



BECOME A CUSTOMER, TRADE & GET €100 CASH-BACK
TERMS AND CONDITIONS

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

As a limited time offer, every new MeDirect Bank (Malta) plc. client (any person who does not yet have a client relationship with MeDirect Bank (Malta) plc at the start of the campaign and who has never had a client relationship in the past) who completes all the steps in the client application and buys any security using the MeDirect trading platform for a minimum of €5,000 will get a €100 Cash Back in the Investment Cash Account.

This offer is valid from the 1st of December 2021 up until and including the 28th of February 2022. MeDirect Bank (Malta) plc reserves the right at any time to change the duration of this promotion or to change any of the Terms and Conditions.

Cash Back will be paid to eligible customers in March 2022. To be eligible, the following criteria need to be met:

- This promotion applies to new customers of MeDirect Bank (Malta) plc
- The new MeDirect Bank (Malta) plc customer does not yet have a client relationship with MeDirect Bank (Malta) plc at the start of the campaign and has never had a client relationship in the past;
- All the necessary steps in completing the Onboarding application, including the successful trade of any investment security (Mutual Fund, Bond, Equity or ETF) need to be completed by the 28th of February 2022;
- The application for the opening of customer's account must be approved by MeDirect Bank (Malta) plc. MeDirect Bank (Malta) plc reserves the right to refuse any customer for any reason;
- Every customer is only eligible for one Cash Back;
- In particular and without prejudice to the generality of the foregoing, only investment securities which are operationally supported by MeDirect trading platform may be purchased. If a customer wishes to invest in a security that is not on the platform, MeDirect Bank (Malta) plc will check whether the security can be added onto the platform;
- The financial instruments linked to this promotion may not be suitable for all customer(s). Unless otherwise specified, customer(s) alone are solely responsible for determining whether any investment, security or strategy or any other product or service, is appropriate or suitable for them based on his/ her investment objectives and personal and financial situation. The customer(s)'s decision to Onboard with MeDirect Bank (Malta) plc and successfully trade in an investment security shall not be linked to the €100 Cash Back limited time offer.

The 'General Terms and Conditions' and 'Investment Services Terms and Conditions' of the MeDirect Bank (Malta) plc 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 the 'Terms and Conditions of the 'Complete your application and get a bonus', the latter shall prevail.