



THE NOW ACCOUNT

Type of Account	The NOW Account offers guaranteed interest rates with the advantage of having all the interest paid up front.
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 have all the interest paid up front.
Currencies	EUR, GBP, USD, AUD, NOK.
Duration	1, 2, 3, 4 or 5 years.
Interest Rate	The interest rate is fixed for the full period of the NOW Account at Mediterranean Bank with the rate prevailing on the date of receipt of cleared funds.
Interest payment	Interest is credited to your preferred account after 10 working days from opening the account.
Transactions	Withdrawals may be made only upon maturity of the account. Early withdrawals 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 NOW Account 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 given, the capital of the NOW Account will be transferred to your Savings Account with Mediterranean Bank.
Charges	Opening and managing a NOW 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 the NOW Account are subject to Maltese withholding tax. You can also elect 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 the NOW Account, please check the Mediterranean Bank Terms and Conditions on our website.



GOOD TO KNOW ...

1. What happens to the interest on my NOW Account if market interest rates change?

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

2. Once I open a NOW Account, can I later change the amount, rate and term?

Once a NOW 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 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.