

Terms of Use



The following Website Terms of Use (hereinafter also referred to as the "Terms") shall govern the use and access to the MeDirect Bank (Malta) plc Website https://www.medirect.com.mt/ (hereinafter also referred to as the/this "Website"):

"you", "your" and "User" shall refer to any person, whether legal or natural, accessing this Website.

"we", "us", "our" and "Bank" shall refer to MeDirect Bank (Malta) plc and each of the Bank's subsidiaries and affiliated companies.

The information available on our Website is not intended to provide the User with professional and/or investment advice and should not be relied upon in this regard. User is advised to obtain appropriate professional and/or investment advice where necessary.

This Website contains expressions of opinion, information, and material about current issues and scenarios affecting the domestic and international economic environment and financial markets that are subject to change without notice. The Bank and its employees shall not be liable for any loss or damage arising as a result of your use of or reliance on such information.

All of the products and services provided by the Bank are subject to the legislation in force in Malta and in the European Union. The Bank is licensed to undertake the business of banking and investments under the provisions of the Banking Act and the Investment Services Act under the supervision of the European Central Bank and the Malta Financial Services Authority. All products and services offered on this Website are subject to General and Specific Terms and Conditions.

Decisions to subscribe to any investment product mentioned on this Website, should be made only on the basis of the information contained in the product prospectus and/or brochure. Nothing on this Website should be construed as a solicitation, offer or recommendation to acquire or dispose of any investment, product or service or to engage in any other transaction, or to provide any investment advice or service. Moreover, nothing contained on this Website constitutes investment, legal, tax or other advice and is not to be relied on in making an investment or other decision. You should obtain relevant and specific professional advice before making any investment decision.

MeDirect Bank (Malta) plc accepts no responsibility for any direct, indirect or consequential loss or damage which may arise from reliance on information contained in this site. Users are advised to seek confirmation of statements made herein before acting upon them; specialist advice should also be sought on specific issues.

Hypertext links to third party internet websites that are provided shall not constitute as an endorsement of any information, products or services contained in such websites by the Bank. Such links shall be accessed at the entirely at the User's risk. The



Bank shall accept no responsibility or liability for the content, use or availability of such websites. This Website may also contain some material provided by third parties and we do not necessarily agree with the content of such material. In addition, we accept no responsibility or liability for the accuracy or completeness of any such material.

No third party can link any other websites to this website without obtaining the Bank's prior written consent. The entire content of this Website is subject to copyright with all rights reserved and is owned by or licensed to the Bank, unless otherwise noted. The information contained herein is for the User's personal use only. You may not download, copy, transmit, convert, transcribe, decode, reproduce or modify the Website without our prior written permission. However, you may print out part or the entire Website for your own personal use. The display of trademarks in the pages of this Website does not imply that a license of any kind has been granted.

If you choose to access information on this Website, it is your responsibility to comply with the applicable local, national or international laws and any use of this Website outside Malta is entirely at your own risk. For guidance relating to your specific situation, please contact your legal adviser.

The User shall hold the Bank harmless from any loss or damage suffered by any person as a result of the User's breach of any of these Terms.

Each of the provisions of these Terms is severable from the others, and if at any time any one or more of such provisions, not being of a fundamental nature, is or becomes illegal, invalid or unenforceable, the validity, legality and enforceability of the remaining provisions of these Terms shall not in any way be affected or impaired.

These Terms are governed by Maltese Law and all the information appearing on the pages of this Website are provided in accordance with and subject to Maltese Law. By browsing or accessing this Website you have accepted Maltese Law as the law governing the conduct and operation of this Website.

Exclusive jurisdiction over all claims or disputes arising in relation to, out of or in connection with this Website and its use and these Terms shall lie with the Courts of Malta.