



## FIXED TERM DEPOSIT ACCOUNT

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| Type of Account                          | Fixed Term Deposit Account with guaranteed interest rates.  |
| Who is the account for                   | This account is designed for savers who do not need access to their money for 12 months or longer, and want to take advantage of Mediterranean Bank's highly competitive interest rates.  |
| Currencies                               | EUR, GBP, USD, AUD, NOK, CAD, JPY.  |
| Duration                                 | 1, 2, 3, 4 or 5 years.  |
| Interest Rate                            | The interest rate is fixed for the full period of the Fixed Term Deposit Account at the Mediterranean Bank rate prevailing on the date of receipt of cleared funds.   |
| Interest payment                         | Interest is credited annually on the anniversary of the reception of the amount.  |
| Transactions                             | Withdrawals may be made only upon maturity of the account. Early withdrawals from your Fixed Term Deposit are not allowed.  |
| How to apply                             | You can open your account by visiting one of our branches, or by filling in and submitting our online application form.   |
| Minimum deposit                          | The minimum amount to open a Fixed Term Deposit is 5,000 in the currency of denomination of the account.  |
| Renewal                                  | When the account matures, you must inform Mediterranean Bank whether or not you want to renew your account. If no instructions are received, the capital of the Fixed them Deposit will be transferred to your Savings Account with Mediterranean Bank. |
| Charges                                  | Opening and managing a Fixed Term Deposit Account is free of charge. For a comprehensive overview of our tariffs and charges, please check the <i>Tariffs and Charges for Banking Services</i> on the Mediterranean Bank website.                       |
| Tax                                      | Interest earned from Fixed Term Deposit Accounts are subject to Maltese withholding tax. You can select to have no tax withheld.  |
| Supplementary conditions and information | This document is provided to you for information purposes only. For further details on the applicable conditions for Fixed Term Deposit Account, please check the Mediterranean Bank Terms and Conditions on our website.                               |



## GOOD TO KNOW ...

1. **What happens to the interest on my Fixed Term Deposit Account if market interest rates change?**

The interest rate on your Fixed Term Deposit Account will remain unchanged throughout its term regardless of any changes in market interest rates.

2. **Once I open a Fixed Term Deposit Account, can I later change the amount, rate and term?**

Once a Fixed Term Deposit Account is opened, you cannot change the amount deposited, the rate or the term.

3. **Where can I get assistance?**

You can get support by calling us on (+356) 2557 4400 from Monday to Friday from 8:00am to 6:00pm and on Saturdays from 8:00am to 1:00pm. You can also send us an email at [customerservice@medbank.com.mt](mailto:customerservice@medbank.com.mt) or a secure message through the Internet Banking platform. Alternatively you can visit one of our branches. Our branches are open Monday to Friday from 8.30am to 5.00pm and on Saturday from 9.00am to 1.00pm.