation via secure message on MeDirect's online portal to verify their affiliation with the company. MeDirect may require additional documentation or verification to confirm eligibility.

All bonuses and benefits are subject to the terms and conditions outlined herein. Eligible Employees must adhere to the specified timelines and conditions outlined for each bonus to qualify. Bonuses and benefits are non-transferable and may not be exchanged for cash or other rewards.

MeDirect reserves the right to change the duration of this promotion or to change any of these Terms and Conditions at any time without notice.

Any fraudulent activity or misrepresentation of eligibility will result in disqualification from the offer. By participating in this offer, Eligible Employees agree to abide by these terms and conditions.

Welcome Bonus

Between January and June 2025, MeDirect is awarding a €20 tax-free bonus ('Welcome Bonus') to each new client who completes all the steps in the client application. A new client shall be defined as any individual who does not currently have a client relationship with MeDirect at the start of the campaign and who has not previously held such a relationship in the past. The Welcome Bonus will be awarded to all Eligible Employees within a month of finalisation of application and every customer is only eligible to one Welcome Bonus.

Activity Bonus

Between July and December 2025, MeDirect is awarding a €30 tax-free bonus ('Activity Bonus') to every new client. To qualify for the Activity Bonus, Eligible Employees must download and log into the MeDirect mobile app, after being onboarded - order a

MeDirect Debit Card and conduct a minimum of 5 transactions amounting to at least €250 within 2 months of successfully becoming MeDirect customers. Upon meeting these conditions, a further €30 bonus will be credited to the Eligible Employee's account within 1 month. Every customer is only eligible to one Activity Bonus.

MeManaged Top-Up

This promotion applies to existing and new customers of MeDirect who are Eligible Employees. To benefit from this one-time top-up ('Top-Up'), customers would need to open a MeManaged Account between July and December 2025 via the MeDirect Mobile Banking App or the MeDirect Online Banking by:

- a. completing the suitability test, (which includes questions on investment objectives, preferences, risk tolerance, ability to bear losses, current and future financial situation, investment knowledge and experience);
- b. completing the questionnaire relating to the sustainability preferences;
- c. signing the Discretionary Portfolio Management Agreement and accepting the terms listed in the Investment Services Terms and Conditions and therefore authorize MeDirect to execute, as part of the Discretionary Portfolio Management Agreement, all transactions; and
- d. entering the amount to be invested in MeManaged (Discretionary Portfolio Management) Account to be debited from account identified by the customer. (It is the customer's responsibility to ensure the availability of sufficient funds for this purpose).

Customers need to keep the invested amount within the MeManaged (Discretionary Portfolio Management) Account until the Top-Up Date i.e. keeping the account open for at least 4 months.

The Top-Up amounts will be as follow:

Amount Invested	Top-Up Amount (approximate)
Between €2,000 and €9,999	€50
Between €10,000 and €14,999	€75
Between €15,000 and €24,999	€100
Between €25,000 and €49,999	€150
Over €50,000	€200

The Top-Up amounts will be added to the MeManaged (Discretionary Portfolio Management) Account within 4 months from initial investment. Once the Top-Up amount is credited to the MeManaged Account, the said amount becomes part of the

customer's invested amount. MeDirect will ensure that the actual Top-Up amount closely matches the amounts mentioned in the table above. Customers acknowledge and accept that discrepancies may result because mutual fund trading operates on a 'Forward Pricing' methodology. Consequently, price can only be based on a value determined after receipt of an order which will in turn effect the number of units bought into the mutual funds.

Refund of Mutual Fund Trade Fees

Eligible Employees can benefit from this promotion multiple times, as long as, the funds being invested have not previously been invested already in mutual funds during the promotion period.

The refund of 0.5% in entry fees will be provided within 1 month of the settlement of the mutual fund order. The refund will be paid in the currency used to invest and will be credited to your current account for orders placed between July and December 2025

Only mutual funds which are operationally supported by MeDirect's platform may be invested. If a customer wishes to invest in a mutual fund that is not on MeDirect's platform, MeDirect will check whether the security can be added onto the platform.

Mortgage Notary Fees

MeDirect will refund a portion of the notarial fees, up to €300, for Eligible Employees who confirm their employment during the signing of the mortgage agreement.

The Bank's 'Retail Banking Terms and Conditions' and 'Investment Services Terms and Conditions' shall also apply to this promotion. In case of any conflict between the 'Retail Banking Terms and Conditions' or the 'Investment Services Terms and Conditions' and these Terms and Conditions, the latter shall apply. The customer is advised to consult the aforementioned terms and conditions together with these Terms and Conditions.