



tiMe ACCOUNT

Type of Account	The tiMe Account is a regular savings account into which the customer will make regular deposit. In one year, the amounts saved including interest earned on the account will be used to purchase a model portfolio of mutual funds with a balanced risk profile (the “Balanced Model Portfolio”).
Who is the account for	This account is designed for savers who are looking to put money aside each month, earn a good interest rate and an incentive bonus, and potentially increase their return by investing in a portfolio of mutual funds.
Currencies	EUR
Duration	Monthly contributions into the tiMe Account must be made for a minimum period of twelve months. Once the tiMe Account is used to purchase a Balanced Model Portfolio, the portfolio must be held for a minimum of three months.
Interest Rate	Current applicable rates can be viewed on our website.
Interest calculation	Interest is calculated on the daily cleared balance of the tiMe Account.
Bonus incentive	Current applicable bonus incentive can be viewed on our website.
Bonus incentive calculation	The bonus incentive is calculated on the total amount saved at the moment at which the tiMe Account is used to purchase a Balanced Model Portfolio.
Bonus incentive payment	The bonus incentive will be added to the amount invested in the Balanced Model Portfolio.
Balanced Model Portfolio	The Balanced Model Portfolio is a diversified portfolio of mutual funds selected with the advice of Morningstar, an independent and trusted provider of analysis and research for mutual funds. The portfolio aims to achieve a balanced risk profile.
How to apply	You can open your account by visiting one of our branches. A test of your knowledge and experience will be carried out to assess whether the product is appropriate for you.
Minimum deposit	Regular contributions must be at least €100 per month, and the final balance on the tiMe Account must be at least €3,000.
Transactions	No withdrawals can be made during the twelve-month saving period. It is possible to make extra deposits over and above the minimum monthly contributions into the tiMe Account.
Charges	Opening and managing a tiMe Account is free of charge. Investments in the Balanced Model Portfolio are executed free of charge.
Supplementary conditions and information	This document is provided to you for information purposes only. For further details on the applicable conditions for the tiMe Account, please check the Mediterranean Bank Terms and Conditions.



GOOD TO KNOW ...

1. Can I miss or stop making monthly contributions?

You are required to make regular monthly contributions over the initial twelve-month period (thereafter the monthly contributions are discretionary and will be invested directly into the Balanced Model Portfolio). If for any reason you are unable to make one or more contributions, you should discuss this with one of our branch's representatives.

2. Why is a test of knowledge and experience required?

At account opening you will be asked to take a test to ascertain whether the product is appropriate for you. If the Balanced Model Portfolio is not deemed appropriate for you and you still wish to proceed, you will be asked to sign a Risk Warning.

3. Will the account be visible on my Internet Banking Platform?

The tiMe Account will not be visible on the Internet Banking platform. Once the account is used to purchase a Balanced Model Portfolio, your portfolio will be visible online.

4. Will I receive any statements?

You will receive a statement of the tiMe account annually. We will send you an email or letter when the tiMe Account is used to purchase a Balanced Model Portfolio.

5. 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.

6. 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

Branches are open Monday to Friday from 8:30am to 5:00pm and on Saturday from 9:00am to 1:00pm.