

INVESTMENT ACCOUNT

Type of account	The Investment Account allows you to purchase, hold and sell equities, bonds, ETFs, mutual funds and Model Portfolios traded on the MeDirect eWealth platform.
Who the account is for	This account is designed for investors who are looking to trade and hold securities with Charts through MeDirect.
Currencies	EUR, GBP, USD, CHF, TRY, AUD.
Funding of trades	You can transfer funds to your Investment Cash Account through our eWealth platform, by instructing a bank transfer or by depositing cheques at our office or at one of MeDirect's branches.
Placement of orders	Orders to buy and sell securities can be submitted by logging in to our eWealth platform. Orders might remain pending for a while until they are executed, in which case you will be able to view them in the "Pending Orders" tab. When you place a buy order, an amount of cash equal to the estimated trade consideration (including a margin for price volatility) will be blocked in your Investment Cash Account. The exact trade consideration will be debited from your Investment Cash Account once the trade settles.
Interest rate	Any cash not used to invest will remain in your Investment Cash Account and will earn interest. Applicable rates can be found on our website.
Charges	Opening and managing an Investment Account is free of charge while trades are subject to brokerage fees depending on the amount, asset class and exchange market. Corporate actions and custody services are free of charge. For a comprehensive overview of our tariffs and charges, please check the <i>Tariffs & Charges Schedule for Investment Services</i> on our website.
How to apply	You can open an Investment Account, by completing an online application form on the MeDirect website, by visiting our office or one of MeDirect's branches, or by calling us on (+356) 2557 4400.
Supplementary conditions and information	This document is provided to you for information purposes only. For further details on the applicable conditions for our Investment Account, please check the <i>Investment Services Terms and Conditions</i> available on our website.

GOOD TO KNOW ...

1. FAQs related to the product come first

If you wish to trade or transfer a security or fund that is not currently available on our platform, please contact us and we will determine whether it is possible to arrange for the requested security or fund to be made available.

2. Where can I get assistance?

If you have any further queries, please call us on (+356) 2557 4400 from Monday to Friday from 8:00am to 6:00pm and on Saturdays from 9:00am to 1:00pm. You can also send us an email at customerservice@medirect.com.mt or a secure message through your eWealth 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.

3. Where are MeDirect's branches located?

Our branches are strategically located for your convenience as follows:

Mosta: 72, Constitution Street, Mosta MST 9057
Paola: 2nd Floor, 127 Pjazza Antoine De Paule, Raħal Ġdid PLA 1264
Sliema: The Centre, Tigné Point, Sliema, TPO 0001
Gozo: 140 Fortunato Mizzi Street, Ir-Rabat Ġhawdex VCT 2571