



BECOME A CUSTOMER AND WIN
TERMS AND CONDITIONS

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 MeDirect Bank (Malta) plc ("Promoter" or "MeDirect"), whose registered office is: The Centre, Tigne Point, Sliema, TPO 0001, Malta.
2. To be eligible to enter the Competition, the eligible participant ("Participant") must:
 - I. be a real person, aged 18 years or older, residing in Malta and not an employee of the Promoter;
 - II. has successfully completed an application to become a MeDirect customer;
 - III. deposit a minimum of €100 in one of MeDirect's savings, notice or term deposit accounts or buy any investment security using the MeDirect trading platform for a minimum of €100.
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. Prizes (iPhone 13 Pro Max) will be drawn as follows:
 - o On the 31st of January 2022 - drawn from all successful Participants who start their application to become customers between the 15th of January 2022 and the 21st of January 2022 and save or invest with MeDirect by the 28th of January 2022;
 - o On the 7th of February 2022 - drawn from all successful Participants who start their application to become customers between the 22nd of January 2022 and the 28th of January 2022 and save or invest with MeDirect by the 4th of February 2022;
 - o On the 14th of February 2022 - drawn from all successful Participants who start their application to become customers between the 29th of January 2022 and the 4th of February 2022 and save or invest with MeDirect by the 11th of February 2022;
 - o On the 21st of February 2022 - drawn from all successful Participants who start their application to become customers between the 5th of February 2022 and the 11th of February 2022 and save or invest with MeDirect by the 18th of February 2022;
 - o On the 28th of February 2022- drawn from all successful Participants who start their application to become customers between the 12th of February 2022 and the 18th February 2022 and save or invest with MeDirect by the 25th of February 2022.
4. A Participant is only eligible to win one (1) prize throughout the Competition.
5. The winning Participant will be chosen at random from the Promoter's system, from all eligible Participants and verified by the Promoter and/or its agents. However, before being awarded the prize, the winning Participant will need to correctly answer a question about MeDirect.
6. The winning Participant will be notified by email and/or telephone call within two (2) working days after the closing date for each draw. If the winning Participant cannot be contacted or does not claim the prize within one (1) working day of notification, the Promoter reserves the right to withdraw the prize from the winning Participant and select an alternative winner. Once the alternative winner has been notified the winning Participant will no longer be entitled to the prize of the Competition.

7. The winner agrees to use his/her name, surname and photo in any publicity material by the Promoter. Any personal data relating to the winner will be used solely in accordance with current EU General Data Protection Regulation (GDPR).
8. The Promoter reserves the right to publish the name, surname and photo of the winners in local media and/or on the Promoter's website and the Promoter's social media pages.
9. 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 select an alternative winner.
10. The Promoter will notify the winner when the prize can be collected from the Promoter's registered office noted in clause 1.
11. We reserve the right to request proof of the winner's identity in the form of an ID Card, passport or driver's licence. In the event that a winner cannot provide us with proof of identity that is reasonably acceptable to us, we may withdraw the prize and select an alternative winner.
12. Any person 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 and Investment Services Terms & Conditions, which may be mentioned in any electronic messages, on the website, or communicated in any other way.

19. The Promoter shall not accept any responsibility for any damage, loss, injury or disappointment suffered by any Participant entering the Competition or as a result of accepting any prize.

20. The Promoter makes no representation or warranty in relation to prizes provided and to the fullest extent permitted by law.

21. The Promoter shall have no liability to you in relation to any prize, its fitness for purpose, merchantability or otherwise.

21. The Competition and these Terms and Conditions will be governed by Maltese law. Any disputes will be subject to the exclusive jurisdiction of the Courts of Malta. This Competition is chance-based combined with a question of knowledge.