

SAVINGS ACCOUNT

Type of account	The Savings Account has an attractive interest rate and provides instant access to your money.
Who the account is for	This account is designed for savers who are looking for an attractive interest rate with the flexibility of having direct access to their money.
Currencies	EUR, GBP, USD, CAD, NOK, AUD.
Duration	Money can be withdrawn at any time.
Interest rate	Current applicable rates can be viewed on our website.
Interest calculation	Interest is calculated on the daily cleared balance of the Savings 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 and withdrawals may be made at any time.
Charges	Opening and managing a Savings Account is free of charge. For a comprehensive overview of our tariffs and charges, please check the <i>Tariffs and Charges Schedule for Retail Banking Services</i> 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 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 Savings Account, please check the <i>General Terms and Conditions</i> available on our website.

FREQUENTLY ASKED QUESTIONS

1. 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 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.

2. 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