



Me12 SAVINGS ACCOUNT

Type of Account	A Savings Account in Euro or British Pounds with twelve months' notice of withdrawal at an attractive interest rate.
Who is the account for	This account is designed for savers who are looking for an attractive interest rate on a savings product and who are comfortable that they will not need their money during the next twelve months.
Currencies	EUR, GBP.
Duration	Minimum twelve months.
Interest Rate	Rates can be found on our website as they can be changed by Mediterranean Bank at any time. Any interest rate change will not be effective on the Me12 Savings Account until a year after a rate change announcement is given by the Bank.
Interest calculation	Interest is calculated on the daily cleared balance of the Me12 Savings Account.
Interest payment	Interest is paid twice a year on the last business day of June and December.
How to apply	You can open your account at any one of our branches. Existing clients can request to open a Me12 Savings Account by sending a secure message from our Internet Banking platform or by calling our Client Service Centre on (+356) 2557 4400.
Minimum deposit	There is no minimum amount deposit requirement.
Transactions	Deposits may be made at any time, and withdrawals are subject to a twelve month prior notice. No notice of withdrawal can be made during the first three months since account opening.
Charges	Opening and managing a Me12 Savings 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.
Supplementary conditions and information	This document is provided to you for information purposes only. For further details on the applicable conditions for our Me12 Savings Account, please check the Mediterranean Bank Terms and Conditions.



GOOD TO KNOW ...

1. How can I notify you of my intention to withdraw funds from my Me12 Savings Account?

You can provide notice of withdrawal either by sending a secure message through our Internet Banking platform, by calling us on (+356) 2557 4400 or by visiting one of our branches. You cannot give notice to withdraw funds during the first three months since account opening.

2. What if I need the money from my Me12 Savings Account now?

The Me12 Savings Account does not allow you to withdraw your money on short notice. You can withdraw your money twelve months after you have notified us of your intention to withdraw. You cannot give notice to withdraw funds during the first three months since account opening.

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 or a secure message through the Internet Banking platform.

4. Where is Mediterranean Bank located?

Branches are located in Malta and Gozo at the following addresses:

- 63, South Street, Valletta - VLT 1105 Malta
- 121, The Promenade, Tower Road, Sliema - SLM 16058 Malta
- 127, First Floor, Antoine De Paule Square, Paola - PLA 1264 Malta
- 72, Constitution Street, Mosta - MST 9057 Malta
- 94, St. Bartholomew Street, Qormi - QRM 2186 Malta
- 140, Fortunato Mizzi Street, Victoria - VCT 2571 Gozo
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Branches are open Monday to Friday from 8:30am to 5:00pm and on Saturday from 9:00am to 1:00pm.