




**Banking made easy!**

Onboarding user guide

Go to [www.medirect.com.mt](http://www.medirect.com.mt) and click on the 'Become a client' button.

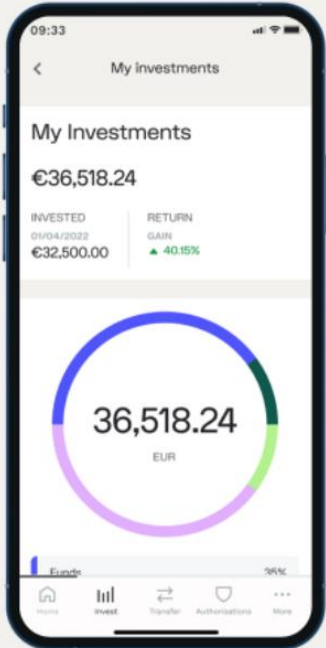
PersonalBusiness

InvestSaveBorrowAbout usLoginBecome a client

# My Money, My Choices

MeDirect provides the tools you need to put your money to work – safely, simply and on your own terms.

[Join Us](#)



To be eligible to become a MeDirect client one must meet the below 4 criteria points. Choose whether you would like to open a sole or a joint account in order to start.


Become a client

## Become a client

In less than 10 minutes


### How to open a Free account

- 1 Be over 18 years of age
- 2 Be a resident of an EEA country, Switzerland or the UK
- 3 Have your mobile nearby
- 4 Hold a valid identification document (ID card or passport)



**Sole Account**  
It's for me


>



**Joint Account**  
It's for me and another person

>

Are you already a client of MeDirect ?  
[Login to your account](#)



When clicking on sole account, you will be directed to this screen, to fill in some basic information.

The continue button will turn blue once all fields have been filled in successfully.

← Back

**Become a client**  
Create an account

**Create an account**

Mr.

○

Ms.

○

Mrs.

○

First name

Last name

Mobile Number

🇺🇸 ▼

+356

Email

Re-enter email

Referral Code

How to open a Free account

1

Create an account

2

Verify your identity

3

Personal details

?

Throughout the following steps you will be asked to verify your identity. Click 'Start verification' to continue.

Should you wish to do this later, you can skip step 2 of the onboarding and will be requested to upload your identification at the end of the application.

< Back

Become a client  
Verify Identity

Verify your identity

To open your account we will need to verify your identity. It will only take a couple of minutes. You will need:

1 ID card or passport

2 Take a selfie

Start verification

Don't have time right now?  
[Skip, and do this step later](#)

me

The ID verification step is a legal requirement to ensure that no-one apart from you can open an account in your name.

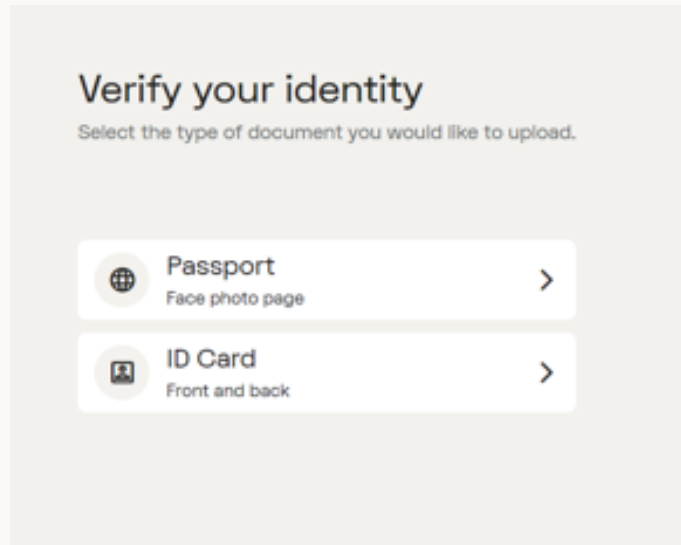
?

me direct

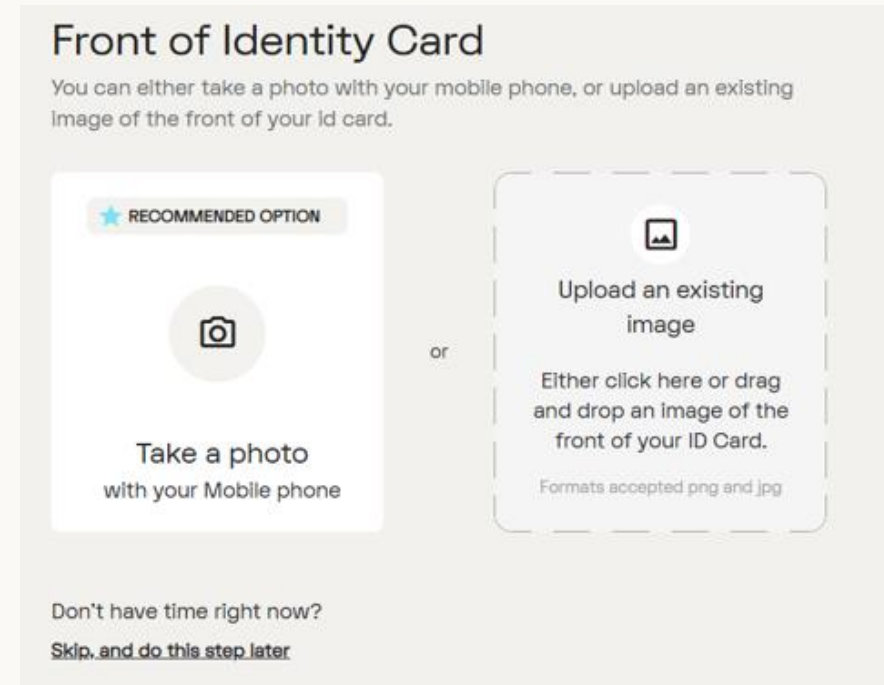
5

You will be asked to select your preferred document.

The process is the same for either identification document.




Your mobile must have a camera before choosing to take a photo, if not, select 'Upload an existing image'.



In order to start the identification process, follow the below steps and continue the verification on your mobile.

1. Enter your mobile number or e-mail address.

### Continue Verification on your mobile



You will receive a secure link on your mobile to open in your standard browser

Follow the steps provided

Return to your PC to complete your account opening

Continue

### Getting your secure link

You can either receive the link on your mobile phone via SMS or email. We recommend to use Safari for iPhone or Chrome on Android devices.

Enter your mobile number

+356 +356 9995 2106

Send SMS with Link

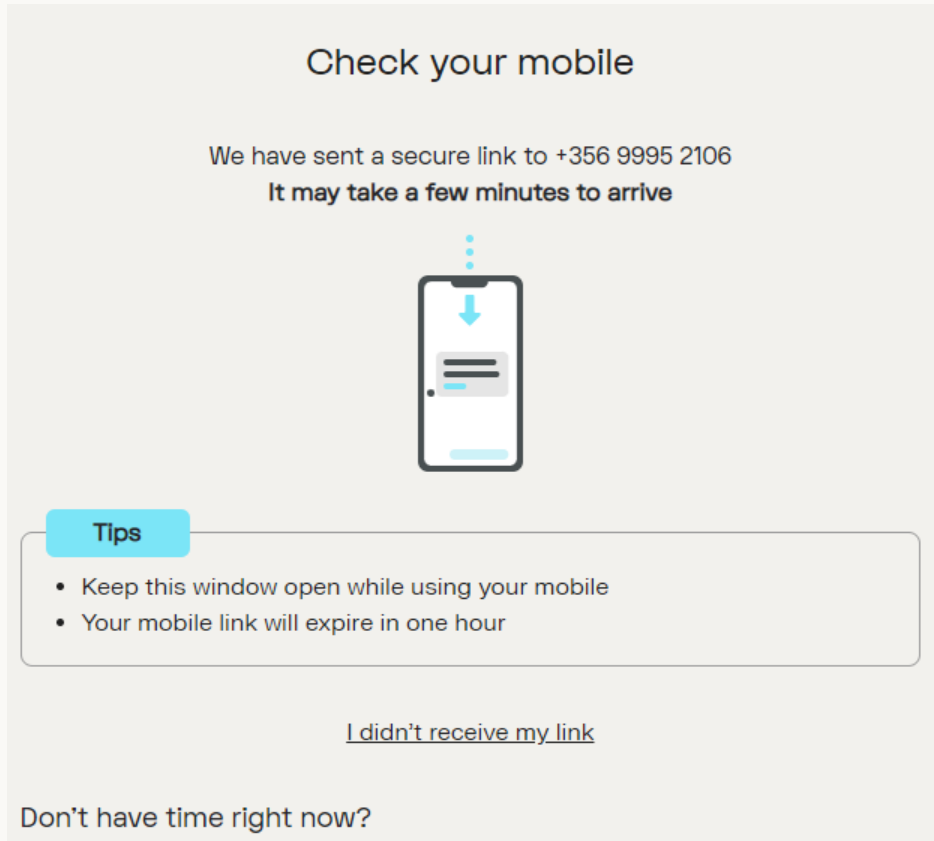
Enter your email address

martina.camilleri@medirect.com.mt

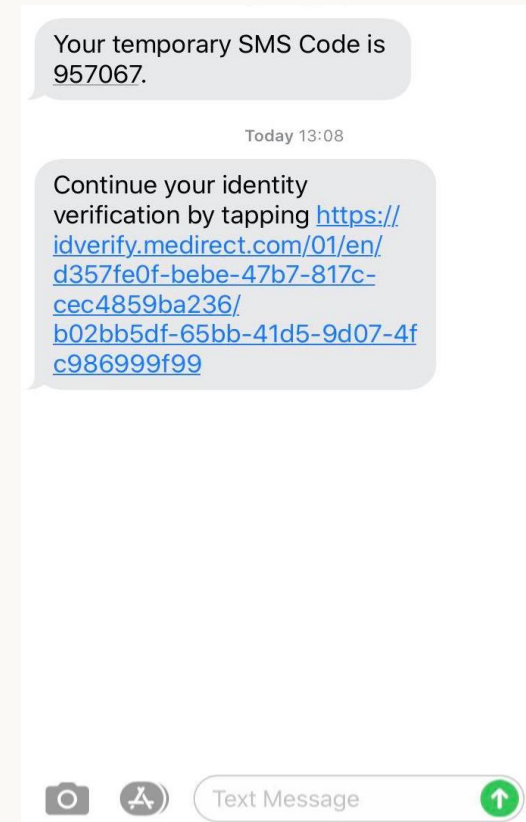
Send link to my email

Do this later

After selecting your preferred option, by email or SMS. The below screen will appear.



2. Once you receive the below message (or email), press on the link to start the verification process.

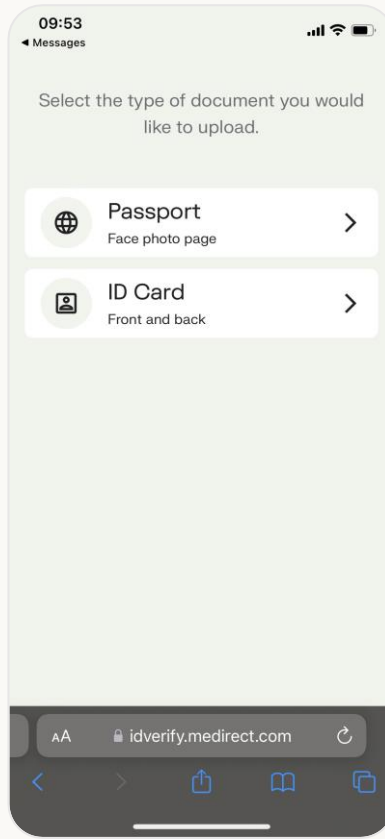


**N.B:** We recommend using Safari if you are using an Apple device and Chrome if you are using an Android device.



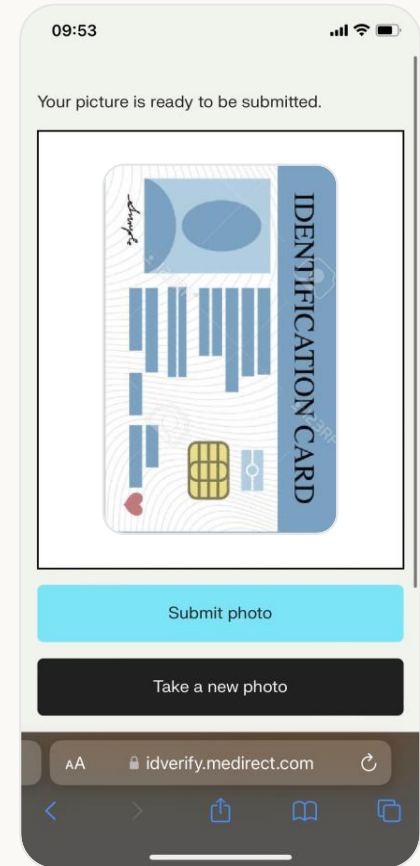
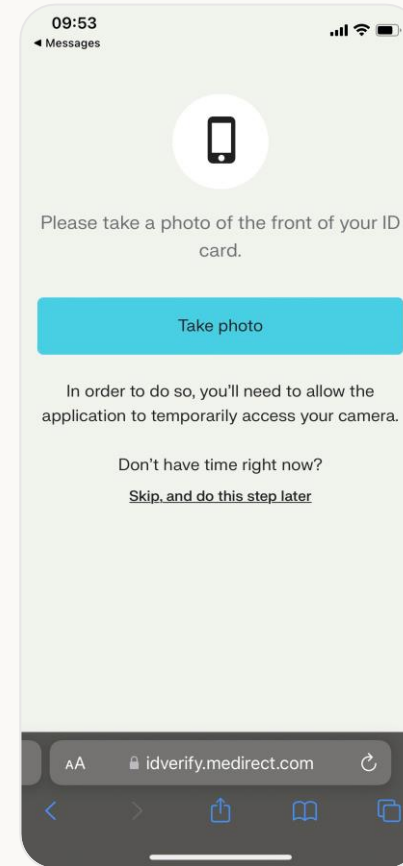
3. You will be directed to the verification page and requested to choose and take a photo of your legal document.

\*Allow camera access

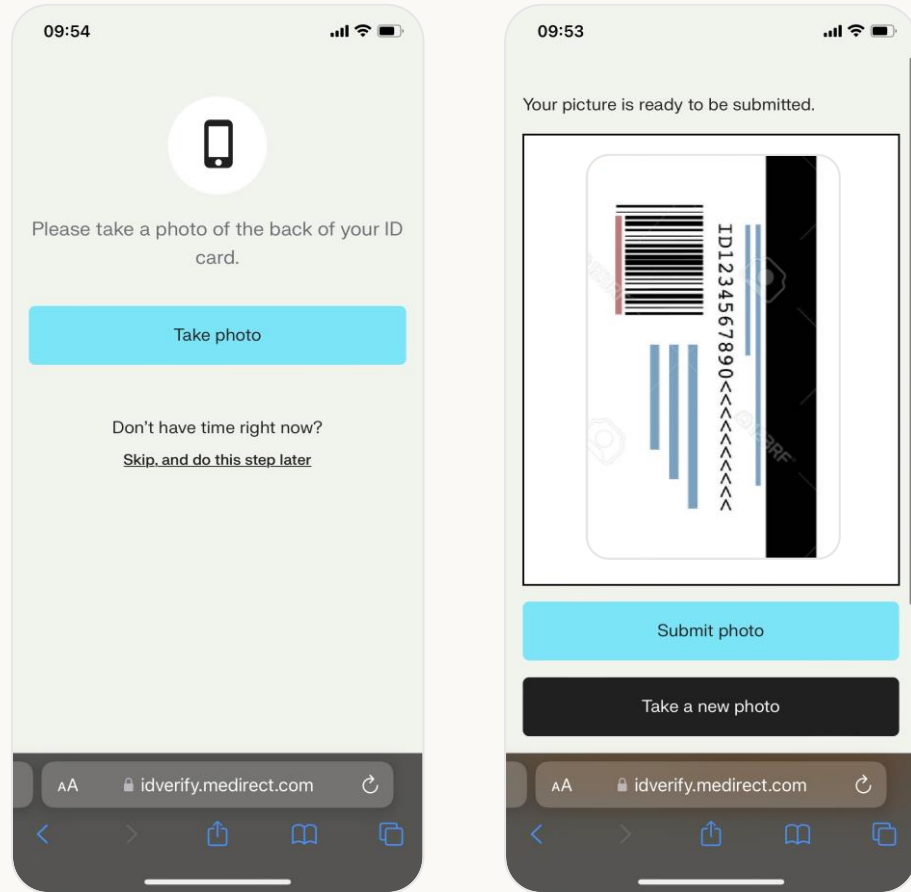


4. Tap 'Take photo', place the document on a dark background and place it in the frame to capture\* the image automatically. Once done, press 'Submit photo'.

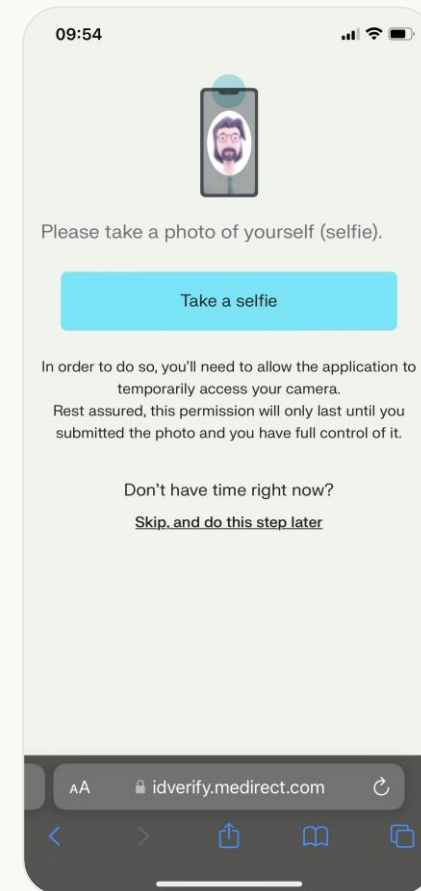
\*Tips will appear during the capture to help you



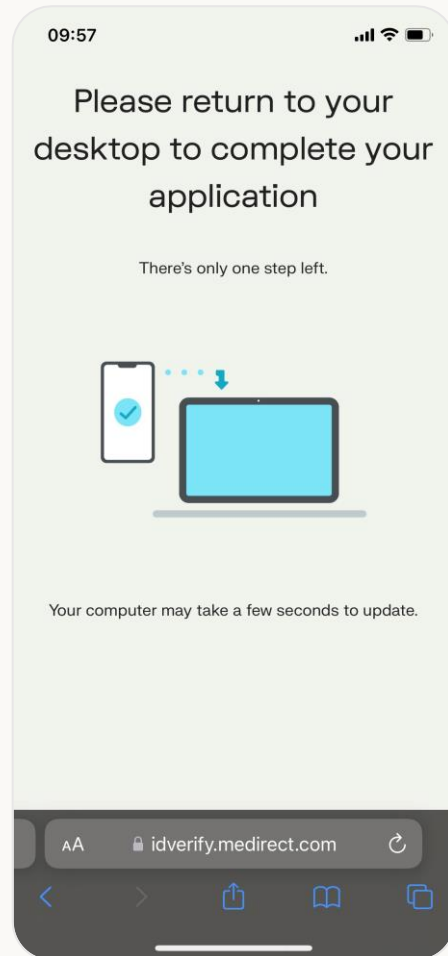
5. If you chose to verify your ID card, you will have to submit a photo of the back of your ID too. Select 'Take photo' followed by 'Submit Photo' to proceed.



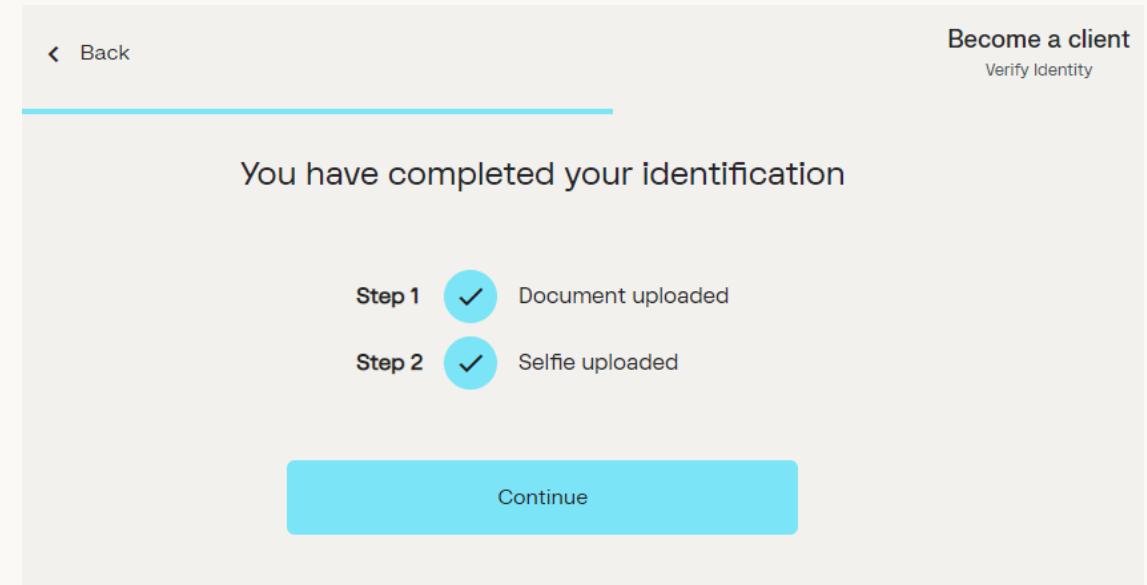
6. Last step would be to enable your camera and take a selfie - this will be compared to the photo on your document in order to verify you. Place your face in the oval and follow instructions. Select 'Continue' to proceed.



Return to your computer to complete the last step of the onboarding process.



The system will automatically detect that you have successfully completed your ID verification. Click 'Continue' in order to proceed.



In the last section of the application, you will be requested to fill in your personal details. The 'next' button will turn blue, once all fields have been filled in successfully.

### Permanent residential details

House number/name

Street name

Type the name of the city

i

Postal code

Country

Malta

Next

Your identification document details are required in order to continue.

## Identity details


Document type

Identity card

Identity card number

271395M

Document country of issue

 Malta


Document expiry date

09/05/2052

Date of birth

01/05/2004

City of birth



 Pieta

Country of birth

Followed by your Tax Details - for most Maltese nationals, the tax identification number is the same as the ID card number.


## Tax details

Primary tax residence

 Malta 


Primary tax identification number

271375M

Do you have a second tax residency? 

Yes ☐

No ☐

Withholding tax 

Yes ☐

No ☐

Next

Financial questions related to your income are also needed, in order to fulfil our compliance checks.

### Source of Income

What is your source of income? (You can choose multiple options)

- ☐ Salary/Income from employment
- ☐ Business Income
- ☐ Retirement income, pension or other statutory benefits
- ☐ Investment Income / proceed
- ☐ Income from rental of real estate
- ☐ Supported financially by another person

Total net monthly income

Next

### Occupation

Professional status

Employed

Homemaker ☐

Retired ☐

Self-employed ☐

Student ☐

Unemployed ☐

Industry type

Education

Current or last role held

Teacher

Politically Exposed Person

Are you a Politically Exposed Person (PEP)?

Yes ☐ No ☐

### Source of Wealth

What is your source of wealth? (you can choose multiple options)

- ☒ Professional Income
- ☐ Business Income
- ☐ Retirement Income
- ☐ State Allocation
- ☐ Inheritance
- ☐ Investment income / proceeds
- ☐ Sale of Art Antiques or High-Value assets
- ☐ Gift / Donation / Financial support
- ☐ Maturity or surrender of life insurance policy
- ☐ Sale / Rental of real estate
- ☐ Gaming or lottery winnings

### Purpose of Account

What is the main reason for establishing a relationship with MeDirect Bank? (you can choose multiple options)

- ☐ Regular savings ⓘ
- ☐ Investments ⓘ
- ☐ Sending international payments out of the EU ⓘ
- ☐ Receiving international payments from outside the EU ⓘ
- ☐ Borrowing funds through a Home Loan ⓘ

### Communication Preferences

We would like to keep you updated with the latest market news, the products and the offers issued by MeDirect. Select how you would want us to get in contact with you. Note that you can update your selection at any time.

☐ Select all channels

☐ Email

☐ SMS

☐ Phone call

☐ Postal mail

The final step will be to create your password and security word. Make sure you remember these credentials, as you will be needing them in order to log into your internet banking.

## Security details

Create a password

Your password must be 8 to 20 characters long, contain at least one upper case letter and at least one number.

Re-enter your password

Create a security word ⓘ

Security word

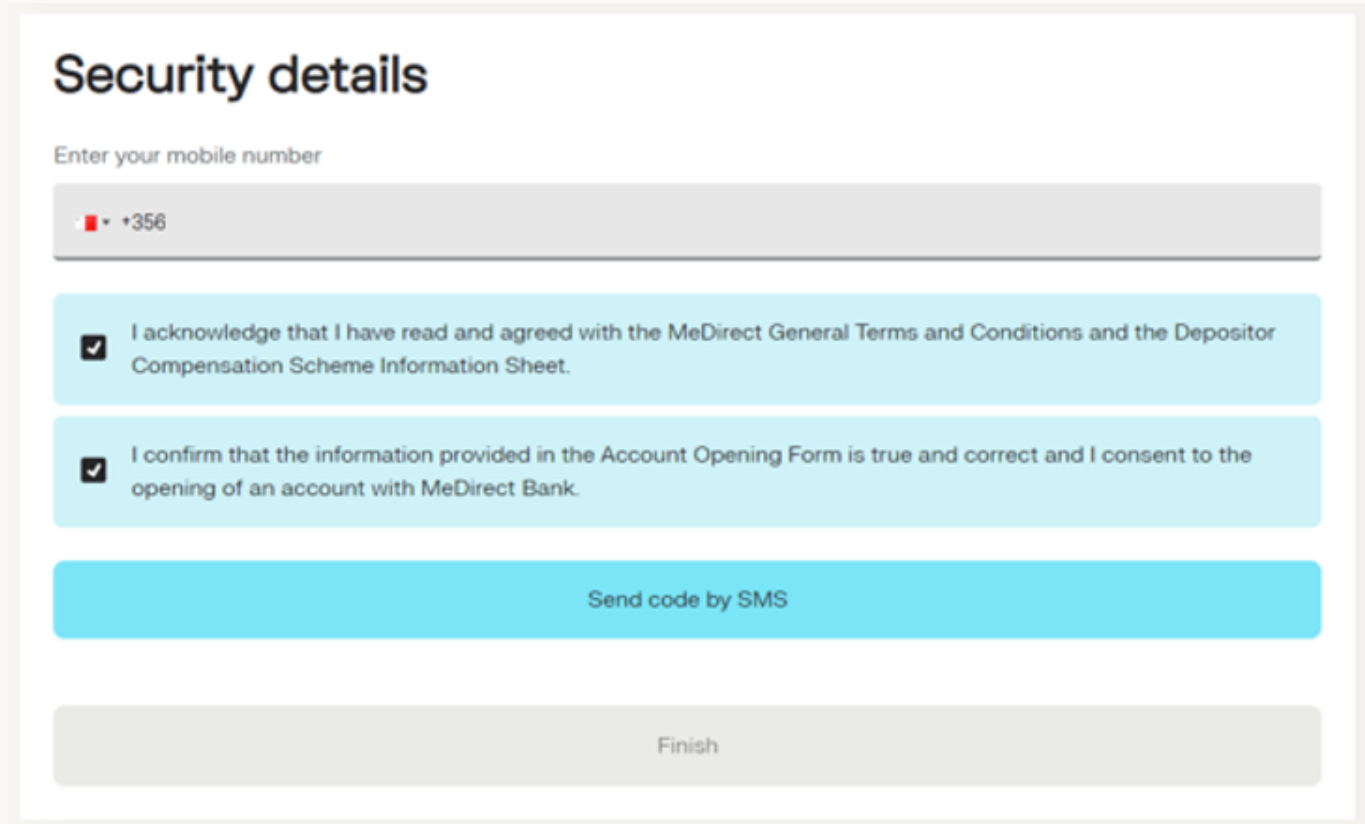
Your security word must be 8 to 20 characters long.

Re-enter your security word

Next



Once you have read and agreed to the Bank's T&Cs and the Depositor Compensation Scheme and also confirm that the information you are providing is true, click on 'send code by SMS'. You will receive a 6-digit code on the number provided which you will need to type in and press finish.



The image shows a mobile app interface for 'Security details'. At the top, the title 'Security details' is in bold. Below it, a label 'Enter your mobile number' is followed by a text input field containing a red flag icon and '+356'. Below the input field are two light blue boxes, each with a checked checkbox and text. The first box says 'I acknowledge that I have read and agreed with the MeDirect General Terms and Conditions and the Depositor Compensation Scheme Information Sheet.' The second box says 'I confirm that the information provided in the Account Opening Form is true and correct and I consent to the opening of an account with MeDirect Bank.' Below these boxes is a large blue button labeled 'Send code by SMS'. At the bottom is a grey button labeled 'Finish'.

### Security details

Enter your mobile number

+356

☒ I acknowledge that I have read and agreed with the MeDirect General Terms and Conditions and the Depositor Compensation Scheme Information Sheet.

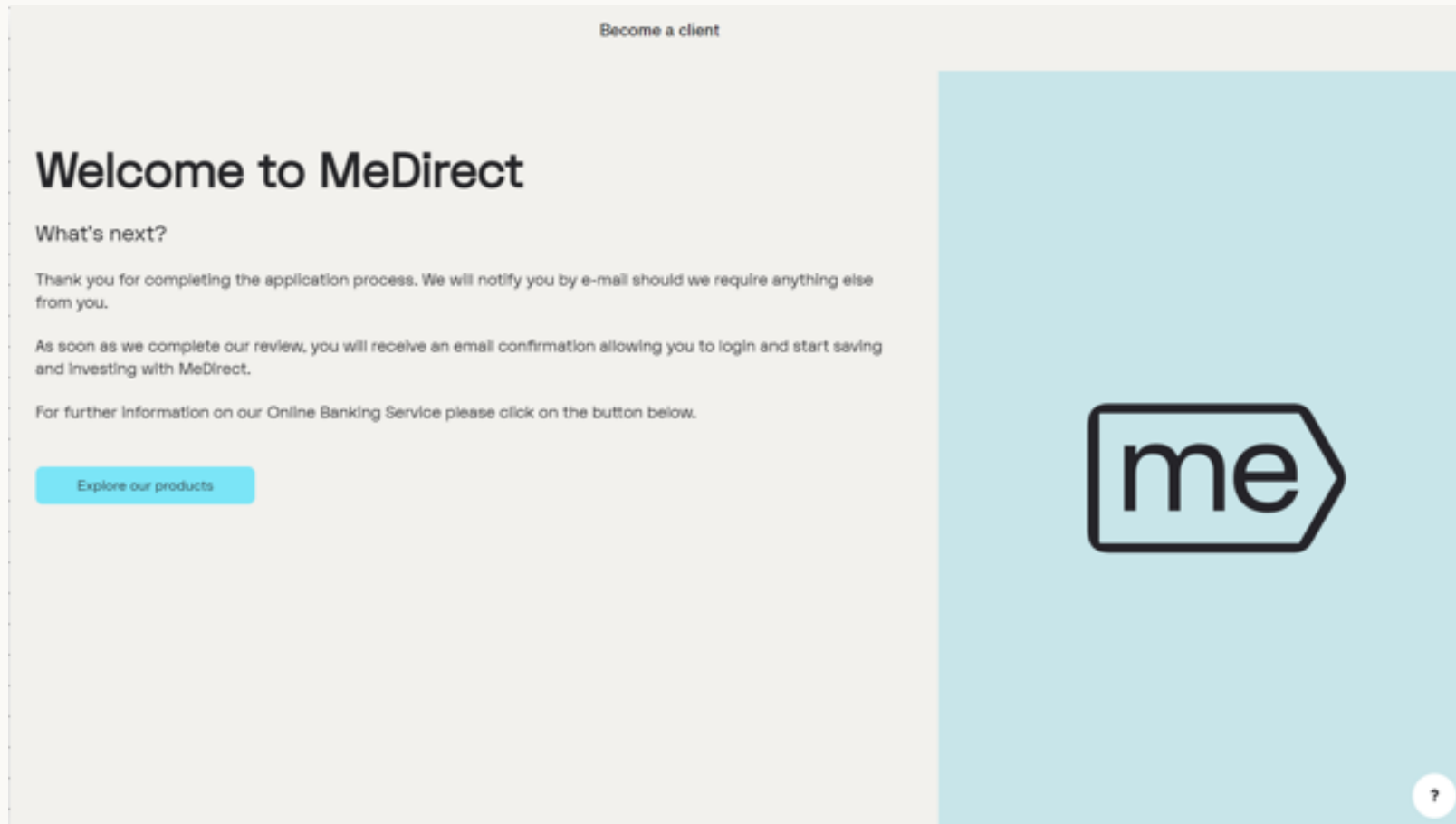
☒ I confirm that the information provided in the Account Opening Form is true and correct and I consent to the opening of an account with MeDirect Bank.

Send code by SMS

Finish

Press on the 'I did not receive a code' if you haven't received a SMS, and choose your preferred option. You may either request to change the mobile number where you will be receiving the SMS, for the SMS to be sent again, or to be called on the number given and code will be provided through a call.

Once the above process has been completed, some manual final checks will be carried out.



During these checks, you will receive an email which will include your client number that will be used to login to our eBanking platform. When logging in during this time, you will be able to check the progress of your application.

**Hi Martina,**

We are currently reviewing your application. We will get in touch with you as soon as we have any updates.




You can see the progress of your application by following the simple steps below:

1. Go to the login page → [MeDirect](#)
2. Enter your client number → 110006091
3. Enter your password → you set it up when you started your application
4. Follow the instructions on the screen

If you need assistance, please give us a call on (+356) 2557 4400 between 8.00am and 6.00pm from Monday to Friday, and Saturday between 9.00am and 1.00pm.

Login

---

For our latest news, insights and competitions



After receiving this confirmation email, you have successfully become a MeDirect client!



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. MeDirect Bank (Malta) plc is licensed in Malta and is permitted to provide regulated services throughout the EU on the basis of the EU passporting regime. If you are located outside of the EU, MeDirect Bank (Malta) plc may not be permitted to provide products or services to you.