



Fresh Funds Fixed Term Deposit Campaign 2026

Terms and Conditions

Unless otherwise stated, all capitalised terms herein shall have the same meaning given to them in the 'Retail Banking General Terms and Conditions' of MeDirect Bank (Malta) plc ("MeDirect").

Campaign Details

"Eligible Customer(s)" means customers who may be granted access to Promotional Rates in accordance with the Terms and Conditions set out hereunder.

This Campaign shall provide Eligible Customers with access to Promotional Rates, as defined under these Terms and Conditions on the pre-determined deposit maturities set out herein. This Campaign shall apply exclusively to qualifying Fresh Funds, as defined in these Terms and Conditions, and shall not apply to funds already held with MeDirect on the Reference Date, as defined in these Terms and Conditions.

Participation in this Campaign is subject to the eligibility criteria determined by MeDirect as set out in these Terms and Conditions.

This Campaign shall be available from 7th October 2026 until 30th November 2026 (the "Term") and may be withdrawn at any time by MeDirect in accordance with these Terms and Conditions.

MeDirect reserves the right, at its sole discretion, to suspend, extend or terminate this Campaign, or to amend these Terms and Conditions, at any time during the Term, subject to applicable legal and regulatory requirements. Such changes shall not affect the application of any Promotional Rates already granted by MeDirect during the Term prior to the effective date of the relevant change, unless otherwise required by law or regulation.

Any fraudulent activity or misrepresentation of eligibility shall result in disqualification of the Eligible Customer from this Campaign. By participating in this Campaign, Eligible Customers agree to be bound by these Terms and Conditions.

MeDirect reserves the right to determine eligibility for the Promotional Rates in accordance with its policies and applicable legal and regulatory requirements.

MeDirect may remove any customer from this Campaign where it reasonably determines that such customer does not satisfy the eligibility criteria and/or has breached these Terms and Conditions.

Promotional Rates

	1-year	2-year	3-year
Fixed Term Deposit	2.75%	2.85%	3.00%

The promotional Euro-denominated Fixed Term Deposit rates indicated above (the "Promotional Rate(s)") shall be available to Eligible Customers exclusively on 1-year, 2-year and 3-year Fixed Term Deposits.

The Promotional Rates shall apply only to the portion of funds qualifying as Fresh Funds in accordance with these Terms and Conditions.

Eligible Customers may open more than one Fixed Term Deposit during the Term, provided that the eligibility criteria set out under these Terms and Conditions continue to be satisfied in respect of each placement.

When opening a Fixed Term Deposit during the Term, the standard applicable interest rate may initially be displayed. The applicable Promotional Rate will be automatically applied within fourteen (14) calendar days from the date of such Fixed Term Deposit opening. Once applied, the Promotional Rate shall be effective from the Fixed Term Deposit opening date and no action shall be required from the Eligible Customer.

Minimum Deposit Amount

To qualify for the Promotional Rate under this Campaign, customers must place a minimum of €5,000 of Fresh Fund (as defined below) in a Fixed Term Deposit during the Term. Fixed Term Deposits opened with an amount of Fresh Funds below €5,000 shall not be eligible for the Promotional Rate.

Fresh Funds

“Fresh Funds” means funds transferred into MeDirect from an external financial institution, whether by means of an incoming payment transaction or cheque deposit. Funds already held with MeDirect, including funds held in current accounts, savings accounts, Fixed Term Deposits, investment accounts or any other account with MeDirect, shall not qualify as Fresh Funds. Transfers between accounts held with MeDirect shall not qualify as Fresh Funds for the purposes of this Campaign.

Notwithstanding the above, funds credited to a customer’s MeDirect account as proceeds from the redemption or maturity of bonds issued by MeDirect and specifically designated by the Bank as eligible for this Campaign shall also qualify as Fresh Funds for the purposes of the Campaign and may benefit from the Promotional Rates, subject to applicable Campaign terms and conditions.

Fresh Funds and any eligible bond redemption proceeds referred to above, shall qualify for the Promotional Rates only if placed into a Fixed Term Deposit within thirty (30) calendar days from the date on which such funds are first credited to the customer’s MeDirect account. Fresh Funds which will have remained in a MeDirect account for more than thirty (30) calendar days before being placed into a Fixed Term Deposit shall not qualify for the Promotional Rates.

Balance Check

For the purposes of determining eligibility for the Promotional Rate, MeDirect shall compare the customer’s aggregate balances held with MeDirect on 30th September 2026 (the “Reference Date”) against balances held thereafter up until the end of the Term. Only the amount transferred from an external financial institution by which the customer’s aggregate balances exceed the balance held on the Reference Date shall qualify as Fresh Funds for the purpose of the Campaign.

General

The Bank’s ‘Retail Banking General Terms and Conditions’ shall also apply to this Campaign. In case of

any conflict or inconsistency between the 'Retail Banking General Terms and Conditions' and these Terms and Conditions, the latter shall prevail.

Customers are advised to read these Terms and Conditions together with the Retail Banking Terms and Conditions available on MeDirect's website at <https://www.medirect.com.mt/support/document-centre/#banking-services>.