



## Invite a Friend Terms and Conditions

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MeDirect Bank (Malta) plc, company registration number C34125, is licensed to undertake the business of banking in terms of the Banking Act (Cap. 371) and investment services under the Investment Services Act (Cap. 370). MeDirect Bank (Malta) plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994.

The MeDirect Referral Program (“**Program**”) will allow you to earn a Euro 50 bonus for the first three (3) successful referrals registered with your unique referral code (“**Referral Code**”) subject to these Terms and Conditions.

## How do I Invite Friends?

### Desktop:

1. Log in to your MeDirect Online Banking.
2. Click ‘**Invite a Friend**’ on the side menu.
3. From this page, copy your referral message containing a referral link (“**Referral Link**”) to our onboarding page with your Referral Code embedded within the Referral Link. Share your referral message as an invite to your friends via your preferred channel.

### Mobile App:

1. Open your MeDirect App.
2. Scroll down to ‘**Quick Links**’ and Tap on ‘**Invite a Friend**’.
3. On this page you will find your Referral Code that you can share with your friends. You can also share a message by clicking on the button below, directly through your favorite channels. This message contains a Referral link to our onboarding page (your Referral Code is embedded in the link and prefilled in the application).

## What do my Friends need to do?

1. Your invited friends must successfully sign up to become MeDirect customers by using your Referral Link and/or Referral Code on the first page of the onboarding application and must complete the MeDirect online onboarding process to become a client.
2. Once your friends become MeDirect clients, within 2 months, they need to:
  - a) Download and pair the MeDirect App to their accounts;
  - b) Order a Physical or a Virtual MeDirect Debit Card;
  - c) Transact a minimum of 5 transactions using the MeDirect Debit Card amounting to at least €500 (or €500 equivalent if transactions done in other currency). The following will not be considered eligible transactions for the bonus pay-out:
    - I. ATM Cash Withdrawals
    - II. Transfers to top up accounts with other banking institutions
    - III. Refunds and reversed transactions

**Don’t forget to remind your friends to complete all the above steps within 2 months from onboarding so you can earn the Euro 50 pay-out.**

## Important Legal Information:

The following capitalised words shall have the following meaning:

“**Referrer**” refers to the existing client sending a Referral Code.

“**Referee**” refers to the prospective client referred to us by the Referrer.

“**We**” “**MeDirect**” and “**Us**” refers to MeDirect Bank (Malta) plc.

“**Pay-Out**” refers to the Euro 50 bonus that will be paid by Us.

“**Terms**” refers to these Terms and Conditions.

- By participating in the MeDirect Referral Program, both the Referrer and Referee have read and agreed to participate in the Program and are bound by these Terms.
- This is a two-sided campaign where both the Referrer and the Referee will each benefit from the Pay-Out.
- Referees can take advantage of this promotion only once.
- The Referee must make use of the Referral Code provided to them by the Referrer for both the Referee and the Referrer to receive a Pay-Out. This Referral Code would need to be inputted by the Referee when completing the ‘Become a Client’ online application. No Pay-Out shall be provided if the Referee becomes a customer of ours without using the Referral Code.
- The Referral Code is random and is automatically assigned to the Referrer. New customers of MeDirect will receive a unique Referral Code thirty (30) days after the successful completion of their application.
- To accept the Referral Code from the Referrer, the Referee will need to provide Us with their consent to share their name, surname and status of their application with the Referrer, so that the Referrer can track the referrals. Once the Referee has completed all the steps required for the reward, the Referee’s details will no longer be shared. Has the right to withdraw this consent at any time by instructing us to delete the Referral Code. The Referrer shall not be eligible for any Pay-Out in the event of such withdrawal by the Referee.
- When the Referee opts to start a Joint Application (complete the onboarding application to have a bank account held in the name of two persons), the Referee along with the joint Referee applicant will both need to input the Referral Code when completing the ‘Become a Client’ online application for both Referees to be

eligible for the Pay-Out. In these instances, both joint holders need to meet the terms stipulated, separately for the Pay-Out to be processed.

- Every Referral Code will generate a Pay-Out on the first three (3) Referees that complete the Client Application Process using the same Referral Code and complete all the necessary conditions. Neither the Referrer, nor the Referee will benefit from the Pay-Out for applications submitted over and above the first three (3) completed applications,
- This promotion will run from the 26<sup>th</sup> of September 2023 up until the 15<sup>th</sup> of December 2023.
- We reserve the right to suspend, terminate or change the terms and requirements of this Program at any time without prior notice and any changes of these Terms will be effective upon their publication on our websites and applications. In the event that MeDirect is required to make any changes to these Terms, any pending applications will need to abide with the new Terms and requirements to be eligible to receive the Pay-Out bonus.
- In the event, that MeDirect is required to suspend or terminate this Program, any pending applications will no longer be eligible to receive the Pay-Out bonus.
- Maltese Law shall apply to any Program offered by MeDirect

## To benefit from the Pay-Out;

### The Referee will need to:

- Onboard successfully with MeDirect by the 15<sup>th</sup> of December 2023 - any applications that are still pending by the 15<sup>th</sup> of December 2023 will not be eligible for the Pay-Out.
- Meet the conditions stated within these Terms, ie. within 2 months:
  - a. Download and pair the MeDirect App to their accounts
  - b. Order a Physical or a Virtual MeDirect Debit Card
  - c. Transact a minimum of 5 transactions using the MeDirect Debit Card amounting to at least €500 (or €500 equivalent if transactions done in other currency). The following will not be counted towards eligible transactions for the bonus pay-out:
    - ATM Cash Withdrawals
    - Transfers to top up accounts with other banking institutions
    - Refunds and reversed transactions

### A Referee must be:

- A new MeDirect Bank (Malta) plc customer who does not yet have a customer relationship with MeDirect and has never had a customer relationship in the past.
- Over 18 years of age and a resident of an EU country.
- Eligible for a MeDirect account which means that the application for the opening of a customer's account must be approved by MeDirect.
- An individual who will only use the MeDirect account for personal, non-commercial purposes.

The Pay-Out for both the Referee and the Referrer will be made within one (1) month of the Referee successfully completing the onboarding process and meeting the above Terms and Conditions and is paid in the respective customer's account held with MeDirect.

The 'General Terms and Conditions' of MeDirect shall also apply to this Program. In case of any conflict between the 'General Terms and Conditions' and these 'Terms', the latter shall prevail.