



MEMBER GET MEMBER
TERMS AND CONDITIONS

The MeDirect referral program (“Program”) will allow you to earn a Euro 50 bonus for the first five (5) successful referrals registered with your unique referral code (“Referral Code”) for those who complete all the steps set within these Terms and Conditions.

How do I Invite Friends?

Desktop:

1. Log in to your MeDirect Online Banking.
2. Click ‘Invite a Friend’ on the side menu. From this page, copy your referral message containing a referral link (“Referral Link”) to our onboarding page with your Referral Code embedded within this Referral Link. Share your referral message as an invite to your friends via your preferred channel.
3. Your invited friends (“Invited Friends”) must click the Referral Link and become a customer of MeDirect using your Referral Code.
4. Your Invited Friends must complete their application to open an account with MeDirect.

Mobile App:

1. Open your MeDirect App
2. Tap on ‘More’ at the bottom of the screen and select ‘Invite a Friend’.
You have 2 options:
 - a) On this page you will find your Referral Code that you can share with your friends ;
 - b) You can also share a message, by clicking on the button below, directly through your favorite channels. This message contains a Referral link to our onboarding page (your Referral Code is embedded in the link and prefilled in the application).
3. Your Invited Friends must click the Referral Link and become a MeDirect customer using your Referral Code.
4. Your Invited Friends must complete their application to open a MeDirect account.

What do my Friends need to do?

1. Your Invited Friends must successfully sign up to become MeDirect customers by using your Referral Link and/or Referral Code.
2. Your Invited Friends must complete the MeDirect online onboarding process and become a client.
3. Your friends need to transfer a minimum amount of €5,000 to the MeDirect account within 14 days from becoming a customer. The funds need to remain within their MeDirect account for a consecutive minimum period of 3 months (90 days).

Don’t forget to remind your friends to complete all the above steps within the Program period so you can earn the Euro 50 pay-out.

Important Legal Information:

The following capitalised words shall have the following meaning:

"You" refers to the Referrer & Referee.

"We" and "Us" refers to MeDirect Bank (Malta) plc.

"Pay-Out" refers to the Euro 50 bonus that will be paid by MeDirect Bank (Malta) plc.

"Terms" refers to the Member Get Member Terms and Conditions.

- ✓ By participating in the MeDirect Bank (Malta) plc Program, you have read and agreed to participate in the Program and are bound by these Terms.
- ✓ This is a two-sided campaign where both the Referrer and the Referee will each benefit from the Pay-Out.
- ✓ Referred friends can take advantage of this promotion only once, since each referred person is only eligible for one client application.
- ✓ The Referee must make use of the Referral Code provided to them by the Referrer for both the Referee and the Referrer to receive a Pay-Out. This Referral Code would need to be inputted by the Referee when completing the 'Become a Client' online application. No Pay-Out shall be provided if the Referee becomes a customer of MeDirect Bank (Malta) plc in another way.
- ✓ The Referral Code is random and is automatically assigned to You. New customers of MeDirect Bank (Malta) plc will receive a unique Referral Code upon completion of their application.
- ✓ To accept the Referral Code from the Referrer, the Referee will need to provide Us with their consent to share their name, surname and status of their application with the Referrer, so that the Referrer can track the referrals. Once the Referee has completed all the steps required for the reward, the Referee's details will no longer be shared. The Referee has the right to withdraw this consent at the time of onboarding by deleting the Referral Code, which will also mean that the Referrer will not be eligible for the reward.
- ✓ When the Referee opts to start a Joint Application, the Referee along with the joint Referee applicant will be asked to input the Referral Code for each application when completing the 'Become a Client' online application. It is mandatory that both Referees apply the unique Referral Code of the Referrer, for the Referrer to receive a Pay-Out for both joint holders and for both Referees to receive a Pay-Out upon completion of their application. In these instances, joint holders need to transfer a minimum amount of €10,000 to the MeDirect account within 14 days from becoming customers.
- ✓ Every Referral Code will generate a Pay-Out on the first five (5) Referees that complete the Client Application Process using the same Referral Code and completing all the necessary steps. Neither the Referrer, nor the Referee will benefit from the Pay-Out for applications submitted over and above the first five (5) completed applications.
- ✓ This promotion will run from the 11th of April 2022 up until the 30th of June 2022.
- ✓ We reserve the right to suspend, terminate or change the terms and requirements of the Referral Program at any time without prior notice and any changes of these Terms will be effective upon their publication on MeDirect websites and applications. In the eventuality that MeDirect Bank (Malta) plc changes the Terms, any pending applications will need to abide with the new Terms and requirements to be eligible to receive the Pay-Out bonus.
- ✓ In the eventuality that MeDirect Bank (Malta) plc suspends or terminates the Program, any pending applications will no longer be eligible to receive the Pay-Out bonus.

- ✓ Maltese Law shall apply to any Program offered by MeDirect Bank (Malta) plc.
- ✓ The Program is a scheme offered by MeDirect Bank (Malta) plc and does not create any legal obligations that may be enforced in front of any Courts of Law.

For the Referrer to benefit from the Pay-Out, the Referee will need to:

- Onboard successfully with MeDirect Bank (Malta) plc by meeting the conditions stated in these Terms.
- Complete the application process by the end of June 2022 - any applications that are still pending by the 30th of June 2022 will not be eligible for the Pay-Out.
- Transfer a minimum amount of €5,000 or €5,000 equivalent in another currency accepted by MeDirect Bank (Malta) plc to their MeDirect account. The funds are to be transferred within fourteen (14) days from the successful completion of the customer application.
- Keep the funds in their MeDirect account for a minimum period of (90 days) from date of initial transfer.

A Referee must be:

- A new MeDirect Bank (Malta) plc customer who does not yet have a customer relationship with MeDirect Bank (Malta) plc and has never had a customer relationship in the past.
- Over 18 years of age and a resident of an EU country.
- Eligible for a MeDirect account which means that the application for the opening of a customer's account must be approved by MeDirect Bank (Malta) plc.
- An individual who will only use the Program for personal, non-commercial purposes.

The Pay-Out for both the Referee and the Referrer will be made within one (1) month of the Referee successfully completing the onboarding process and meeting the above Terms and Conditions and is paid in the respective customer's account held with MeDirect Bank (Malta) plc.

The 'General Terms and Conditions' and 'Investment Services Terms and Conditions' of 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' the latter shall prevail.