

## Me1 SAVINGS ACCOUNT

Type of account	A savings account in Euro or British pounds at an attractive interest rate, with a one month's notice of withdrawal.
Who the account is 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 one month.
Currencies	EUR, GBP.
Duration	The duration of a savings account is for an indefinite time. With regard to the Me1 savings account, a one month's notice period applies. This account is suitable for clients that do not need to withdraw money within this notice period.
Interest rate	Applicable rates can be found on our website. Any interest rate change will not be effective on the Me1 Savings Account until one month after a rate change announcement is made by the Bank.
Interest calculation	Interest is calculated on the daily balance of the Me1 account.
Interest payment	Interest is paid twice a year on the last Business Day of June and December.
Minimum deposit	There is no minimum deposit required.
Transactions	Deposits may be made at any time, and withdrawals are subject to a one month prior notice.
Charges	Opening and managing a Me1 Savings Account is free of charge. For a comprehensive overview of our tariffs and charges, please check the Tariffs & Charges Schedule for Retail Banking Services on our website.
Tax	Interest paid to Maltese tax residents may be subject to a final withholding tax of 15%. Clients can opt not to have tax deducted. This does not apply to non-Maltese tax residents whose interest will be paid to them in full. MeDirect is not licensed to dispense tax advice and you should consult your tax adviser for further information.
How to apply	You can open a Me1 Savings Account by completing our online application form, by visiting one of our branches or by calling our Customer Service Centre 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 Me1 Savings Account, please check the General Terms and Conditions available on our website.

## FREQUENTLY ASKED QUESTIONS

### 1. How can I notify you of my intention to withdraw funds from my Me1 Savings Account?

You can submit a notice of withdrawal through Internet Banking, by calling us on (+356) 2557 4400 or by visiting one of our branches.

### 2. What if I need the money from my Me1 Savings Account now?

The Me1 Savings Account does not allow you to withdraw your money on short notice. You can withdraw your money one month after you have notified us of your intention to withdraw.

### 3. 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 Saturday from 9:00am to 1:00pm. You can also send us an email at [customerservice@medirect.com.mt](mailto:customerservice@medirect.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.

### 4. Where are your branches located?

Our branches are located as follows:

Mosta: 72, Constitution Street, Mosta, MST 9057  
Paola: 2nd Floor, 127, Pjazza A De Paule, Paola, PLA 1264  
Sliema: The Centre, Tigné Point, Sliema, TPO 0001  
Gozo: 140, Fortunato Mizzi Street, Victoria, Gozo, VCT 2571