



BANK OR INVEST WITH MEDIRECT AND WIN
TERMS AND CONDITIONS

Participants agree to be bound by these Terms and Conditions and all other special conditions relating to the “Bank or Invest with MeDirect and Win” competition (“The Competition”).

1. The promoter is MeDirect Bank (Malta) plc (“The Promoter”), whose registered office is: The Centre, Tigne Point, Sliema, TPO 0001, Malta.
2. To be eligible to enter the competition, the eligible participant (“The 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 and
 - (iii) deposits or invests a minimum of €100 in any of the accounts or investments available by MeDirect.
3. New and existing 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.
4. A Participant is only eligible to win one (1) prize throughout the Competition.
5. Winners will be chosen at random from the Promoter’s system, from all eligible Participants and verified by the Promoter and/or its agents. The winner will be asked to reply to a question of knowledge on MeDirect and will be awarded the prize if answered correctly.
6. The winner will be notified by email and/or telephone call within two (2) working days of the closing date for each draw. If the winner cannot be contacted or does not claim the prize within 1 day of notification, the Promoter reserves the right to withdraw the prize from the winner and pick a replacement winner.
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 names 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 pick a replacement winner.
10. The Promoter will notify the winner when the prize can be collected from the Promoter's registered office noted in clause 1 above.
11. We reserve the right to request proof of a prize winner's identity in the form of an ID Card, passport or driver's licence. In the event that a prize winner cannot provide us with proof of identity that is reasonably acceptable to us, we may withdraw the prize and select another prize 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 the Promoter shall have no liability to you in relation to any prize, its fitness for purpose, merchantability or otherwise.
21. The winner will need to adhere to any Terms and Conditions applicable to the voucher being awarded. The Promoter is not responsible for any restrictions put in place.
22. 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.