



Banking Made Easy
Get the App today!

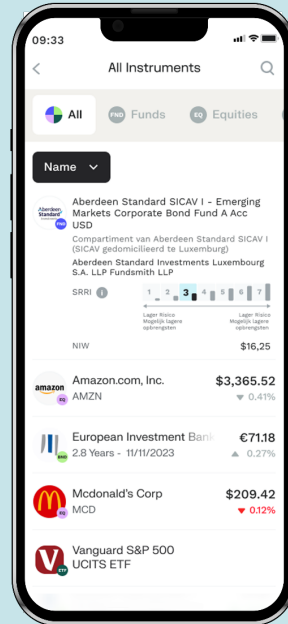
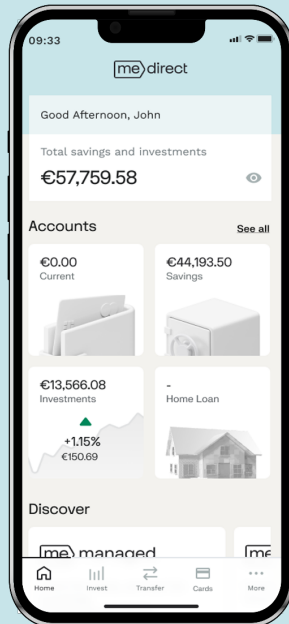
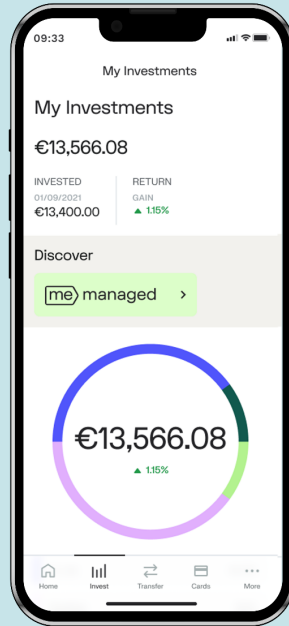
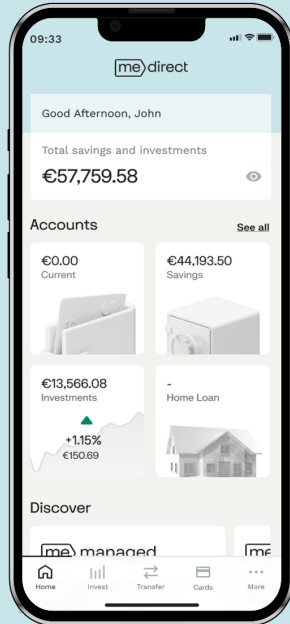


Table of Content

First time downloading the App? Go to page 3 for a walk-through of how to set up the app for the first time.

- Getting Started: Pairing the app with your MeDirect account _____ Page 3

Already an App user? Follow our full Mobile App Guide to help you navigate through the latest functionalities.

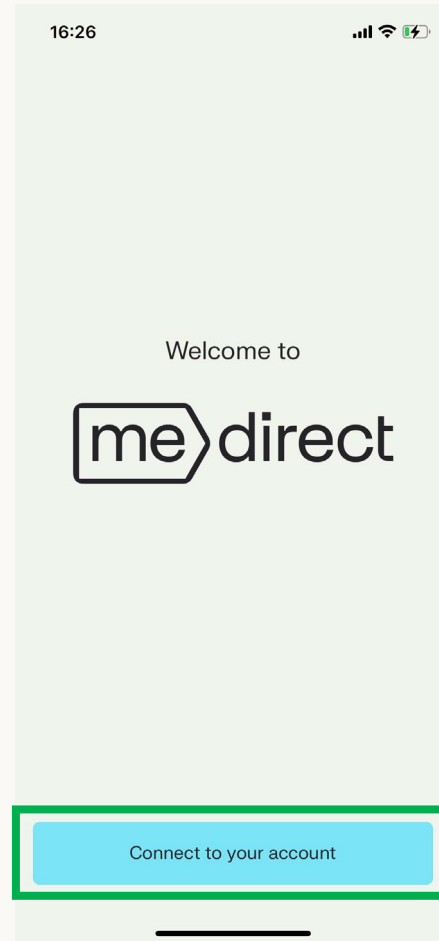
- Home _____ Page 16
- Invest _____ Page 31
- Transfer _____ Page 40
- Cards _____ Page 55
- More _____ Page 63

Getting Started

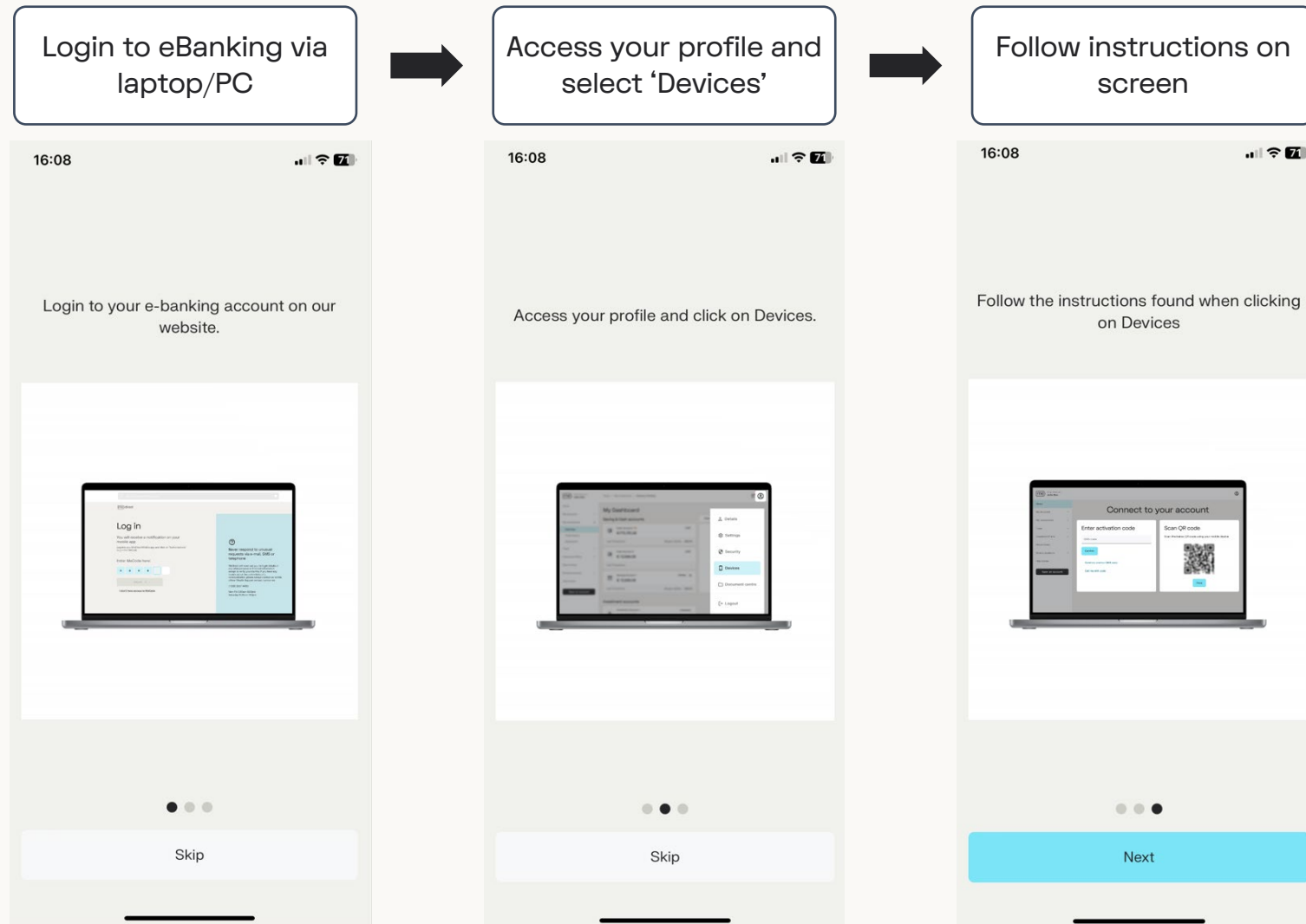
1. Download the MeDirect Mobile App on your smartphone from the Apple Store or Google Play Store.



2. When opening the app for the first time, MeDirect's logo will appear, followed by a screen where you will have the option to either become a client or pair your mobile with your existing account. Select 'Connect to your account' if you are a MeDirect client. If you are new to MeDirect, click on Become a client and follow the instructions.



3. The following steps are to be carried out on your laptop/PC in order to pair your device with your account. These 3 key steps are further explained on the following pages.



A. Login to your eBanking via laptop/PC.

me direct

Log in

Customer number

Submit >

[I forgot my customer number](#)

?

Never respond to unusual requests via e-mail, SMS or telephone!

MeDirect will never ask you for Log In details or any other personal or financial information except to verify your identity. If you have any doubts about the authenticity of a communication, please always contact us via the official Wealth Support contact number on:

(+356) 2557 4400

Mon-Fri 8.00am-6.00pm
Saturday 9.00am-1.00pm

B. Select Settings - 'Devices' under the Profile logo

me Good afternoon John

Home

My Accounts

My Investments

me solo (trade)

me managed

Model portfolios

My Borrowings

Cards

Move money

Save

Help center

Invite a friend

Explore investments

My Dashboard

Enter name, ISIN or ticker

Savings & Current Accounts

Open an account

View all

My Overview

Savings

Current Account

Last Transaction

My MeMax

Last Transaction

My Overview

Savings & Current Account

Investments Accounts

Details

Settings

Security

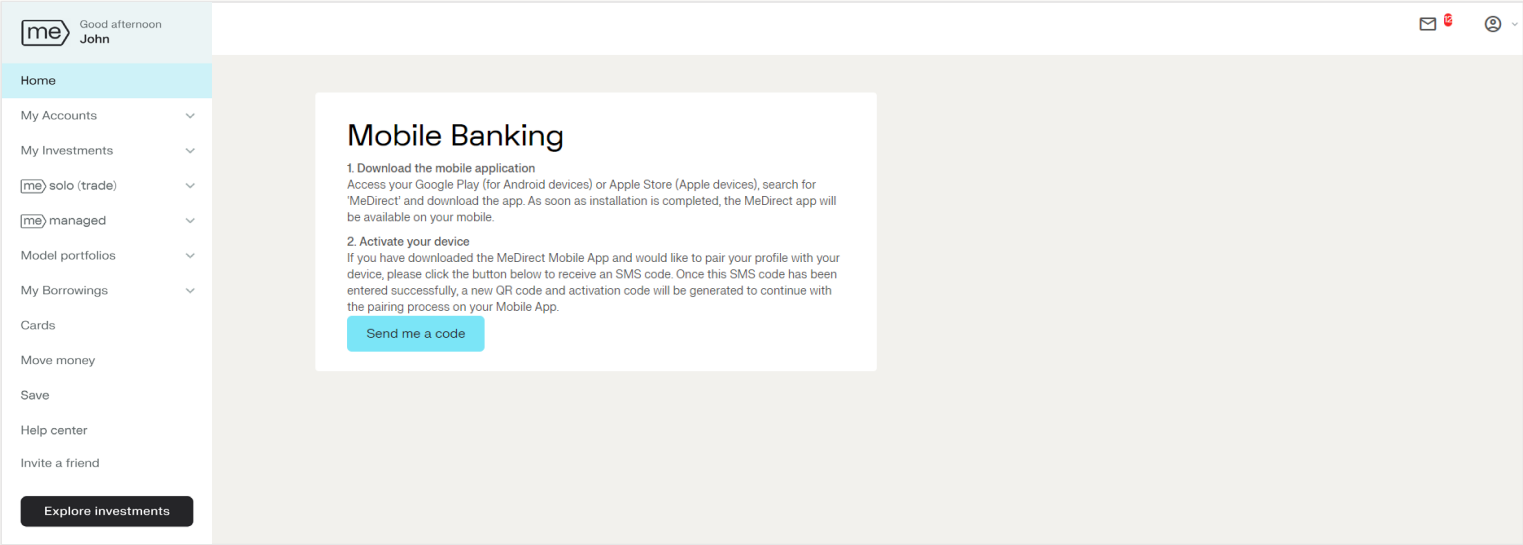
Devices

Document Centre

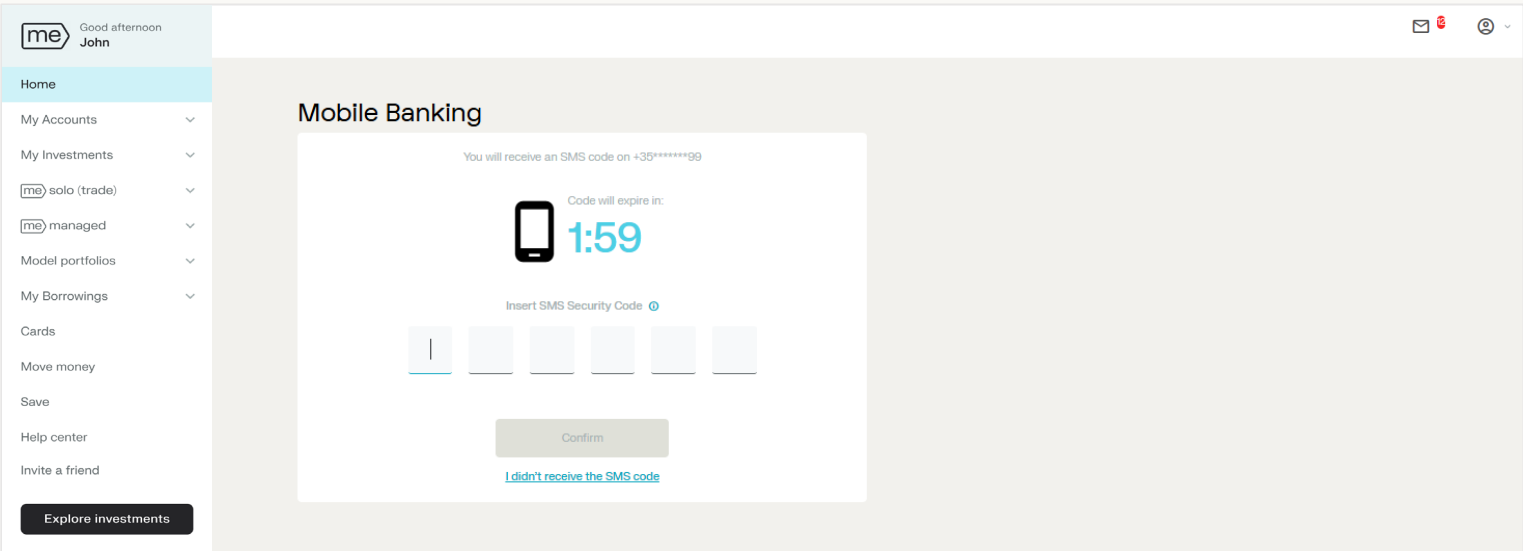
Report Fraud

Logout

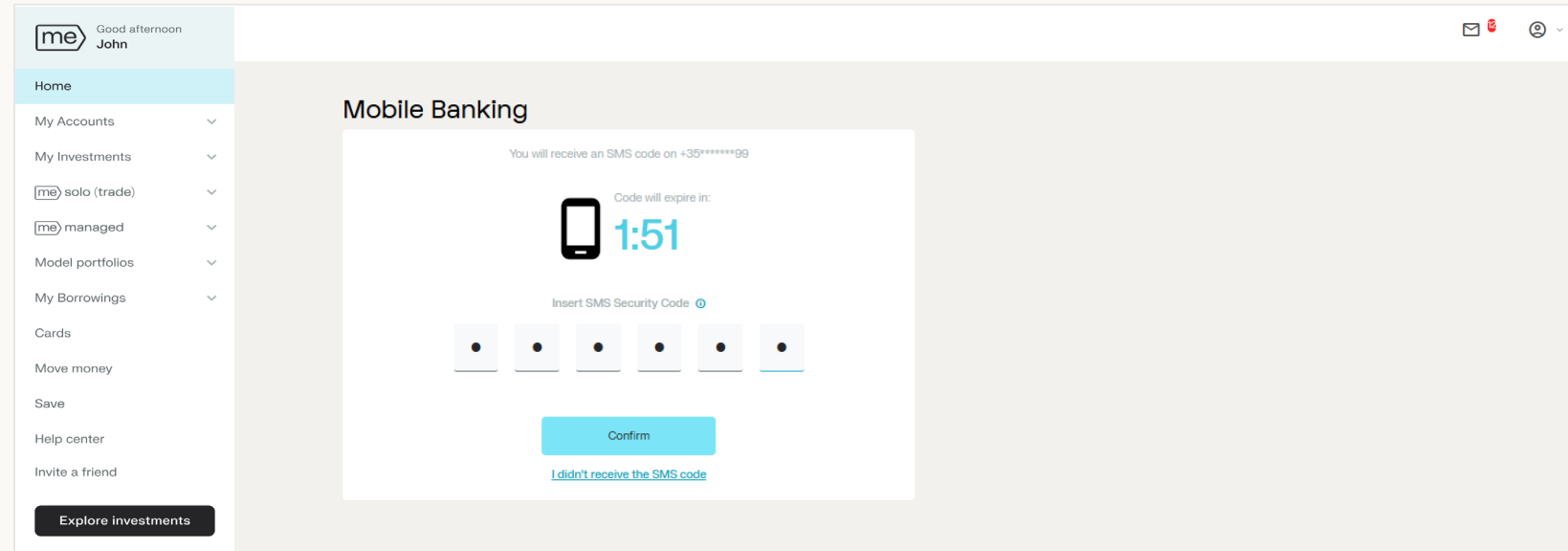
C. Select 'Send me a code'.
This will trigger an SMS
code to your mobile.



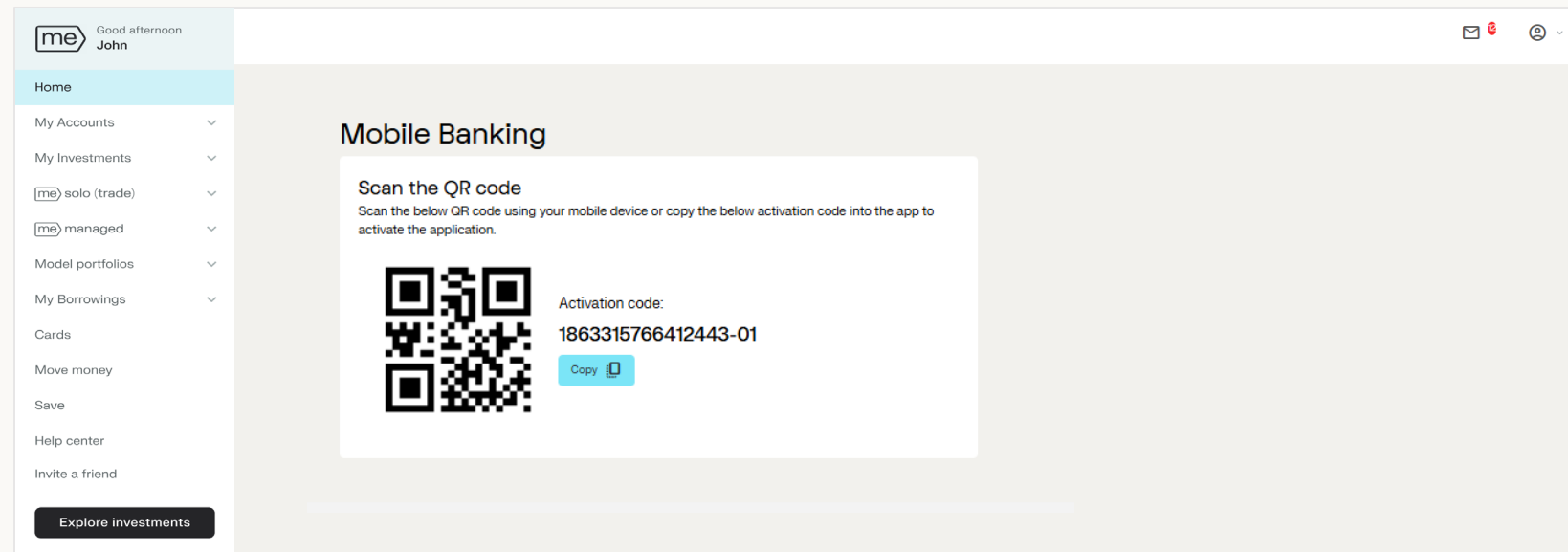
D. Input code.



E. Click on confirm.

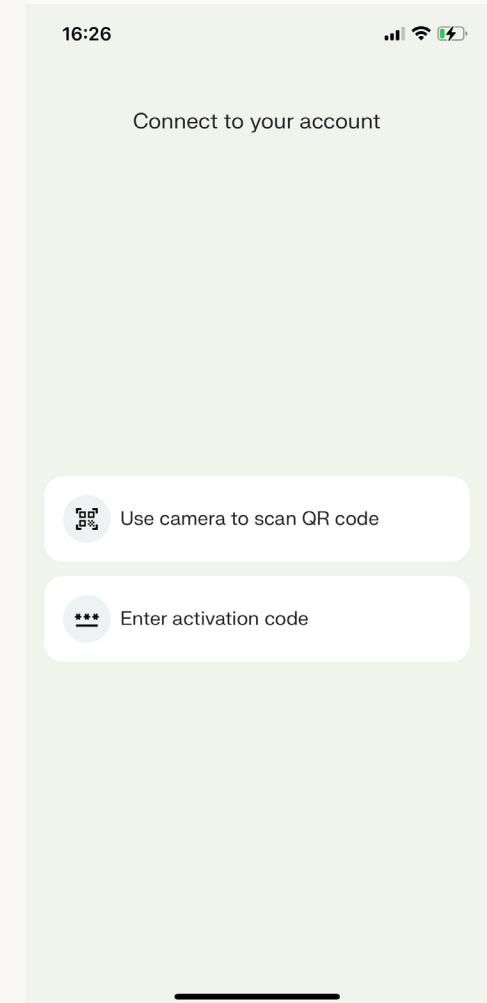


E. You will be directed to this screen.



F. Switch back to your mobile.

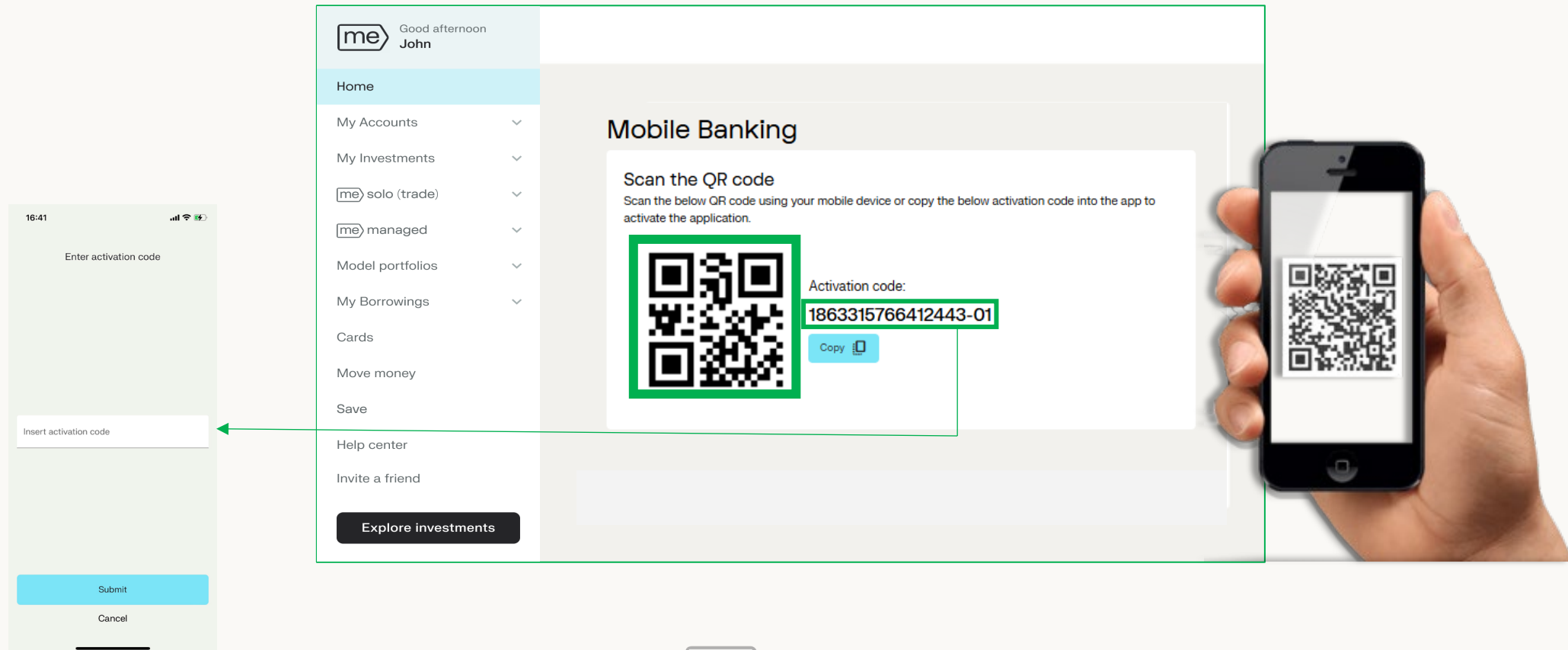
4. Once you have paired your device and account, switch back to your mobile. Choose between scanning the QR code or entering the activation code. The QR code can be found under 'Profile > Mobile Banking' on eBanking (refer to previous page).



A. When choosing 'Scan QR code' the camera will open on your mobile. You will have to scan the QR code that you see on your laptop/PC.

OR

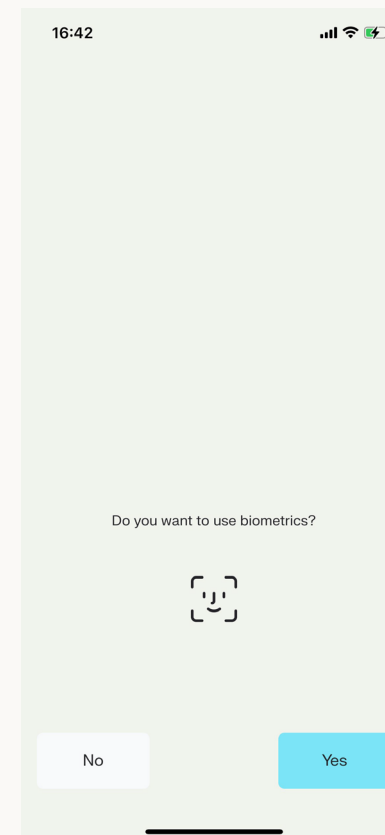
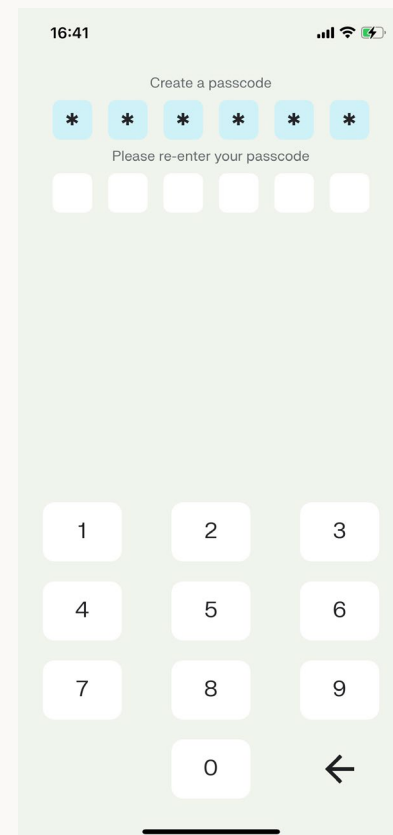
B. When choosing 'Enter activation code', you will be directed to a screen with an input field where you must enter the activation code found on your laptop/PC.



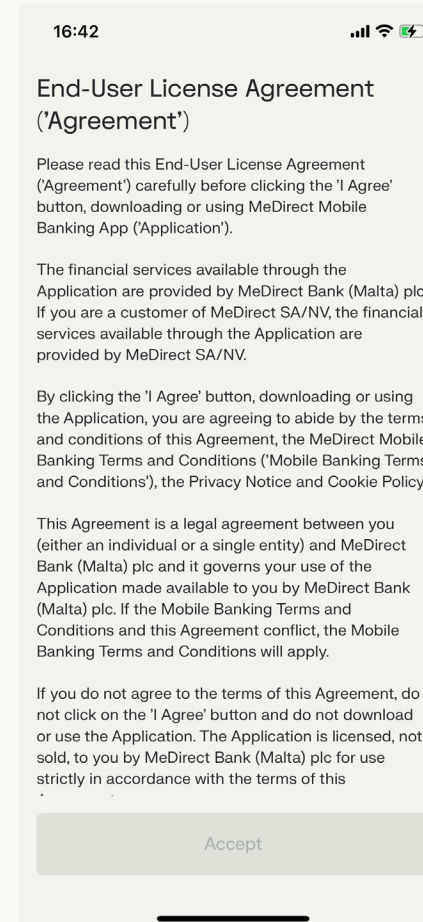
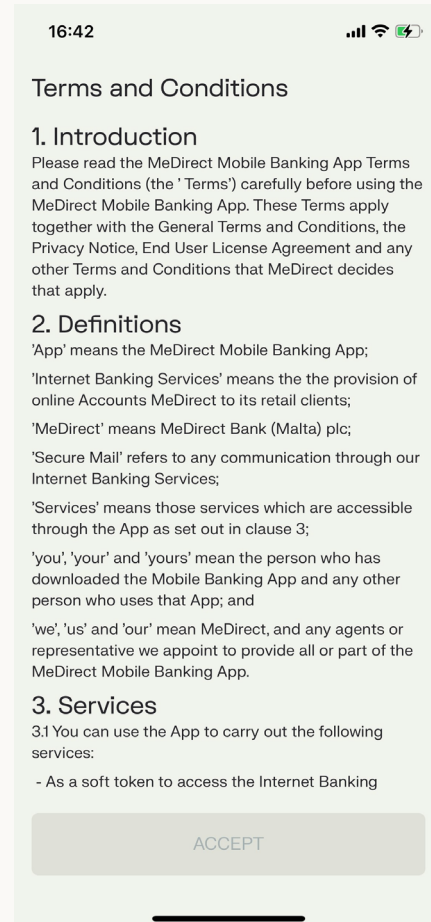
5. After scanning the QR code or inputting the activation code, you will be asked to create a passcode in order to login to the app securely.

NB: Passcodes cannot be ascending numbers (123456), descending numbers (654321) or repeated numbers (111111). You should also avoid using easily identifiable patterns, birth dates, your ID number, phone numbers or anything which can be easily associated to you.

If your phone supports biometric features, you will be asked whether you want to enable or disable biometrics (fingerprint / face ID). Select your preference.



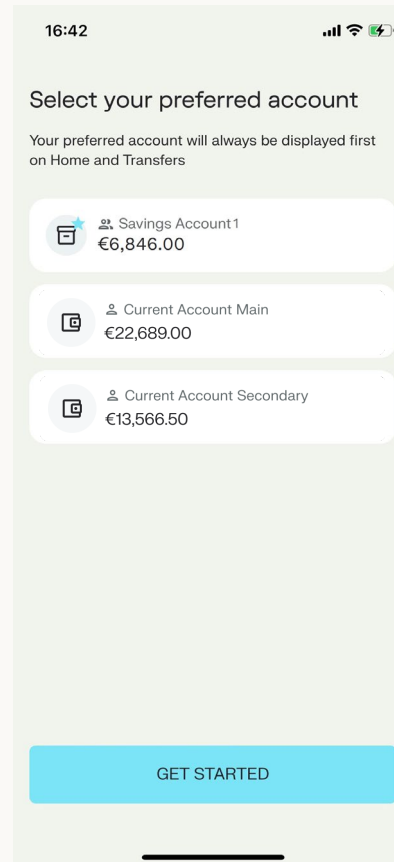
6. Once the passcode has been created, you will be directed to the End-User License Agreement, which you must read and accept.
 1. Upon selecting 'Accept', you will then be directed to the App Terms and Conditions, which you must also read and accept.
 2. N.B: The 'Accept' button is only clickable once you scroll to the bottom of the document.



7. The next screen will display a list of your accounts, from which you must choose a preferred account. This account will be the first one displayed on your homepage, as well as the first account suggested when making a transfer.

Once you have selected your preferred account, select the 'Get Started' button to start using the app.

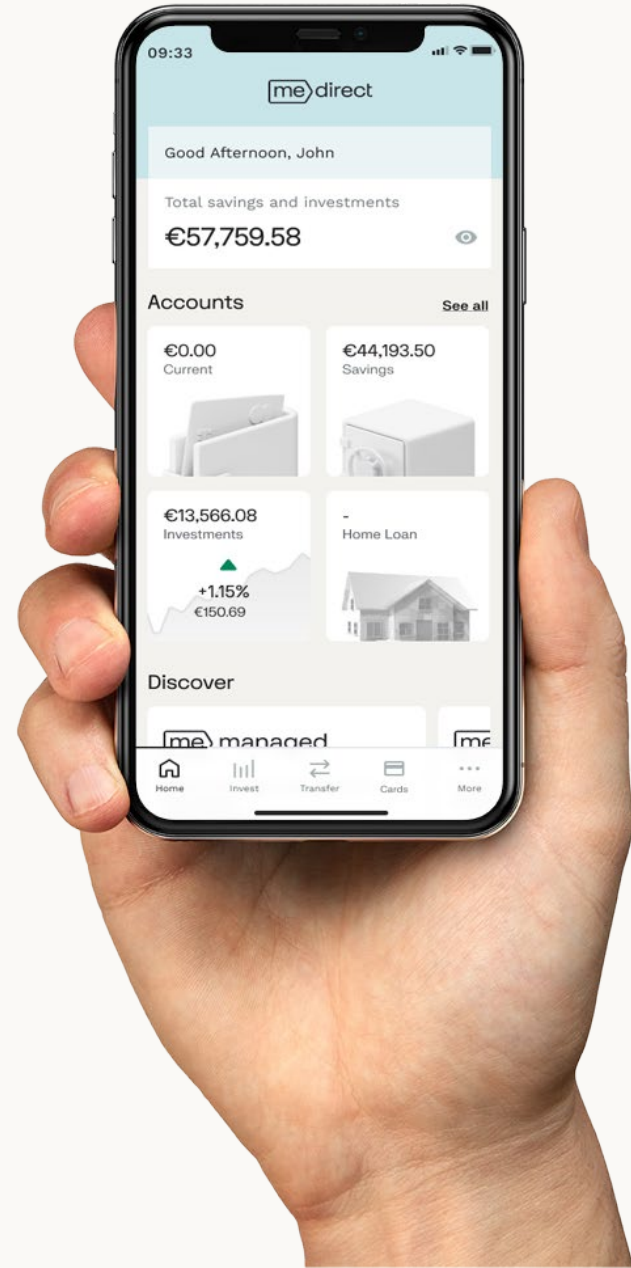
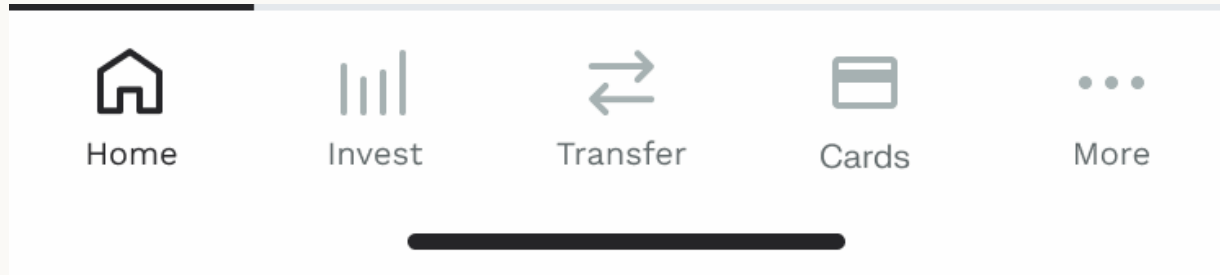
N.B: The only accounts listed on this page are those that can be credited and debited. Therefore, any Fixed Term Deposit Accounts or Me Accounts will not feature.



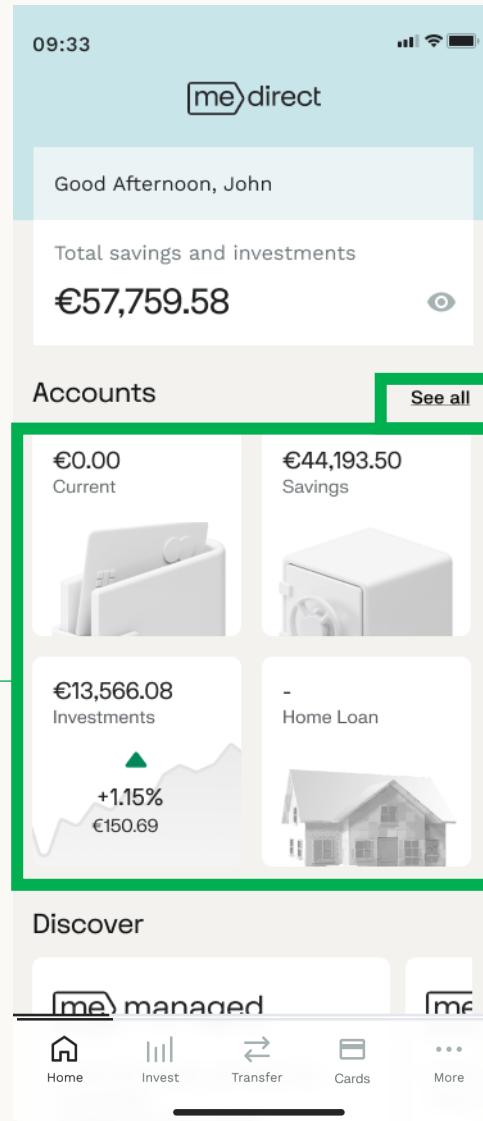


You have now successfully paired
your accounts to the MeDirect
Mobile app!

Home



Home screen section 1: Accounts

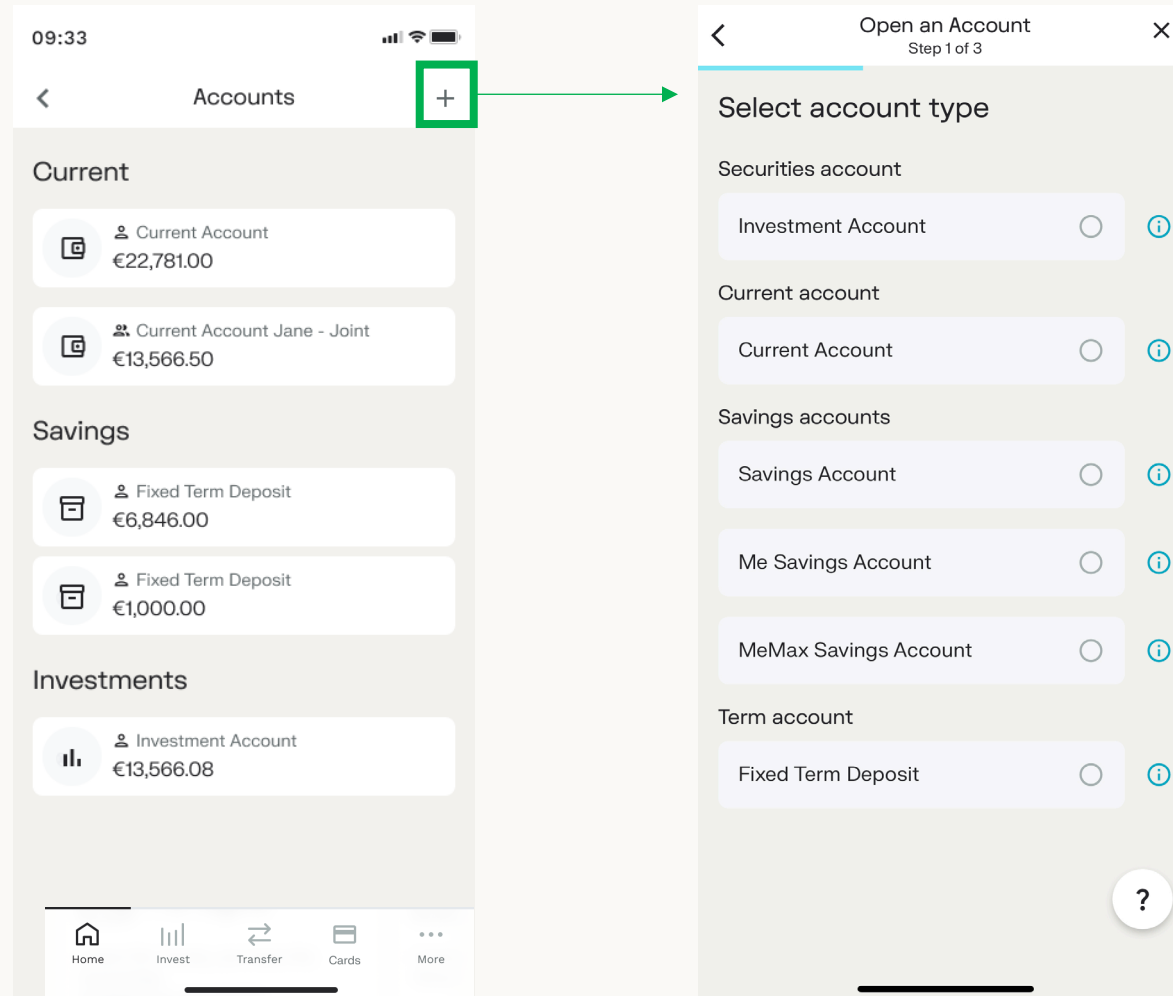


The 'See all' button will direct you to the full list of your accounts.

This section will display the balances on your Cash, Savings, Investments and Home Loan (if any).

After pressing 'See all' on the homepage you will find all your Current, Savings and Investment Accounts listed.

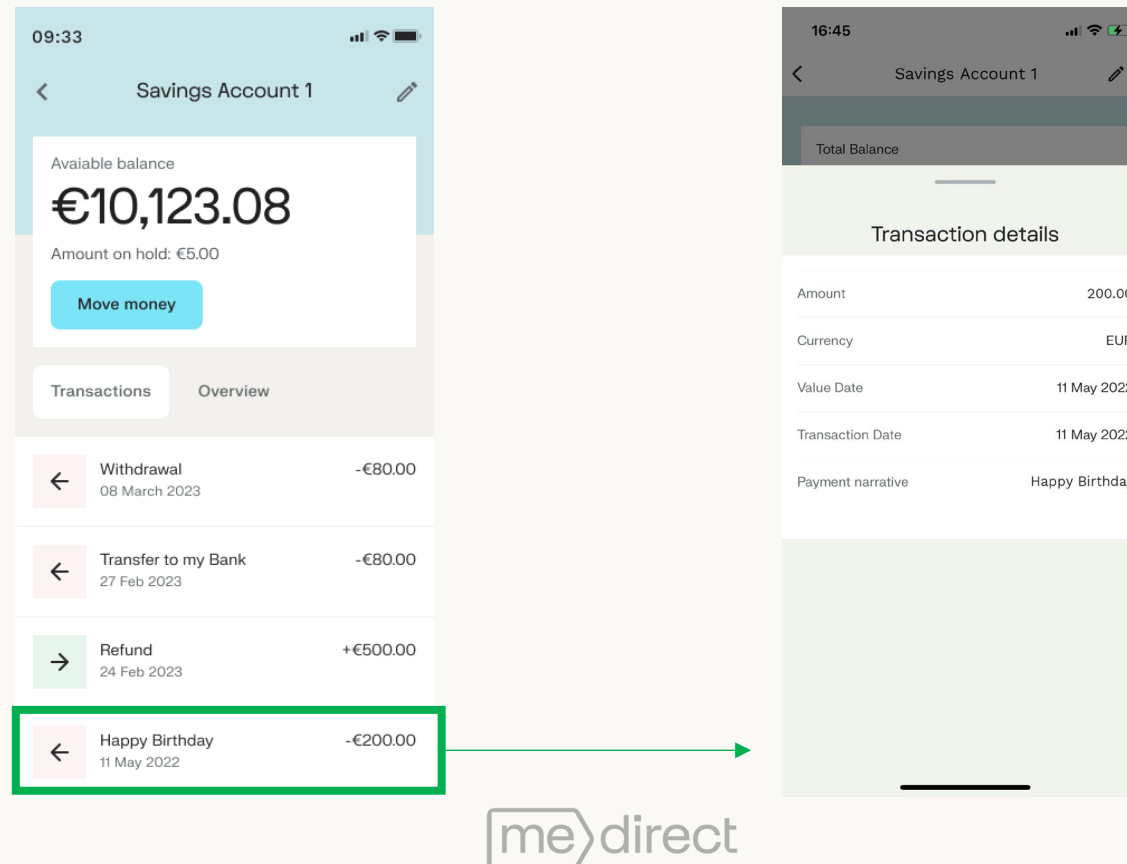
You can also open an account from this screen from the + icon, as seen on the right. (see pg.23)



When clicking on an account under the savings section, you will be directed to this page, displaying additional information on that account.

In this section you can see the list of transactions made. When clicking on a transaction, you can view further details.

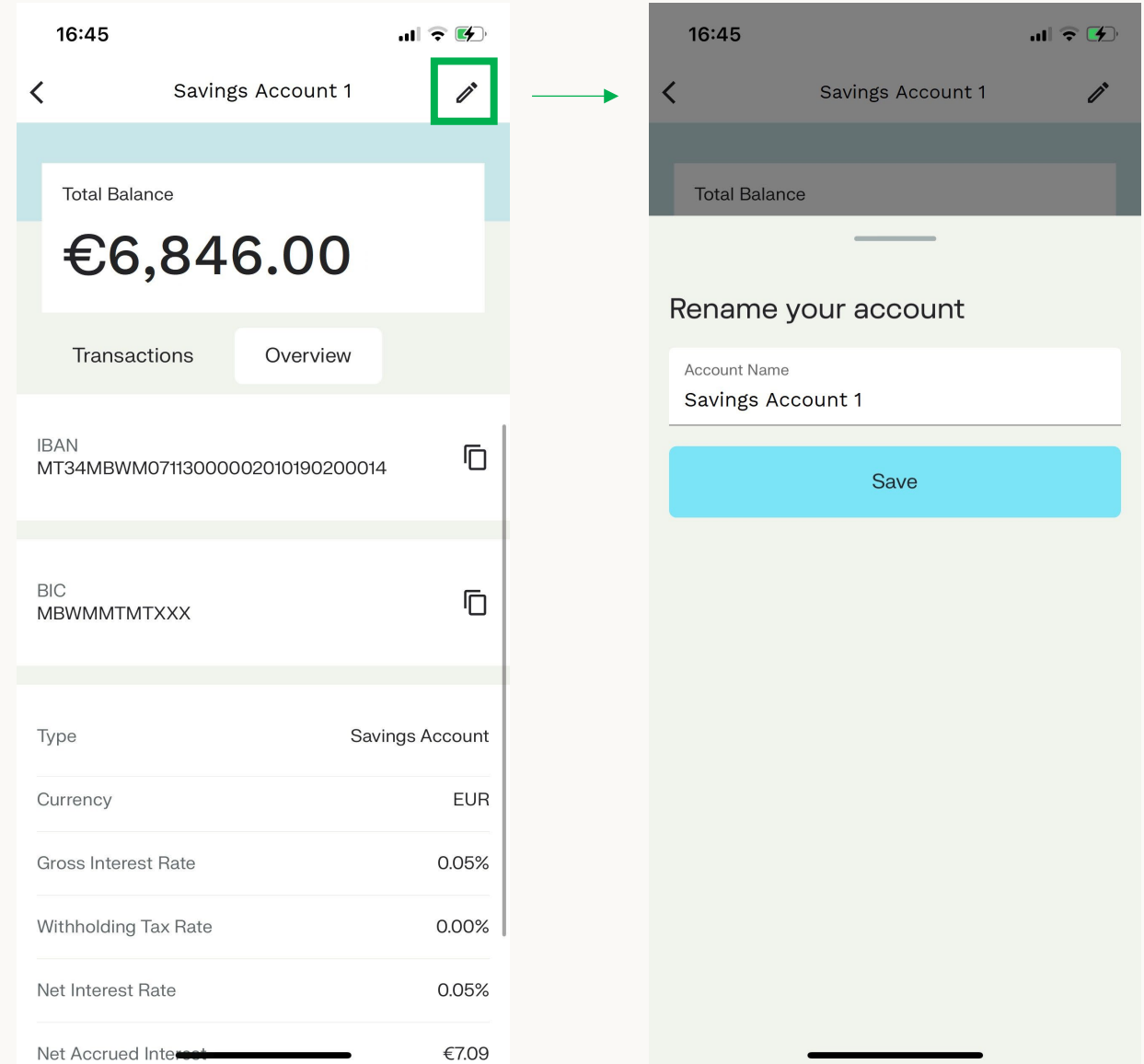
If you click on the Move money button, it will take you to the transfer screens that are explained further down in this document.



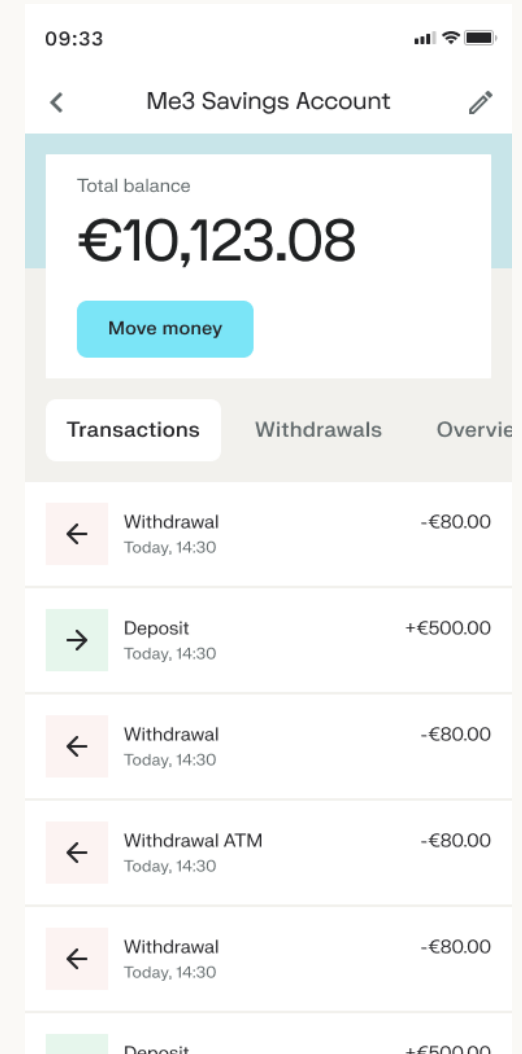
When selecting the overview section, you will be directed to a page showing you more account information:

- IBAN
- BIC
- Currency
- Gross Interest Rate
- Withholding Tax Rate
- Net Interest Rate
- Net accrued Interest

When selecting any account, you will see an icon in the top right corner. This icon will allow you to rename your account, e.g., Retirement savings.

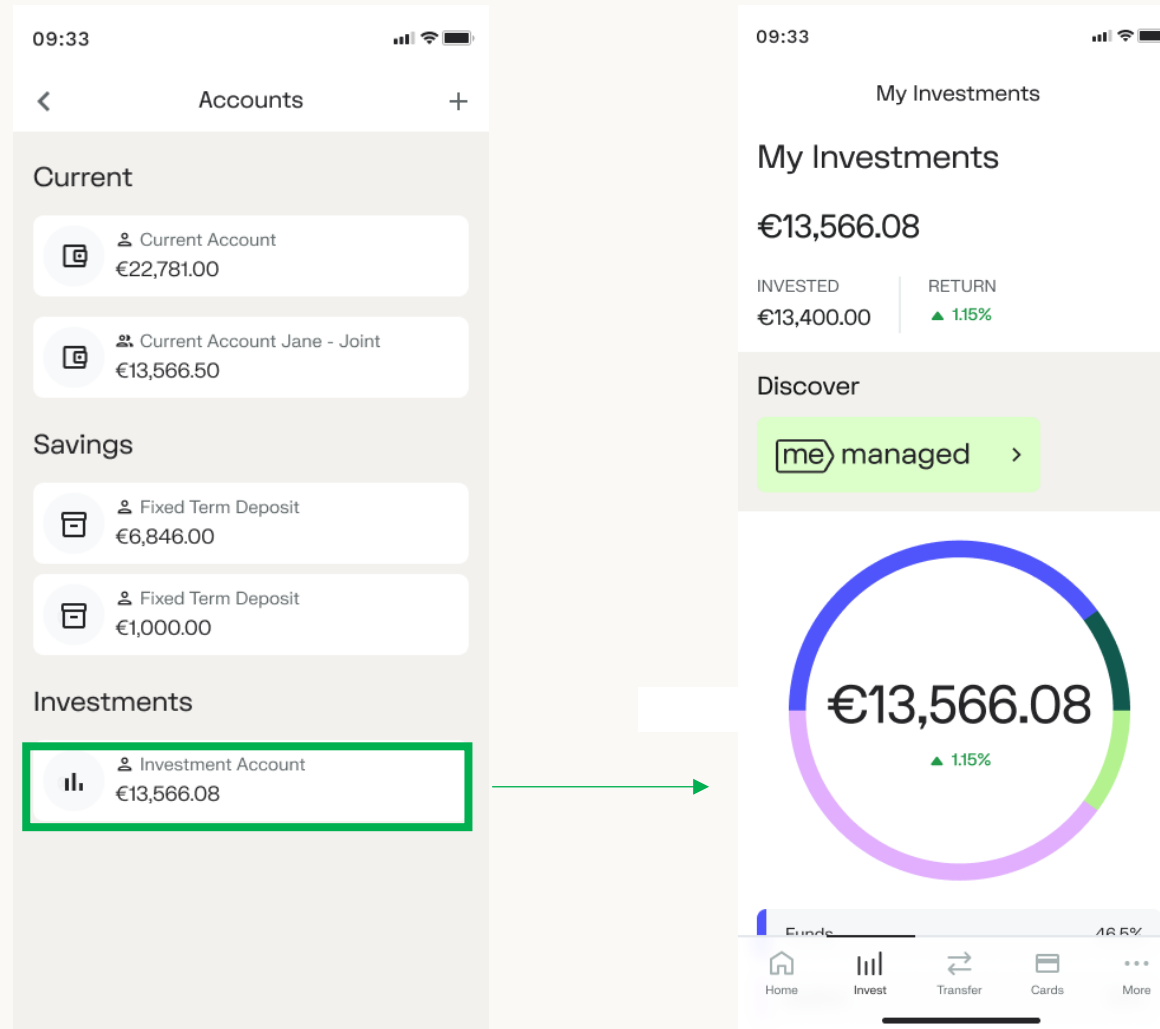


When clicking on a Me Account, besides viewing your transactions and viewing your account details, there is also a withdrawals section. In this section you can see all up-coming Me withdrawals.



When clicking on an account under the investments section, you will be directed to the invest page.

In this section you can see a doughnut chart displaying a breakdown of your portfolio.



Opening an account can be completed in 4 easy steps

1. Select the account type you would like to open, as shown in the screenshot.
2. Agree to our Terms and Conditions by ticking the boxes at the bottom.
3. Input some further details as shown in the screenshot.

The image displays four sequential screenshots of a mobile application interface for opening an account, labeled Step 1 of 3 through Step 4 of 3.

Step 1 of 3: Select account type

The user is prompted to select an account type. The options are:

- Securities account
 - Investment Account (selected)
- Current account
 - Current Account
- Savings accounts
 - Savings Account
 - Me Savings Account
 - MeMax Savings Account
- Term account
 - Fixed Term Deposit

A question mark icon is visible at the bottom right.

Step 2 of 3: Terms and conditions

The user is presented with the terms and conditions for an Investment Account. The text states: "The Investment Account allows you to purchase, hold and sell financial instruments and wealth products offered by the Bank, including equities, bonds, ETFs, mutual funds and Model Portfolios traded on the MeDirect eWealth platform. Opening and managing an Investment Account is free of charge while trades are subject to brokerage fees depending on the amount, asset class and exchange market. Corporate actions and custody services are free of charge. For a comprehensive overview of our tariffs and charges, please check the Tariffs & Charges Schedule for Investment Services on our website. Orders might remain pending for a while until they are executed, in which case you will be able to view them. When you place a buy order, an amount of cash equal to the estimated trade consideration (including a margin for price volatility) will be blocked in your Current Account. The exact trade consideration will be debited from your Current Account once the trade settles. Any cash not used to invest will remain in your Current Account."

At the bottom, there is a checkbox labeled "I have read and agree to the Investment Services Terms and Conditions." which is checked. A "Go to Step 2" button is at the bottom.

Step 3 of 3: Account details

The user is prompted to provide account details:

- Account name: Investment Account
- Currency: EUR
- Account ownership:
 - Sole Account (selected): I'm the selected one
 - Joint Account: It's for me and another person
- Withholding tax:
 - Yes
 - No (selected)

A "Go to Step 3" button is at the bottom.

Step 4 of 3: Confirmation

The user is prompted to confirm the opening of the account. The text states: "Please review your details before confirming the opening of the account."

The details shown are:

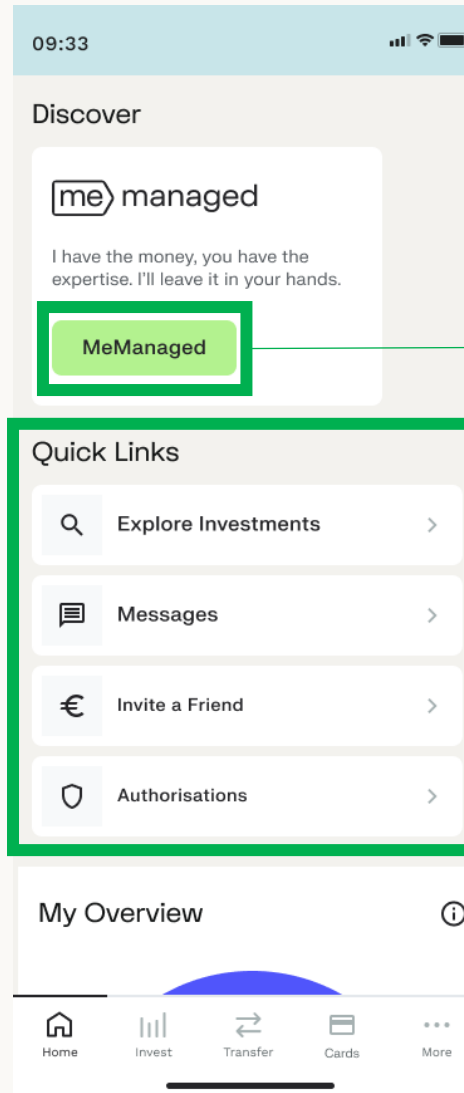
- Account type: Investment Account
- Account name: Investment Account
- Currency: EUR
- Account ownership: Sole
- Withholding tax: No

An "Open an Account" button is at the bottom.

Final Confirmation Screen

The final screen shows a large checkmark icon and the text: "Investment Account. Your account is being set up and will be available shortly." Below this, there is a link: "Click here to fill in and submit the W-8BEN form online." and another link: "If you would like to transfer your existing portfolio of assets to your Investment Account, you must print, sign and submit an Asset Transfer Request." An "OK" button is at the bottom.

Home screen section 2: Quick Links



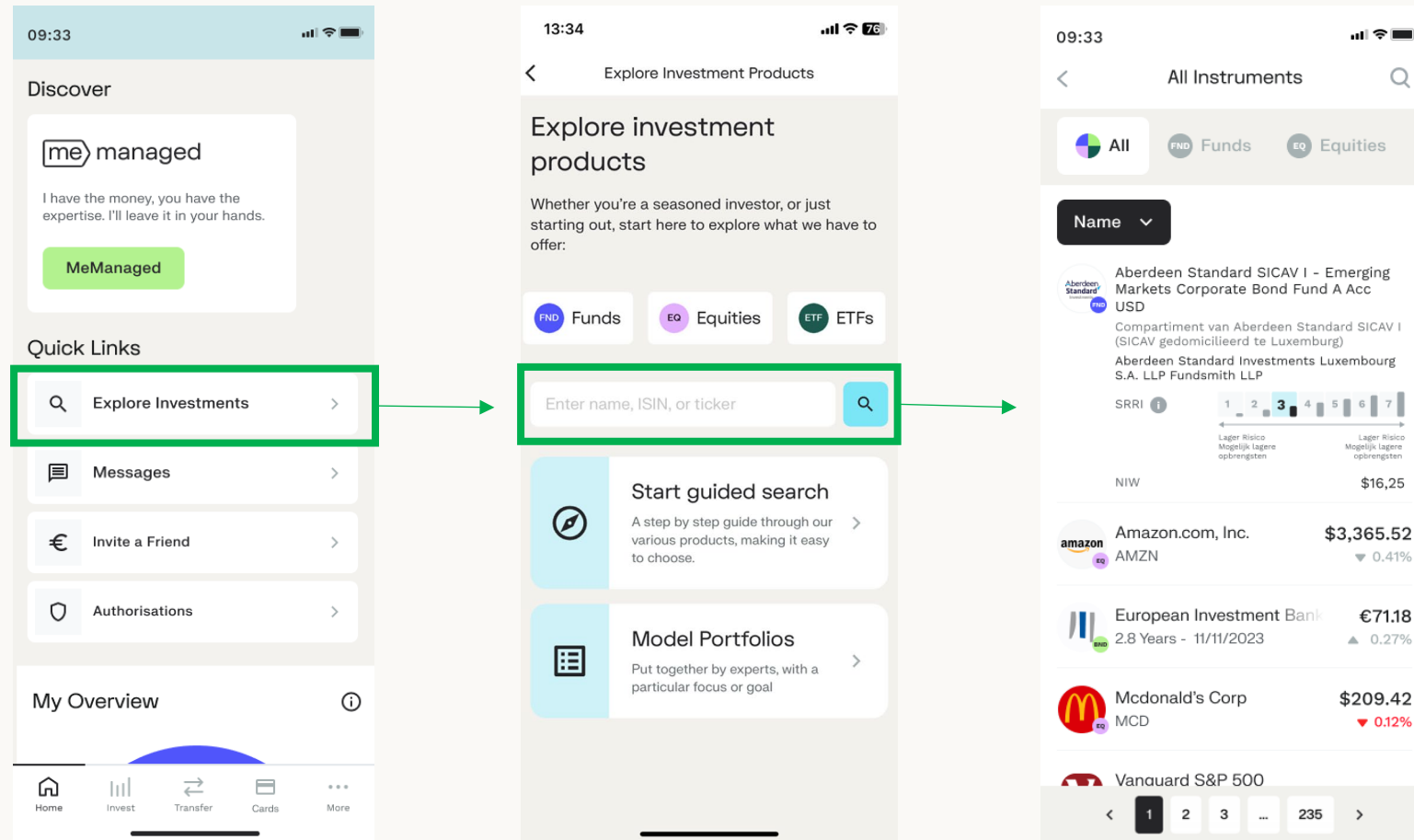
You can open a MeManaged account by tapping this button.

From here you will have easy access to our investment search tool and messages tool.

When clicking on Explore Investments, you will be directed to the investment search function.

You can search for a specific security by typing the name or ISIN of that security.

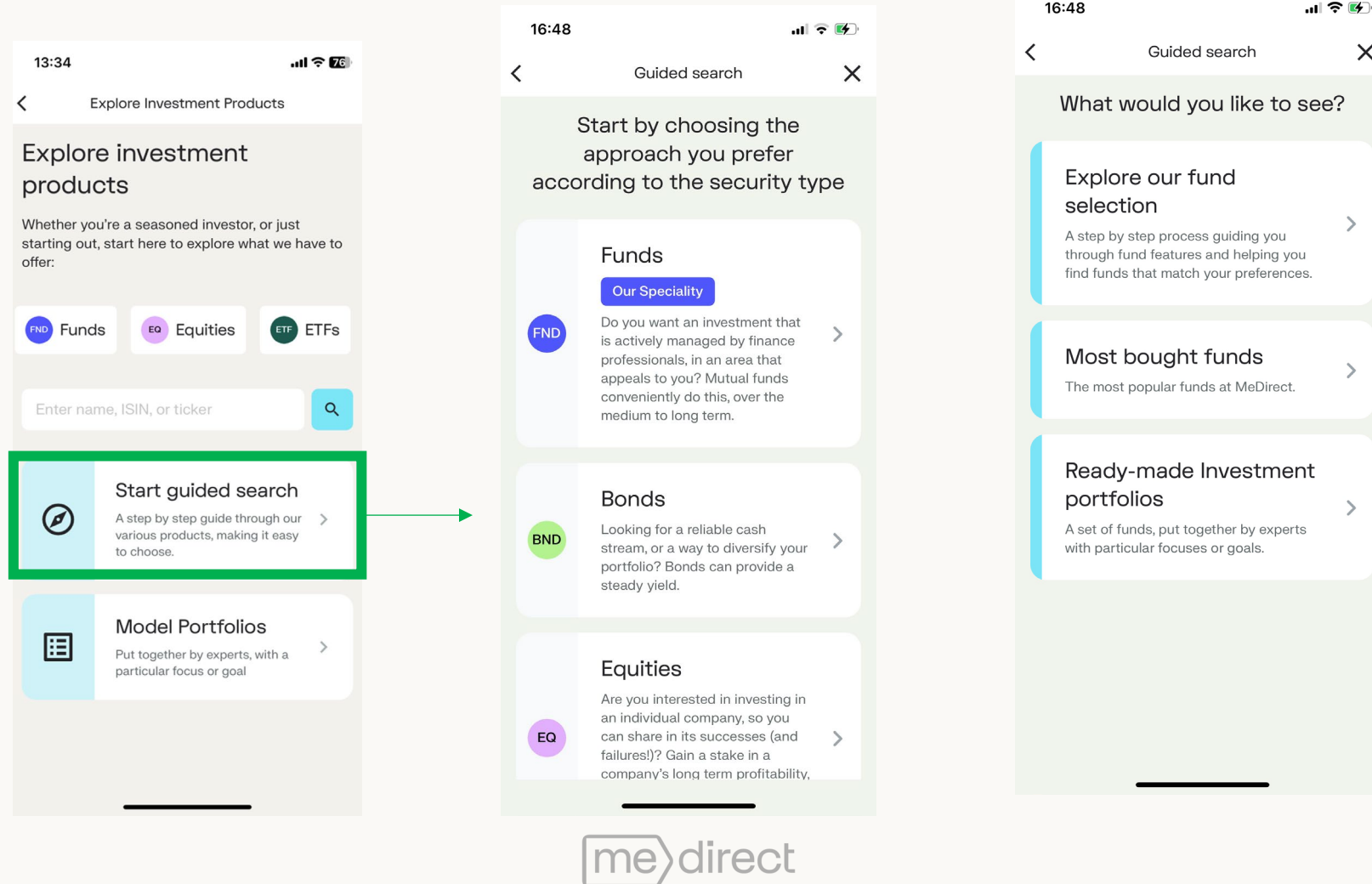
You can also explore the Guided Search and Model Portfolios.



When clicking on 'Start guided search' you will be directed to the shown screenshots.

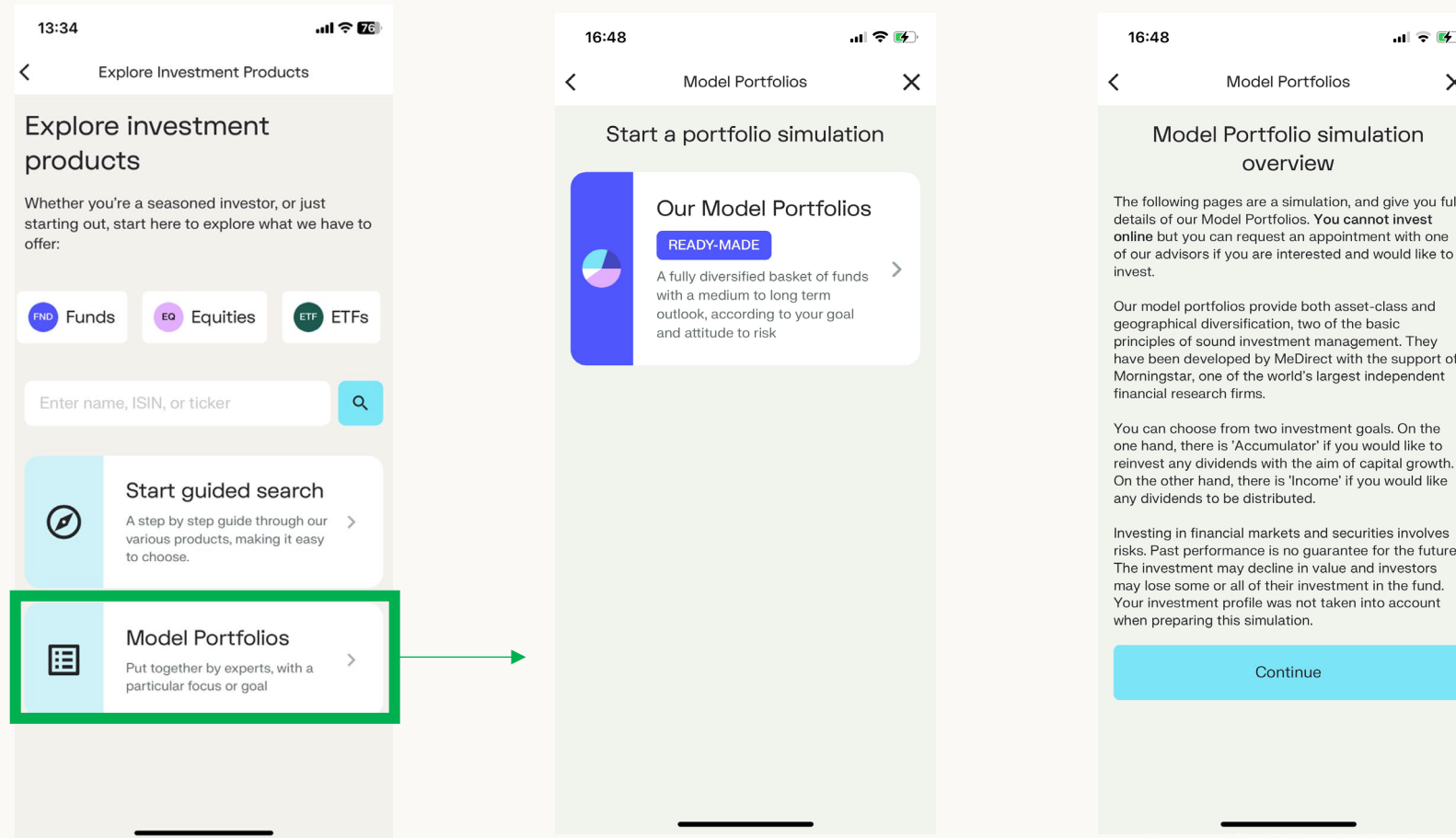
You will be asked to answer a few questions to understand what you are looking for.

See the Invest section for more information about placing an order.



When clicking on 'Model Portfolios', you will start a portfolio simulation.

To ultimately invest in a similar portfolio, you would need to set up an appointment with one of our professional wealth advisors.



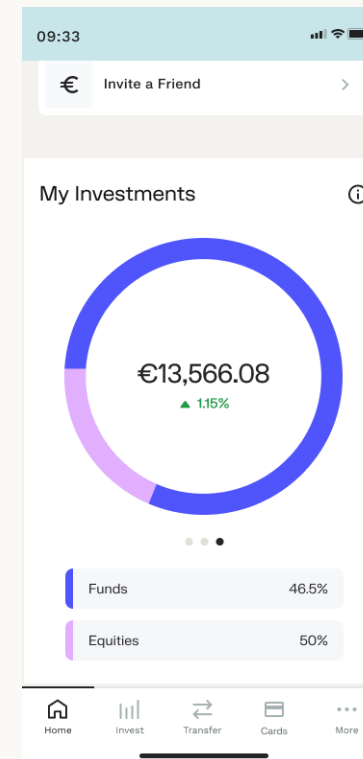
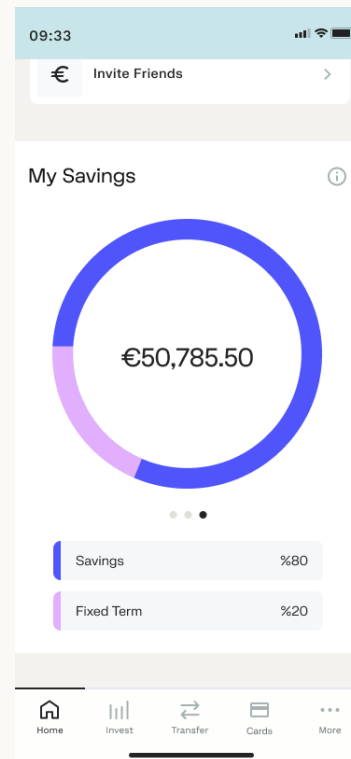
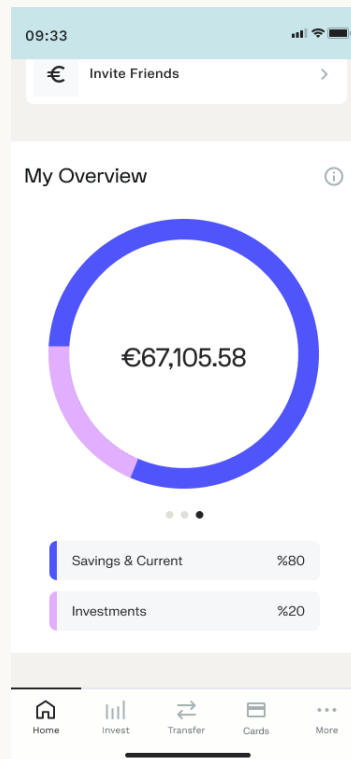
Home screen section 3: **My Overview**

This section will display an overview doughnut chart of your savings and investments. Once you swipe left you will view your savings and investments separately.

Chart 1: Displays your overall wealth.

Chart 2: Displays a breakdown of your savings.

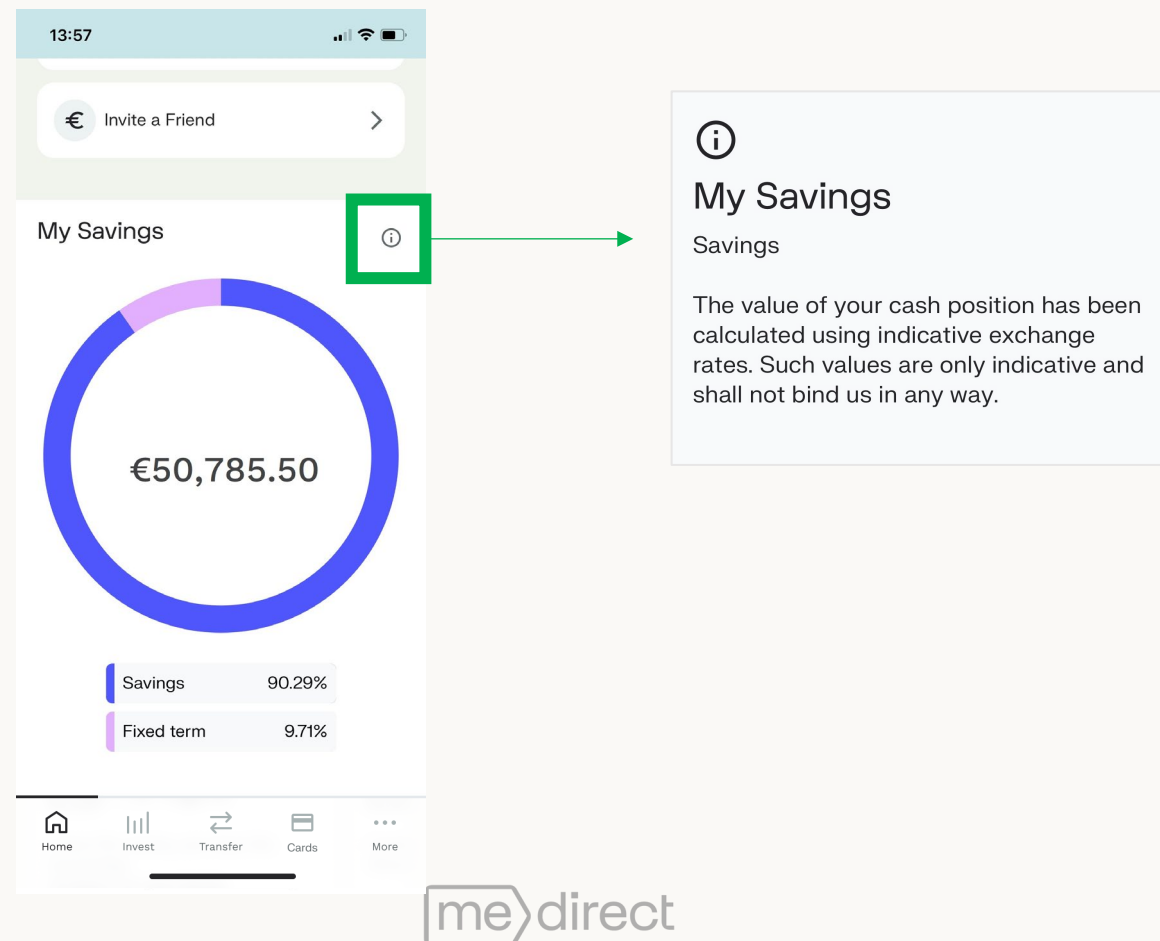
Chart 3: Displays a breakdown of your investments.



The doughnut chart in this section is clickable, providing you with more information on your savings.

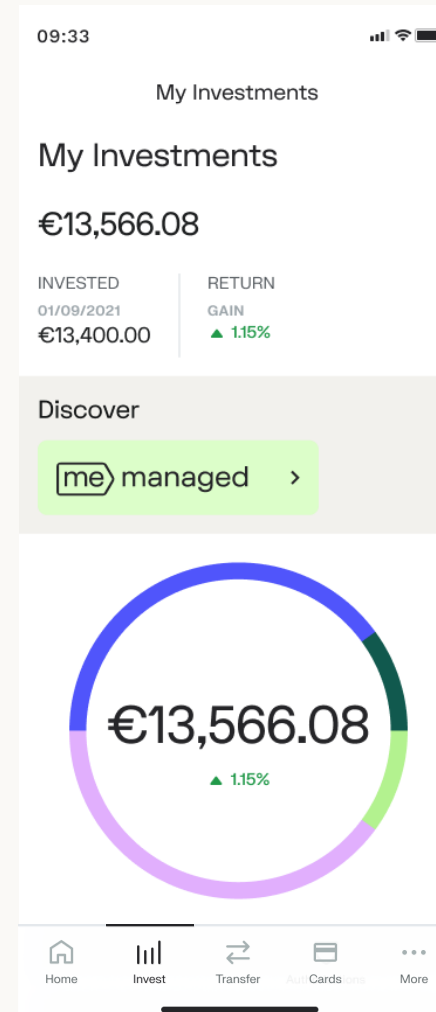
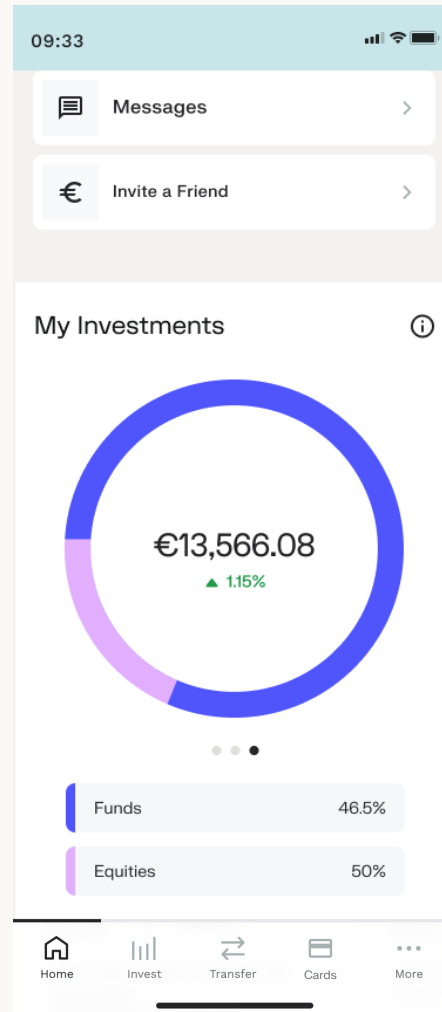
Upon clicking on a section of the doughnut chart, you are shown the amount in that particular section, as well as your full list of savings accounts.

An information bubble has been placed in the corner of each doughnut chart giving you an explanation of what is being shown in each chart.

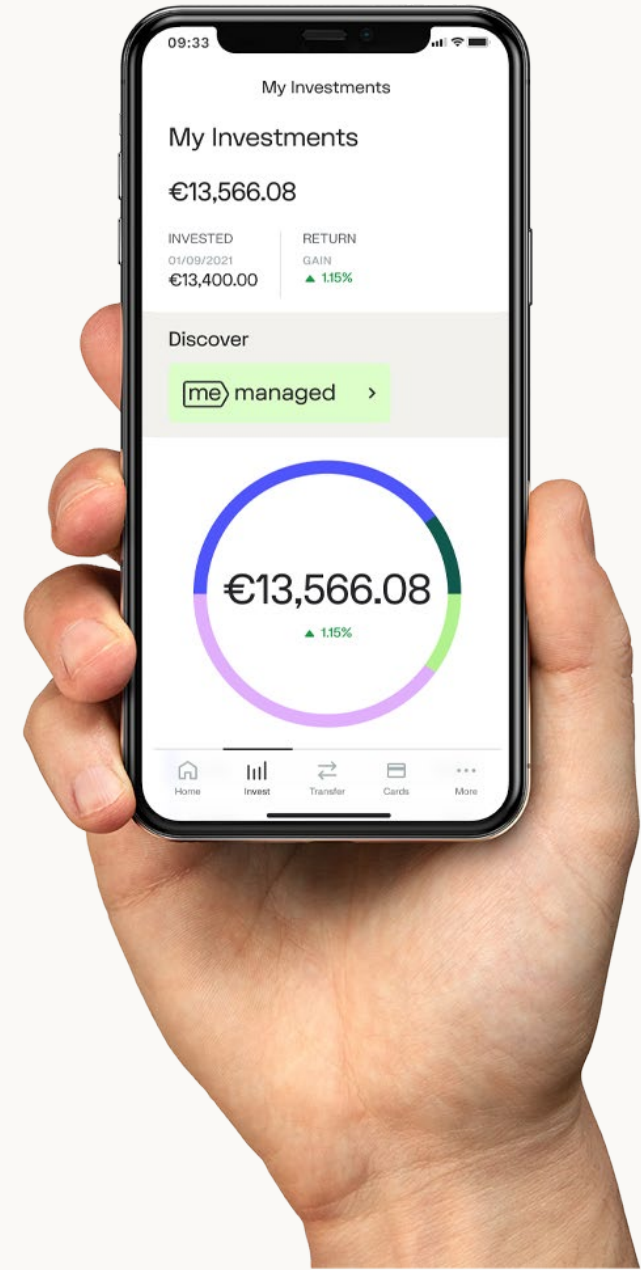
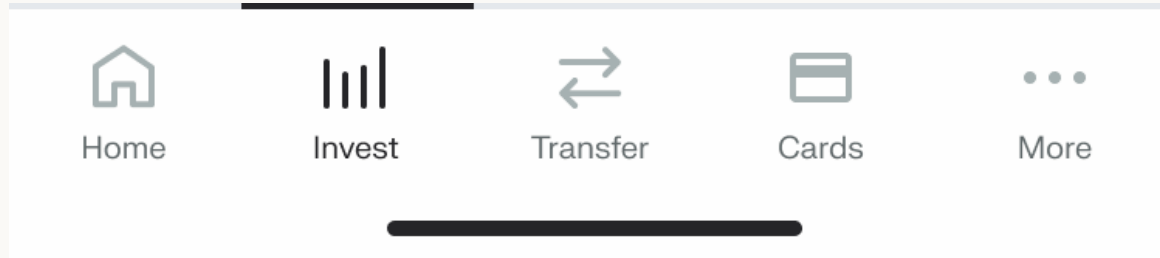


The doughnut chart in this section is clickable.

Upon clicking on a section of the chart, you will be directed to your investments overview in the invest section.

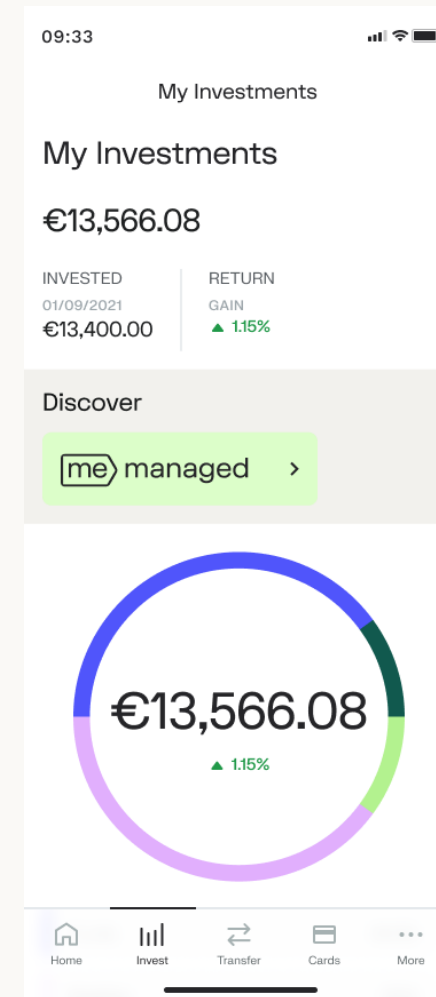


Invest



Invest section 1: My Investments

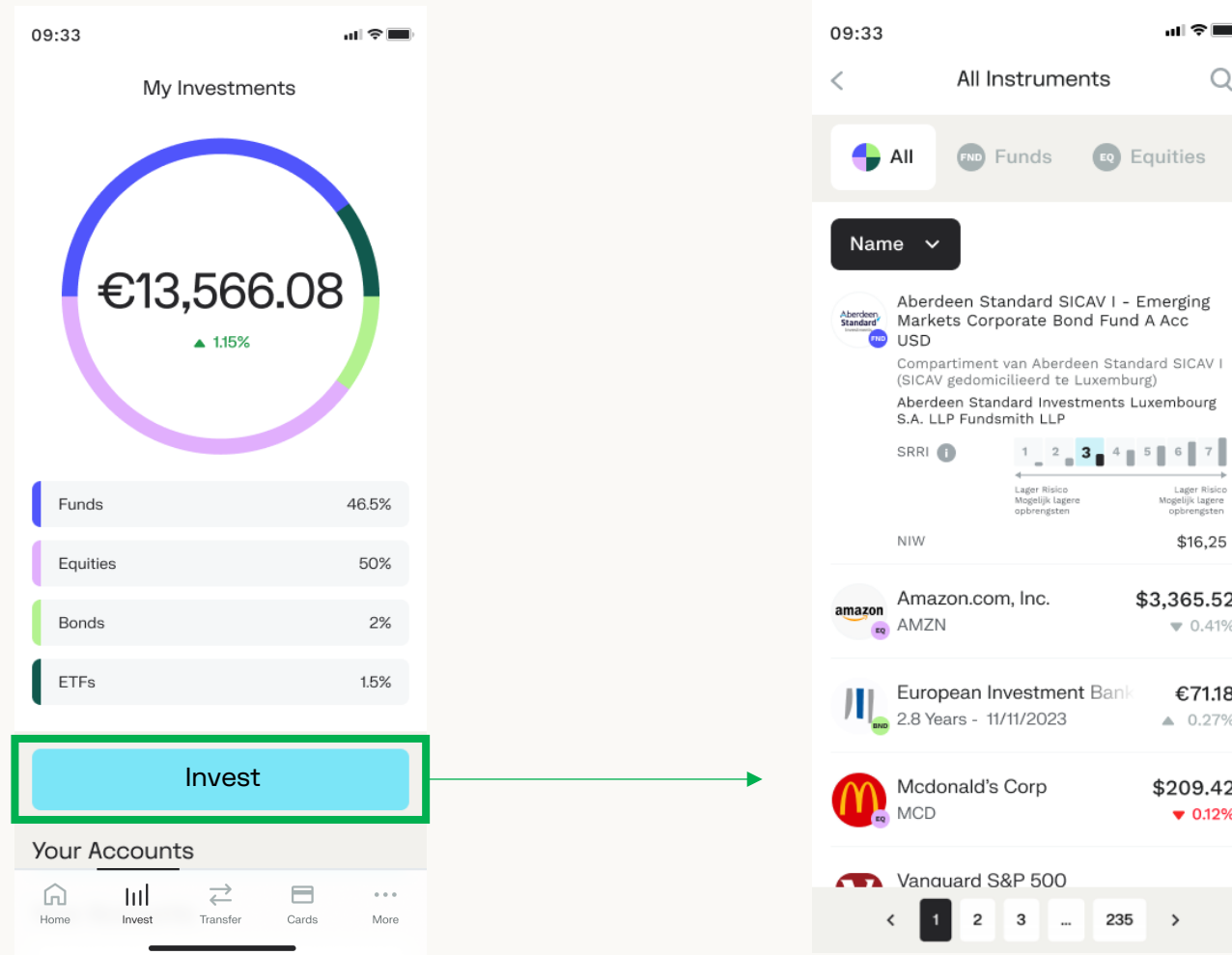
When you click on the Invest tab, your investment details will show up.



Invest section 2: Search for instruments

When scrolling down, past the pie chart on the Invest section, you will see a 'Search for security' button.

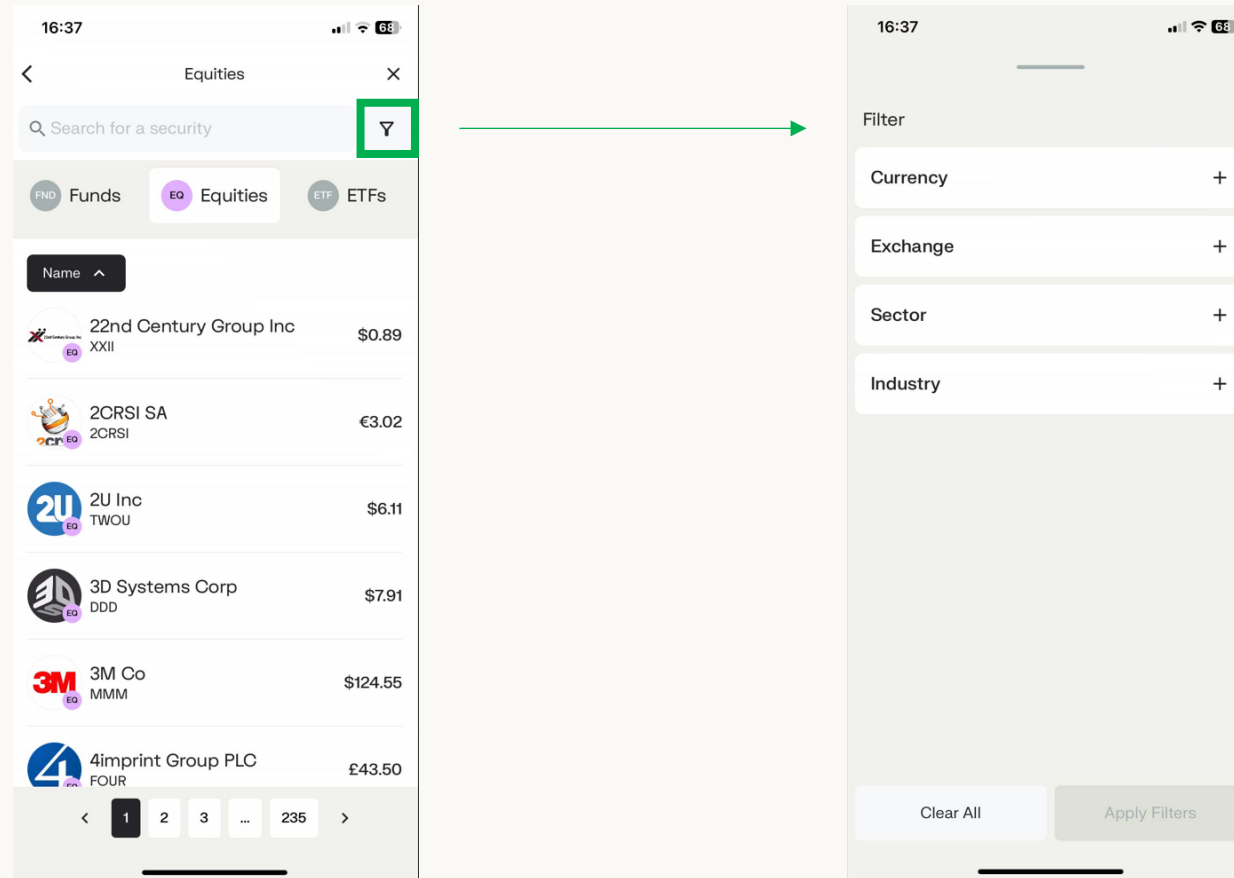
This function allows you to search for any security available on our app.



You may also opt to search a security within a particular asset class.

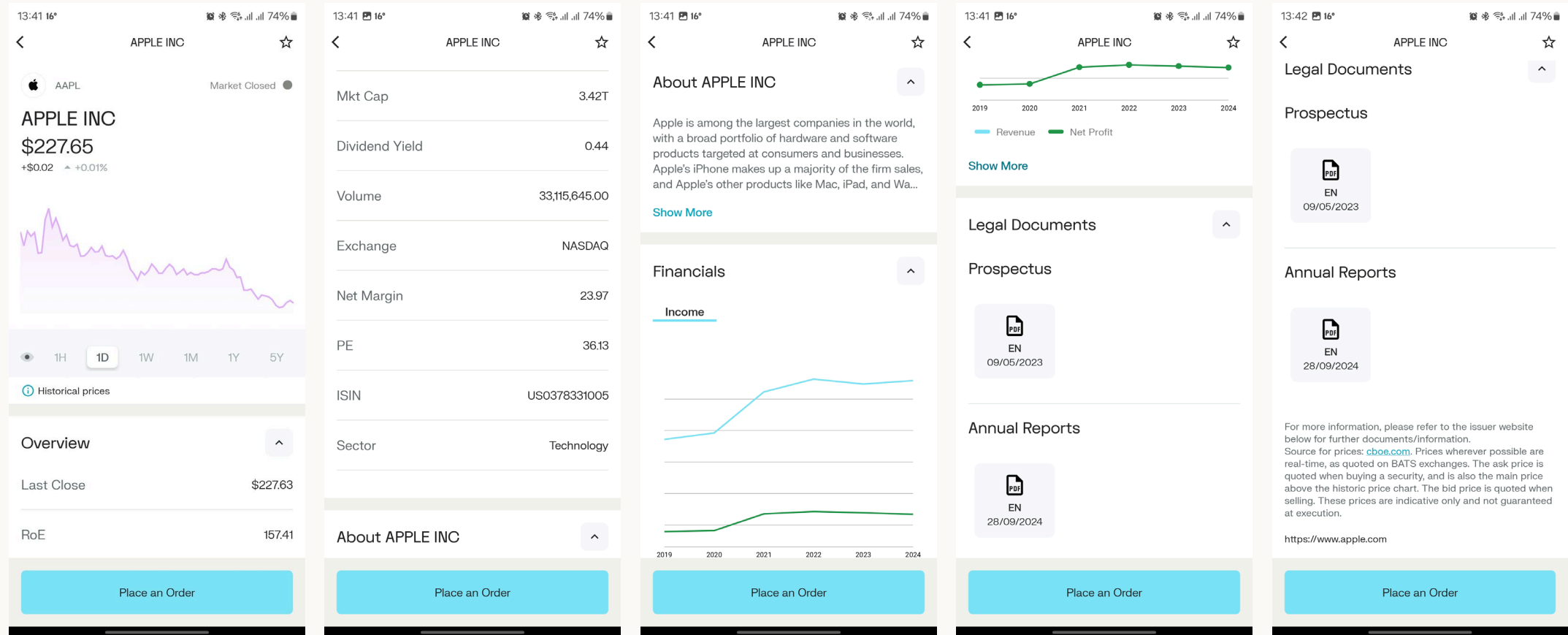
Selecting the asset class will direct you to the full list of securities provided in that class.

You may click on the filter icon in the top-right corner to apply filters on your search.



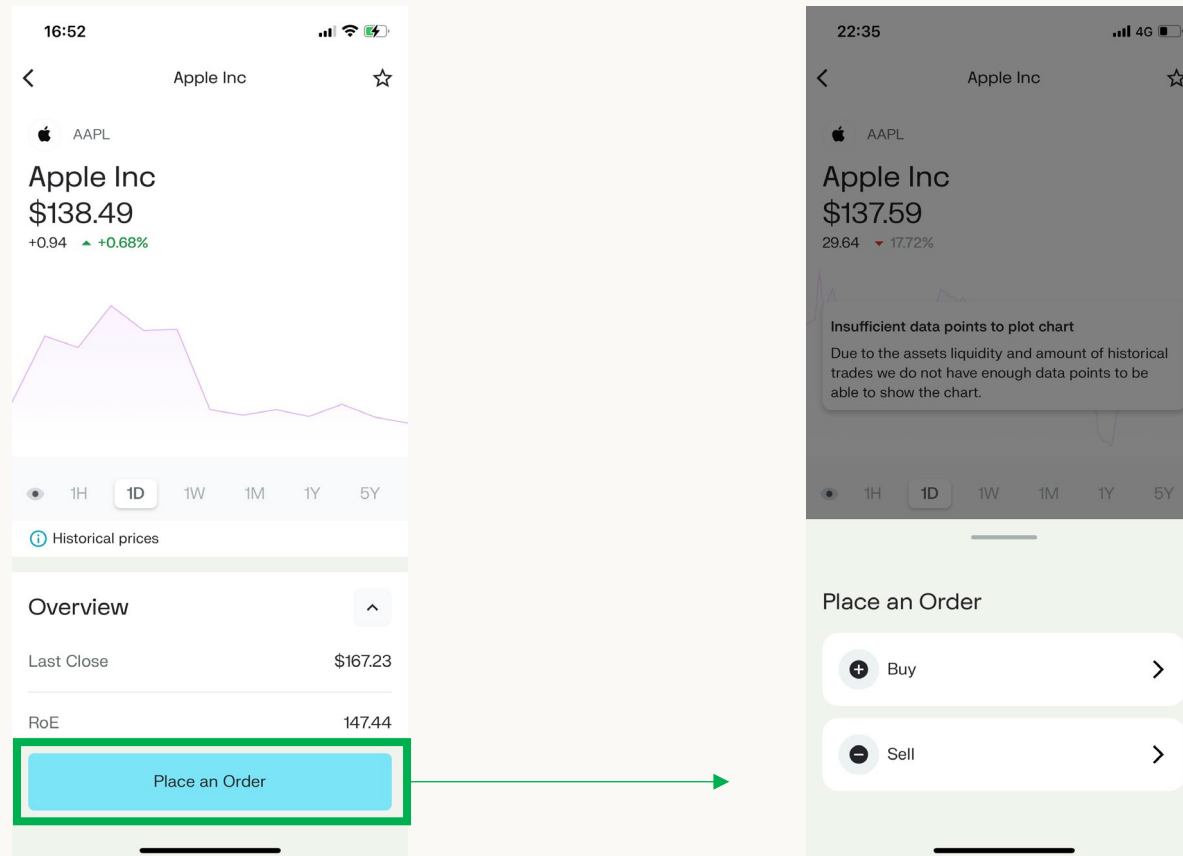
When clicking on a security, the product card for that security is displayed.

On this screen, you may place an order through the button found at the bottom of the screen, which only becomes active after you have gone through all the legal information, and you have reached the bottom of the page.

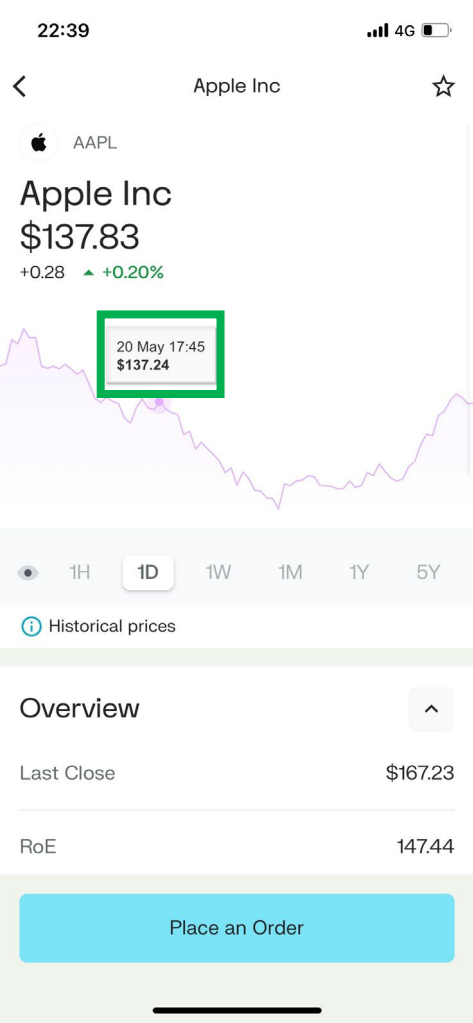


Once you opt to 'Place an Order', you will need to choose between "Buy" or "Sell". Once you choose (for example, "Buy"), you will be directed to this screen. Here you will be required to enter the amount you would like to trade and click on 'Review Order'.

Once you have selected 'Review Order', you will see the transaction summary and charges applicable for the trade. You can see all details and click 'Place an Order' to submit your instructions.



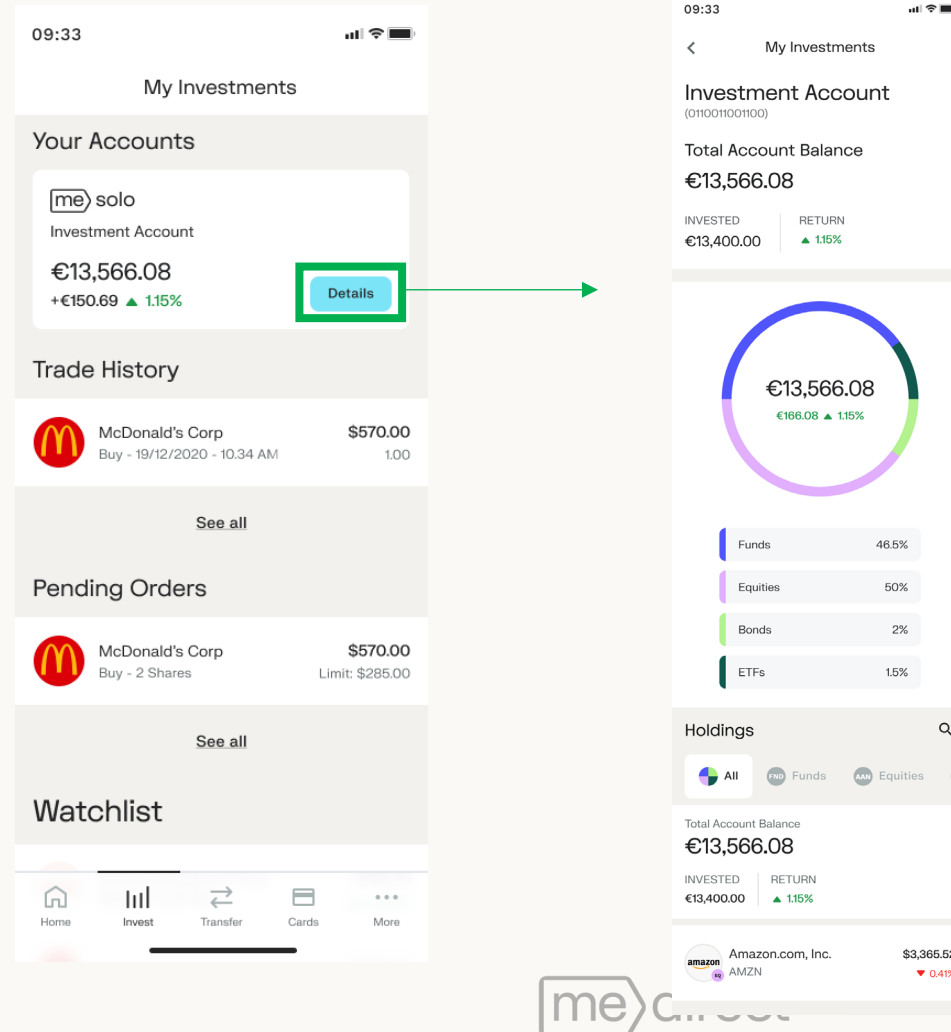
When viewing an equity product card, the chart displayed offers different time periods. You can slide your finger across the chart to read the values along the timeline.



Invest section 3: Your Accounts

Right under the ‘Search for a security’ button in the Invest section, your investment accounts are displayed.

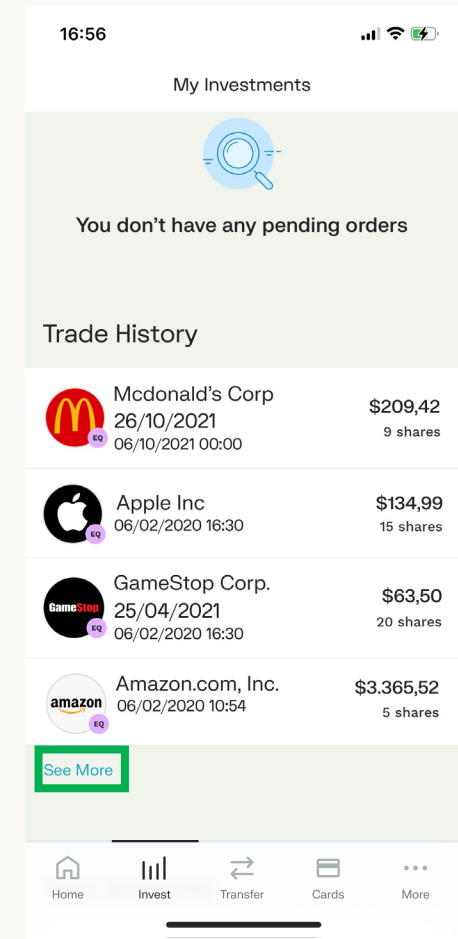
When clicking on an investment account you will be taken to the investment details screen for that account.



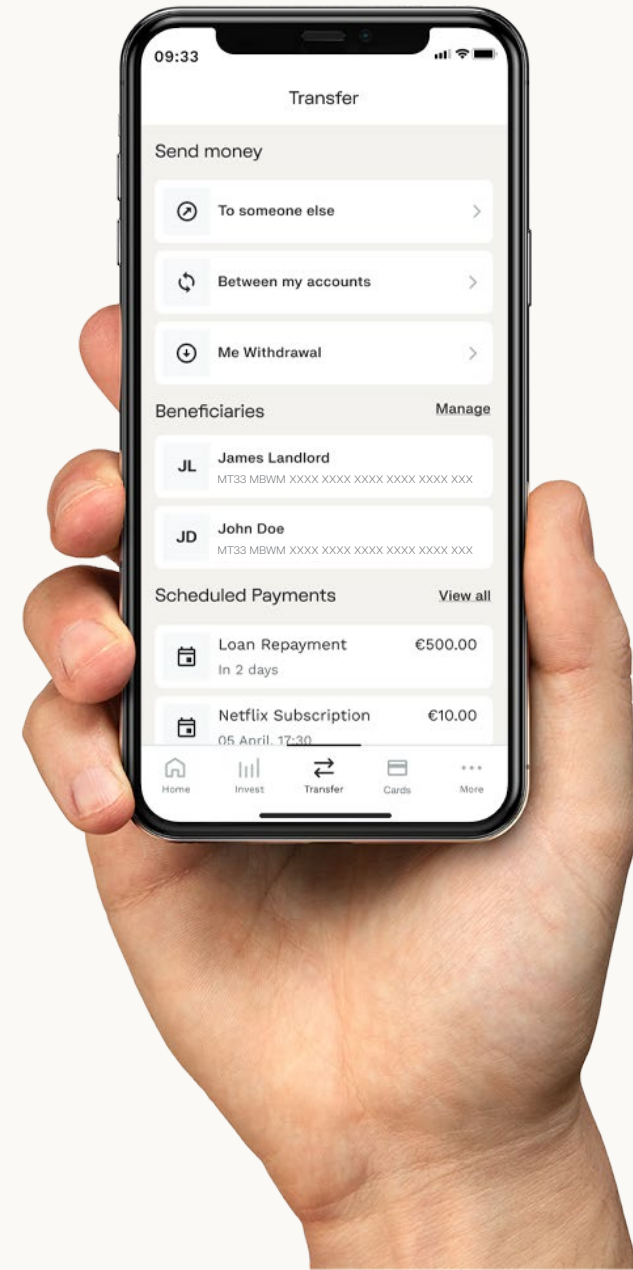
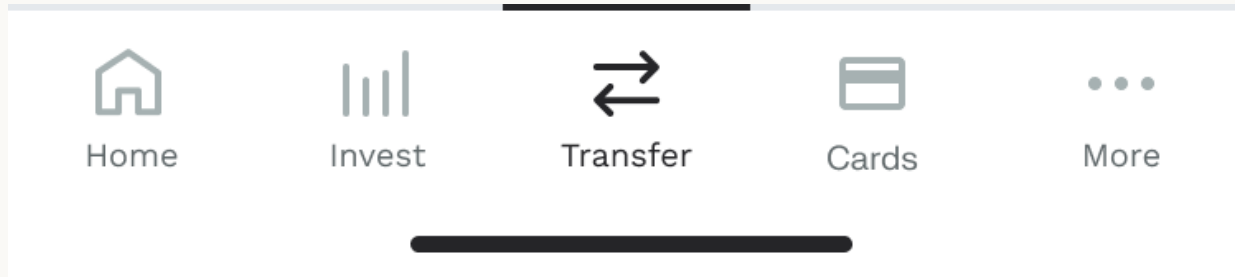
Invest section 4: Pending Orders / Trade History

On the last section of the Invest screen, you will find your pending orders and trade history.

The 'See More' button will take you to the full list of your pending orders and trade history.



Transfer



The 'To someone else' feature is used to make transfers to a third party.

How to transfer money to a third party.

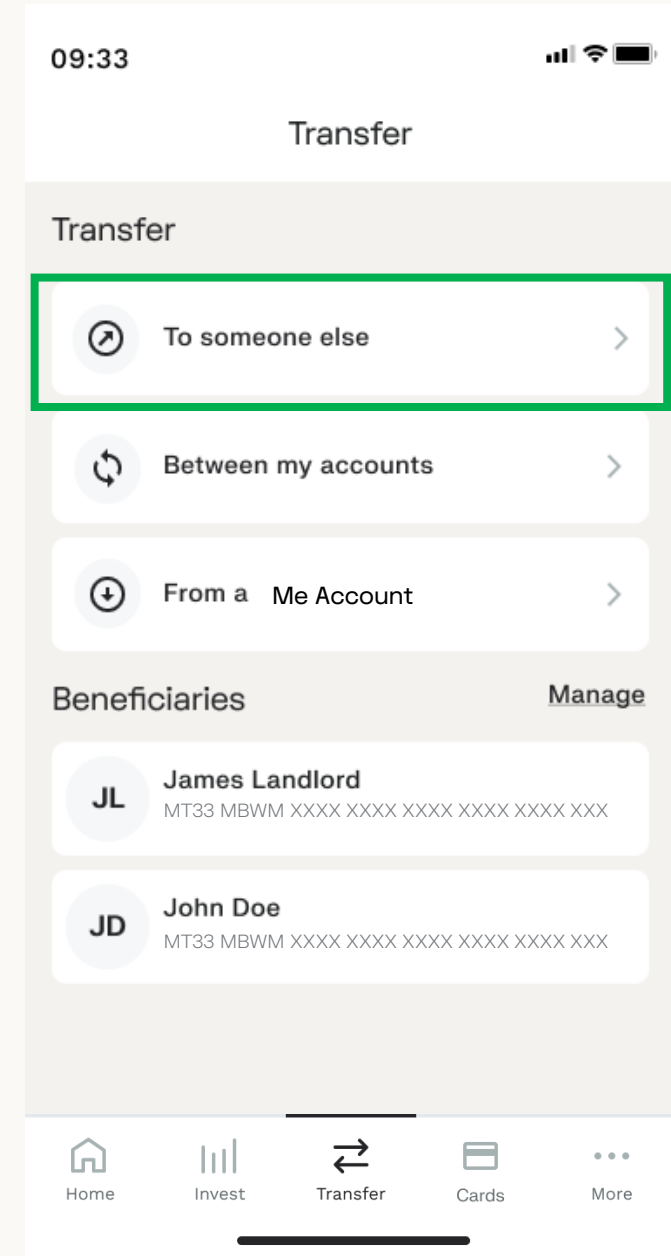
You will be asked to input the following details:

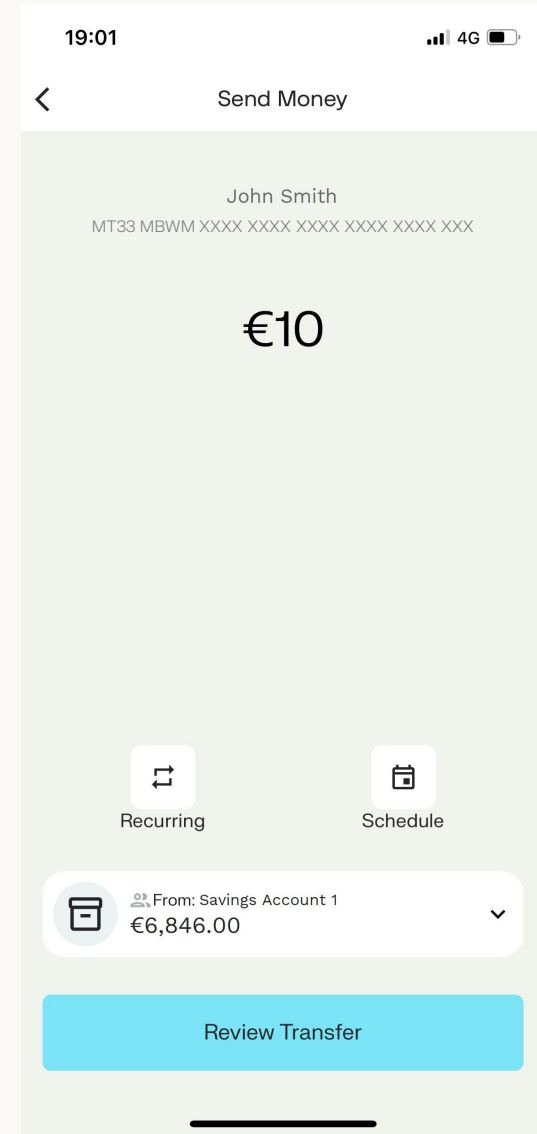
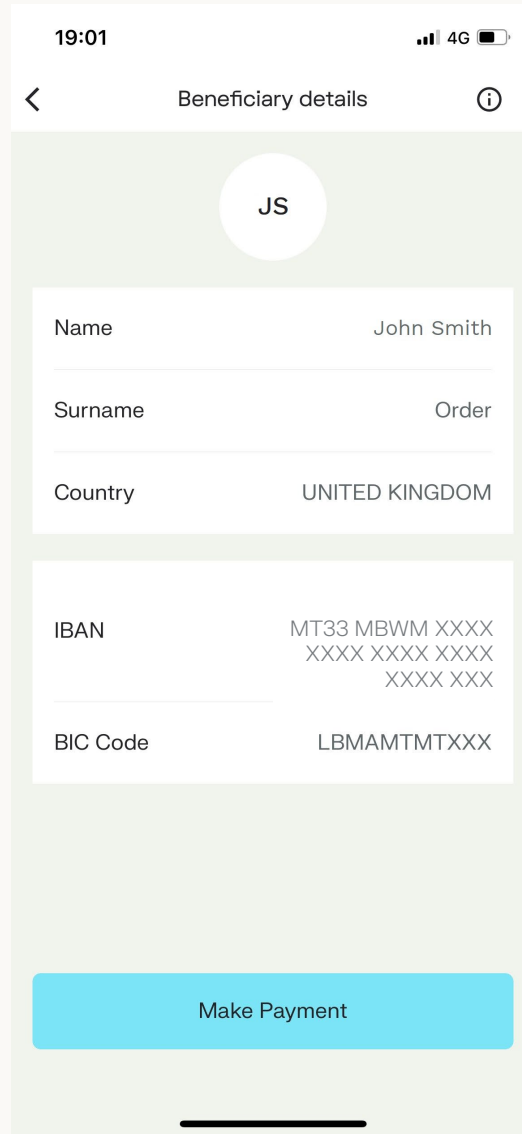
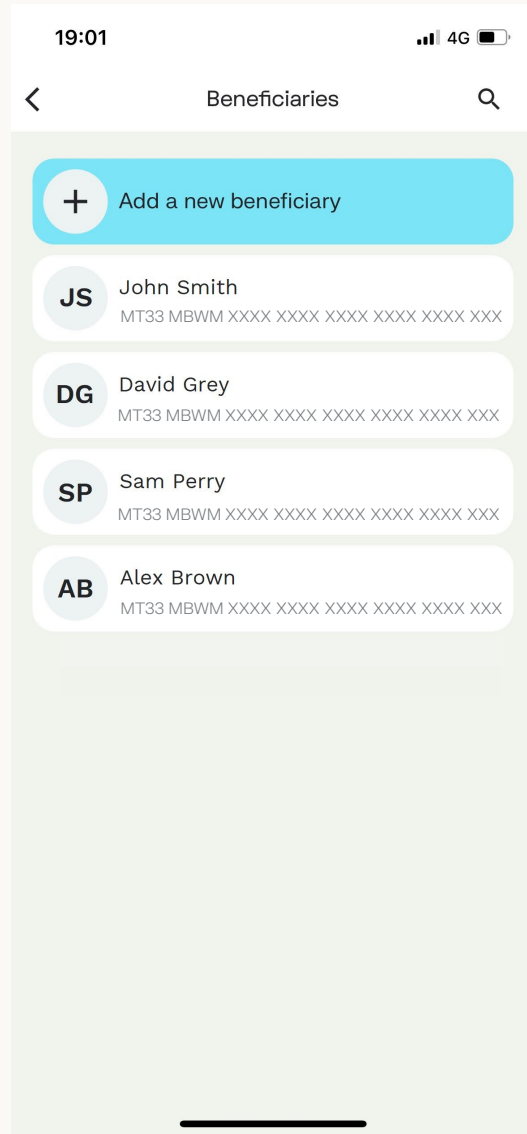
- From
- To*
- Amount

*You are requested to select the beneficiary (third party). If the beneficiary is not yet created, select 'Add beneficiary' in the dropdown list and refer to page 52 on how to create a beneficiary.

You will be given the option to change the currency you would like to make the transfer in. If accounts hold different currencies, a live exchange rate will be displayed.

See next slide for steps.





The 'Between my accounts' is used to make transfers between your own accounts.

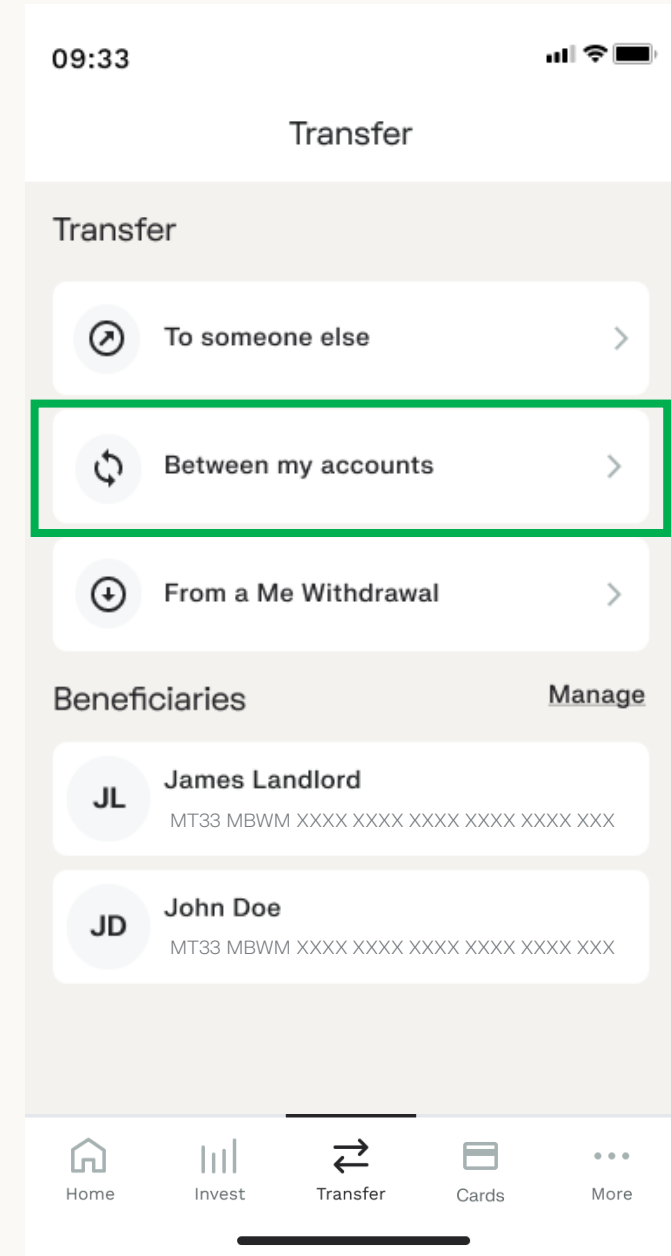
How to transfer money between your own accounts.

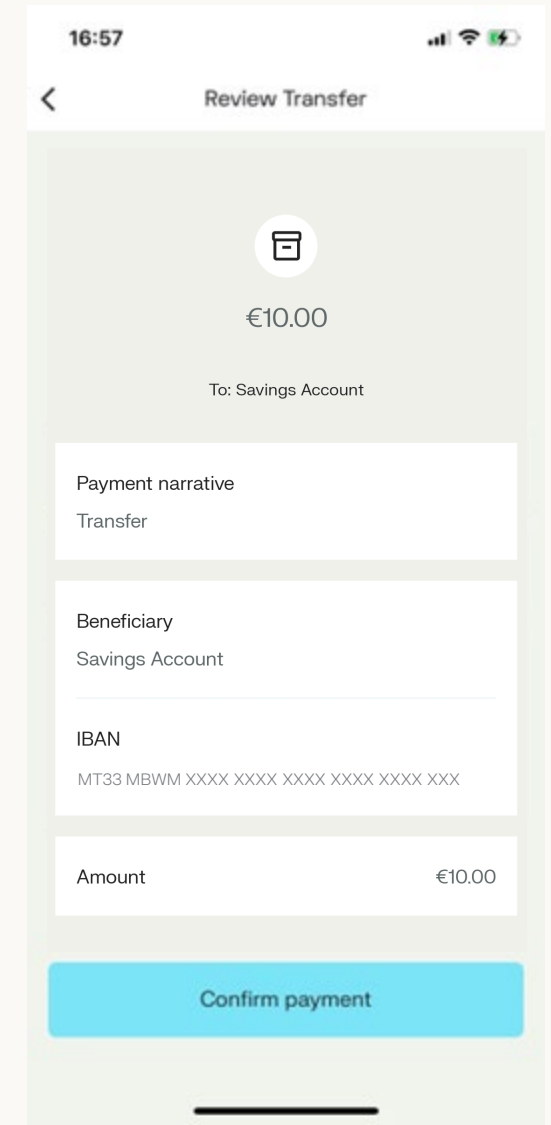
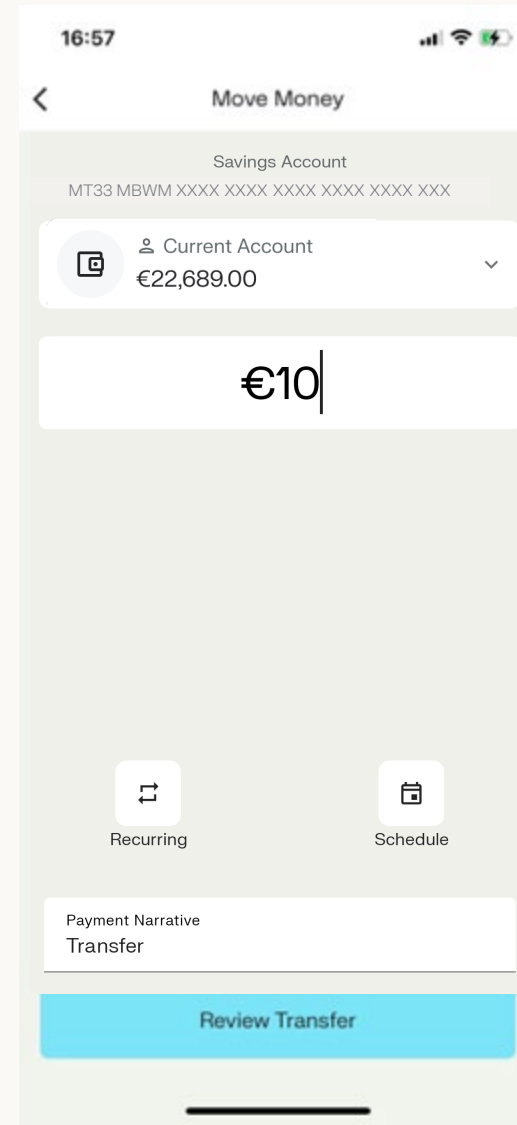
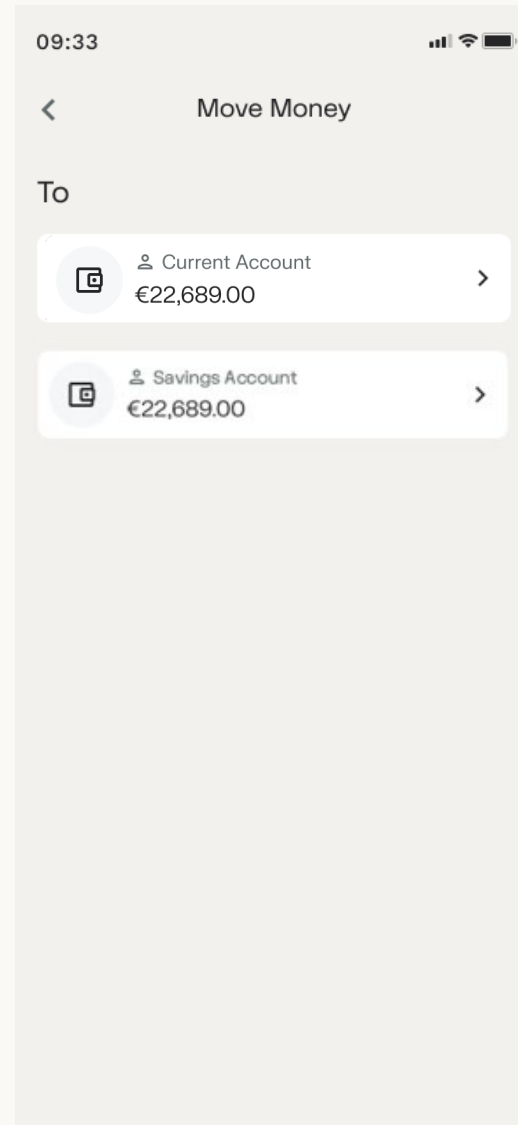
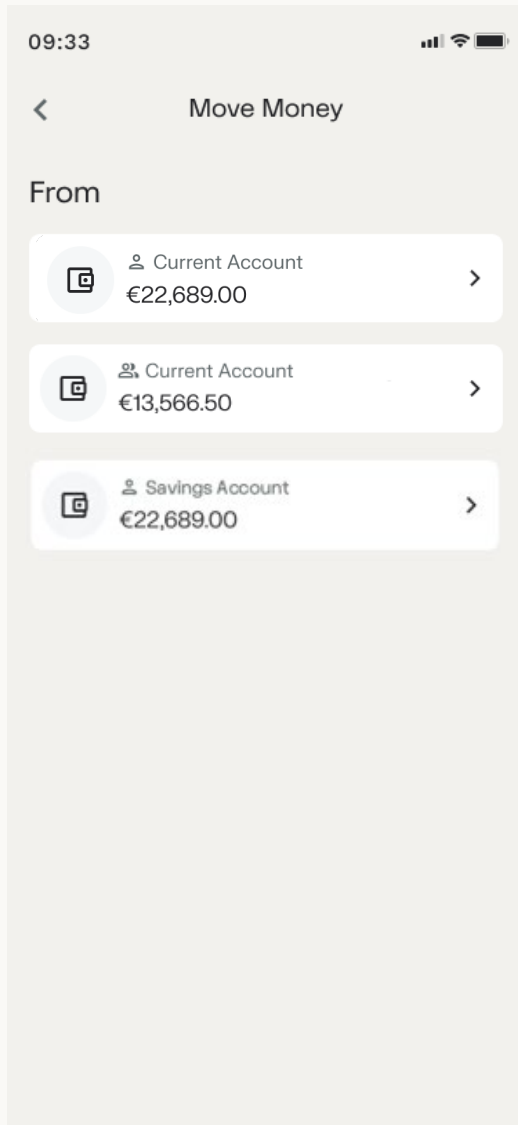
You will be asked to input the following details:

- From
- To
- Amount
- Recurring (Optional)
- Schedule (Optional)

If the From and To accounts hold different currencies, a live exchange rate is displayed as per screenshot.

Once you select 'Make a Payment', which is only clickable once all mandatory fields are filled in, you will be directed to 'Confirm your payment'. Ensure all details are correct and proceed with payment by entering your 6-digit pin or finger/face ID.





If you would like this payment to be paid on a future date, select the **schedule payment** option and choose the execution date.

16:57

Move Money

Savings Account
MT33 MBWM XXXX XXXX XXXX XXXX XXX

Current Account
€22,689.00

€10

Recurring

Schedule

Payment Narrative
Transfer

Review Transfer

11:15

Move Money

Savings Account
MT33 MBWM XXXX XXXX XXXX XXXX XXX

From: Current Account
€22,689.00

€10

Scheduled payment

Execution date
12/02/2025

Confirm

You also have the option to make this payment a **recurring payment**. You can set the frequency between monthly, quarterly, semi-annually or annually. You will then have to enter the end date of the repeat payment.

16:57

Move Money

Savings Account

MT33 MBWM XXXX XXXX XXXX XXXX XXX

Current Account

€22,689.00

€10

Recurring

Schedule

Payment Narrative

Transfer

Review Transfer

11:15

Move Money

Savings Account

MT33 MBWM XXXX XXXX XXXX XXXX XXX

From: Current Account

€22,689.00

€10

Recurring payment

Frequency

Monthly

Execution date

12/02/2025

End date

12/03/2025

Confirm

After filling in all payment details, you will be directed to the below screens where you confirm that all the details are correct and carry on with the payment.

This example is showing a scheduled payment.

19:01

4G

Move Money

Savings Account

MT33 MBWM XXXX XXXX XXXX XXXX XXX

Current Account

€22,689.00

€10

Recurring

Schedule

Payment Narrative

Transfer

Review Transfer

19:01

4G

Review Transfer

€10.00

To: Savings Account

Payment narrative

Transfer

Beneficiary

Savings Account

IBAN

MT33 MBWM XXXX XXXX XXXX XXXX XXX

Amount

€10.00

Schedule

12/02/2025

Confirm payment

19:01

4G

✓

Your scheduled payment has been created

You will receive it soon in Savings Account

Done

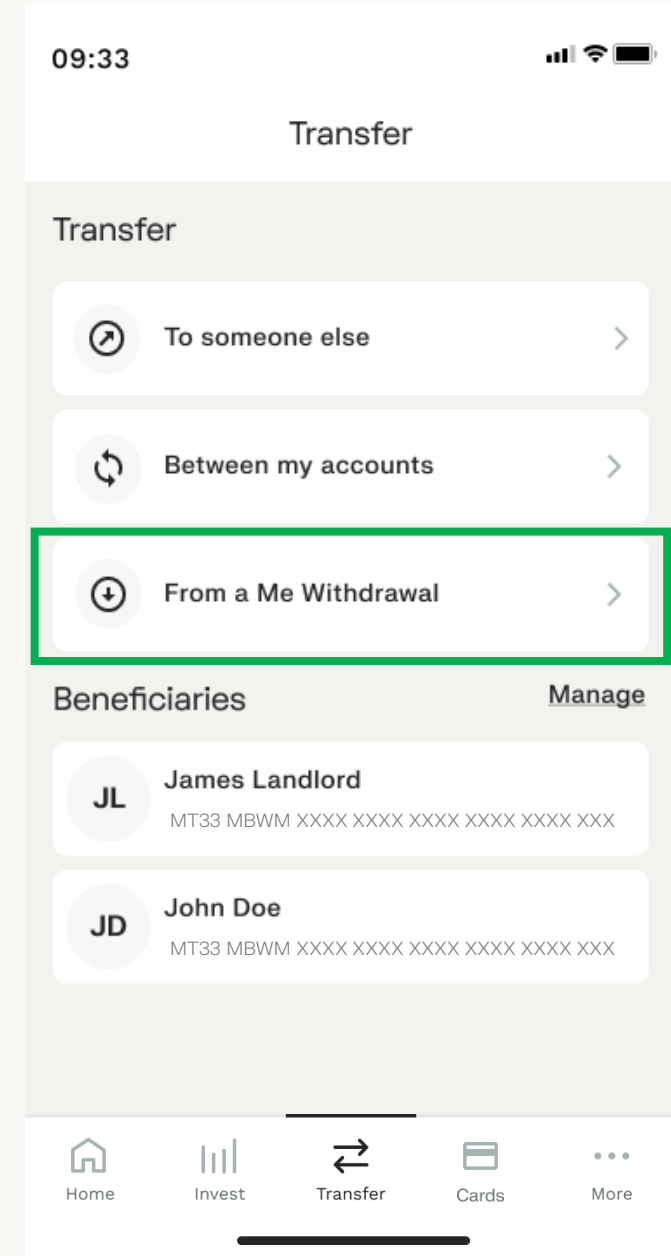
The 'From a Me Withdrawal' is used to make transfers from your Me Accounts.

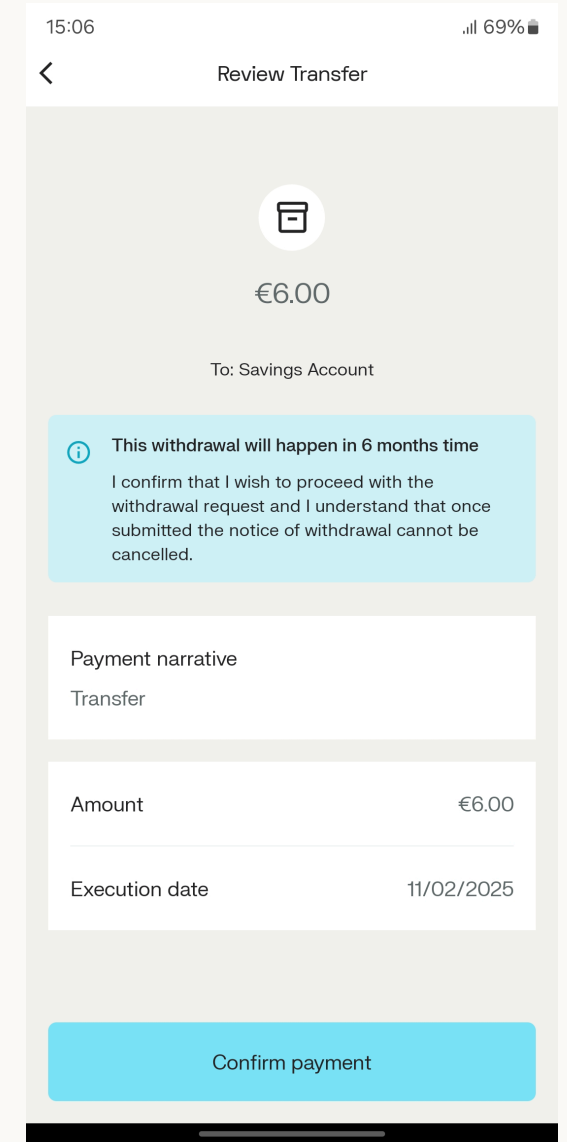
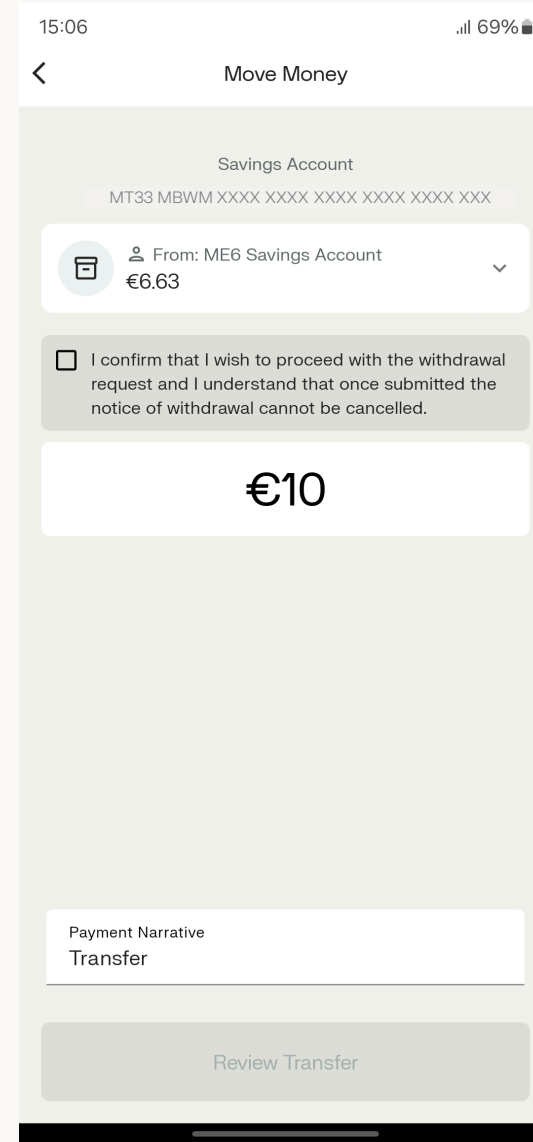
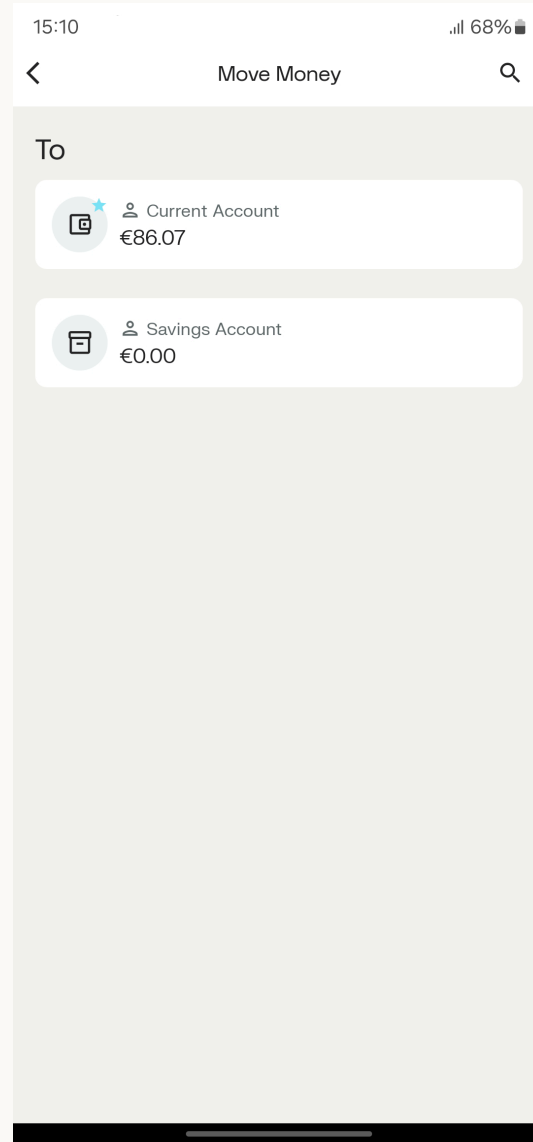
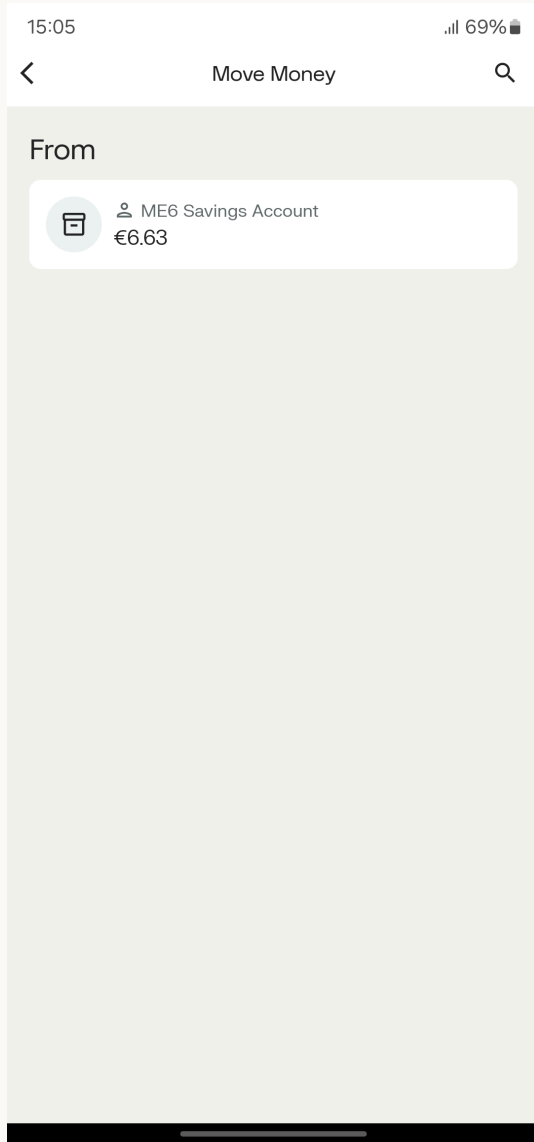
How to transfer money from your Me Accounts.

You will be asked to input the following details:

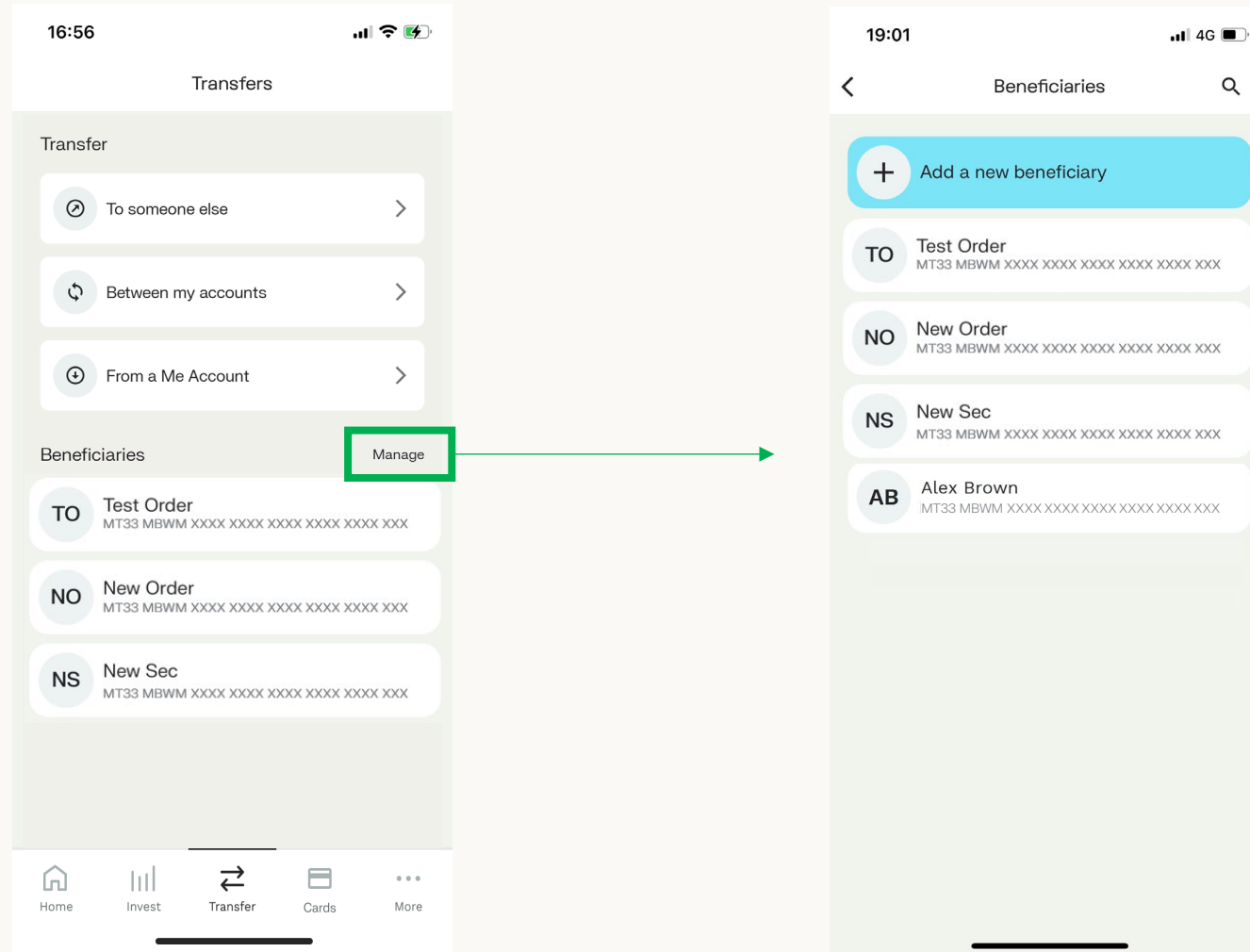
- From
- To
- Amount

Once you enter the amount to transfer and tick the confirmation for the withdrawal, you will be directed to 'Review Transfer' and once you confirm all the information is correct, you will be directed to the 'Confirmation payment' screen.



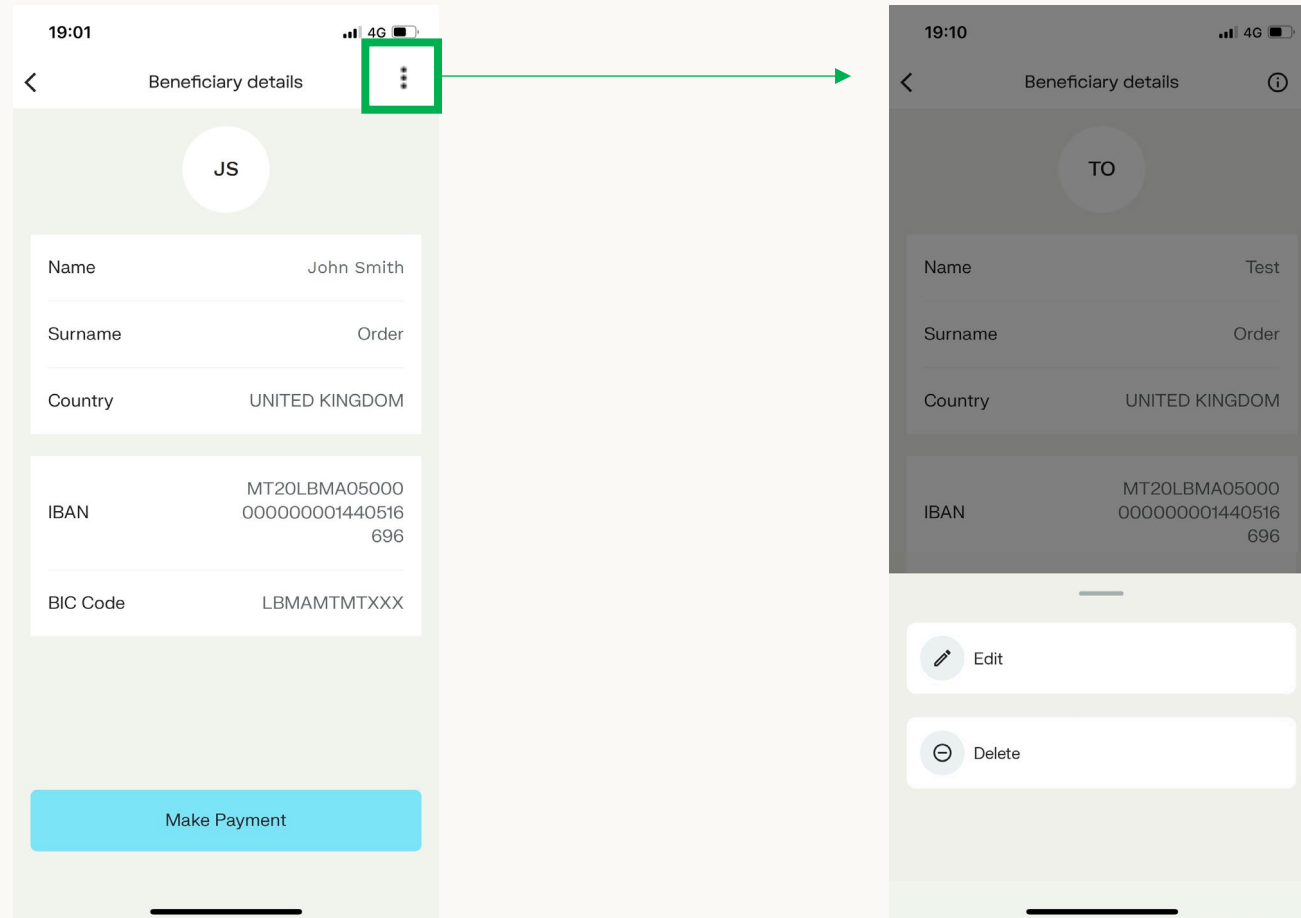


The 'Manage' feature is used to add, edit or delete beneficiaries. When selecting this option, you will be directed to a screen showing you a full list of your existing beneficiaries, displaying their full name and IBAN.

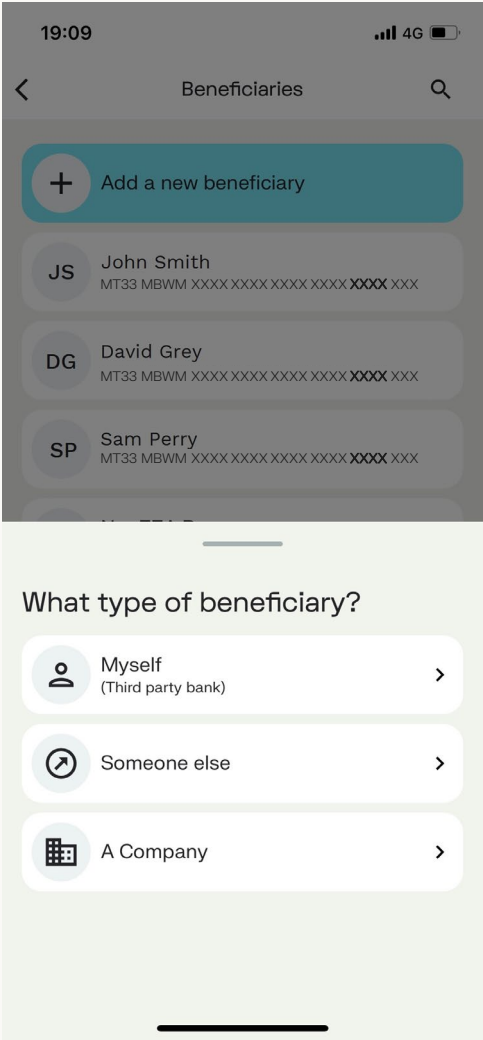
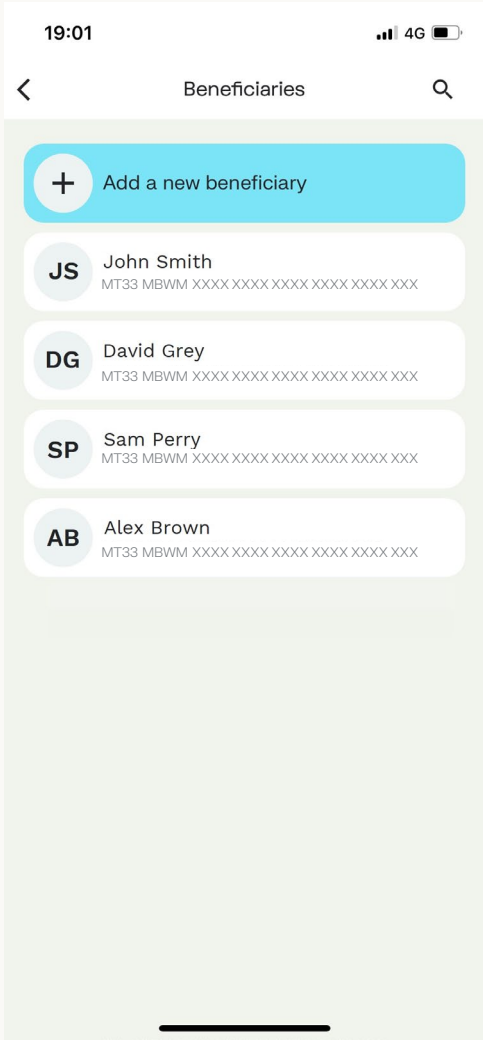


When clicking on a beneficiary, you will be directed to a screen displaying all the information related to that specific beneficiary.

On the top right of the screen, you will see a 3-dot icon - once pressed you can edit the beneficiary details or delete the beneficiary completely.



To add a new beneficiary, press on the “Add a new beneficiary” on the top of your screen. This will direct you to the second screenshot where you will be asked to choose the type of beneficiary. Then follow the steps on screen.

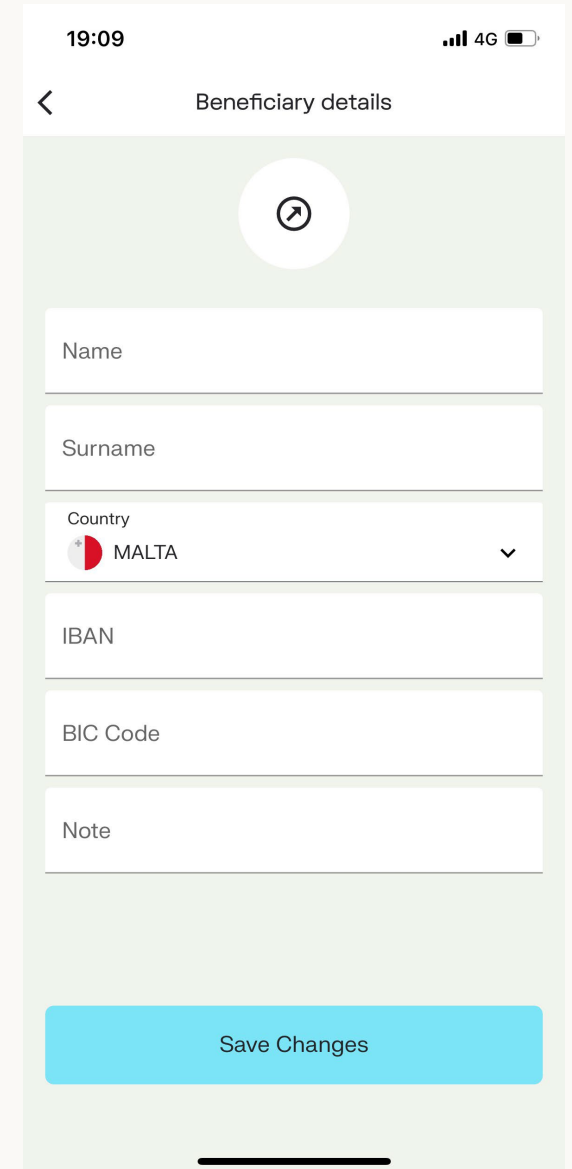


When adding a new beneficiary, you will be requested to input the following information:

- Name
- Surname
- Country
- IBAN
- BIC
- Note on the beneficiary template

The address, post code and city are optional, based on the country selected.

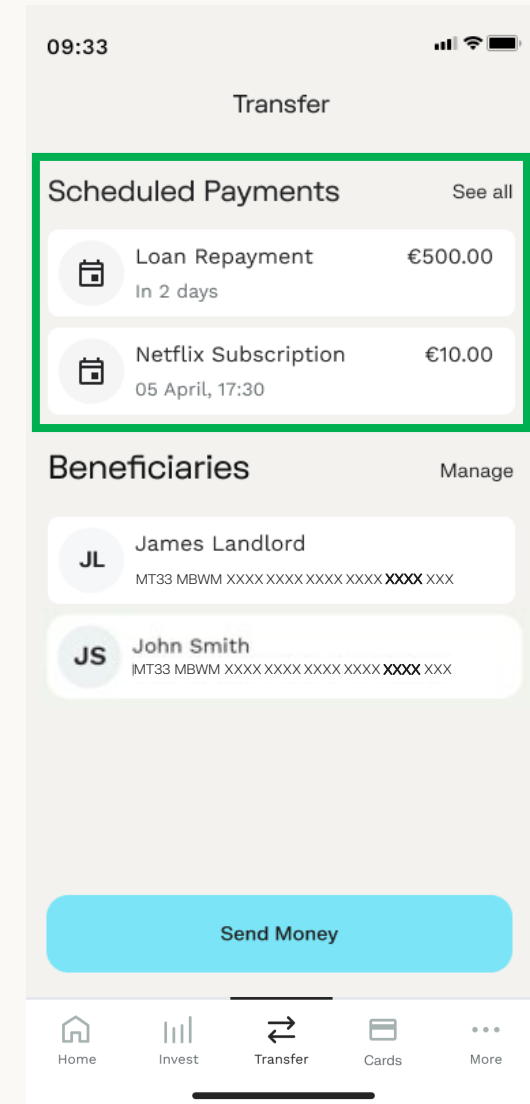
The 'Save Changes' button is clickable once all mandatory fields are filled in and requires authentication through fingerprint / face ID or passcode.



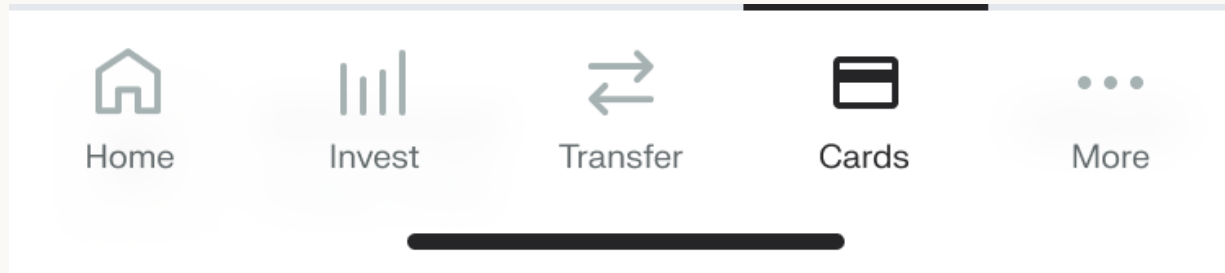
The screenshot shows a mobile app interface for 'Beneficiary details'. At the top, the status bar shows '19:09', '4G', and a battery icon. Below the status bar is a navigation bar with a back arrow and the title 'Beneficiary details'. The main content area has a light green background. At the top of this area is a circular profile picture placeholder with a plus icon. Below this are five white input fields with labels: 'Name', 'Surname', 'Country' (with a dropdown arrow and 'MALTA' selected), 'IBAN', and 'BIC Code'. Below these fields is a 'Note' field. At the bottom of the form is a large blue button labeled 'Save Changes'. A black horizontal line is visible at the very bottom of the screen, indicating a home indicator bar.

When selecting the Transfer tab, the list of scheduled payments will come up.

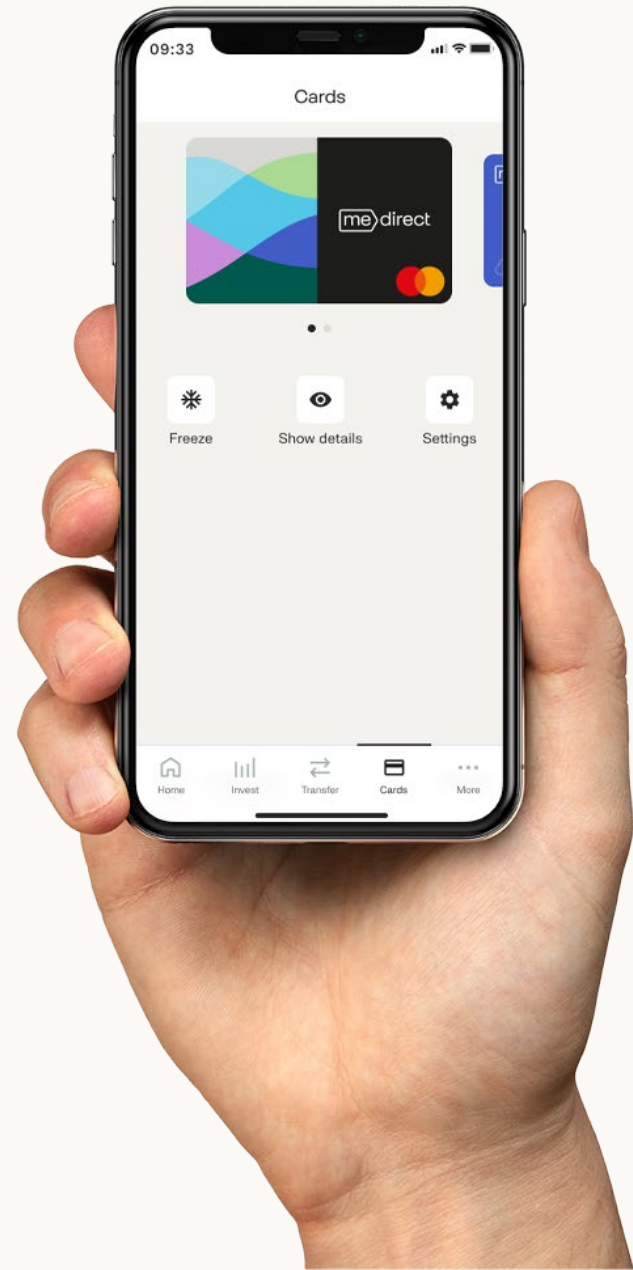
To set up a scheduled payment go to page 45 for guidance.



Cards

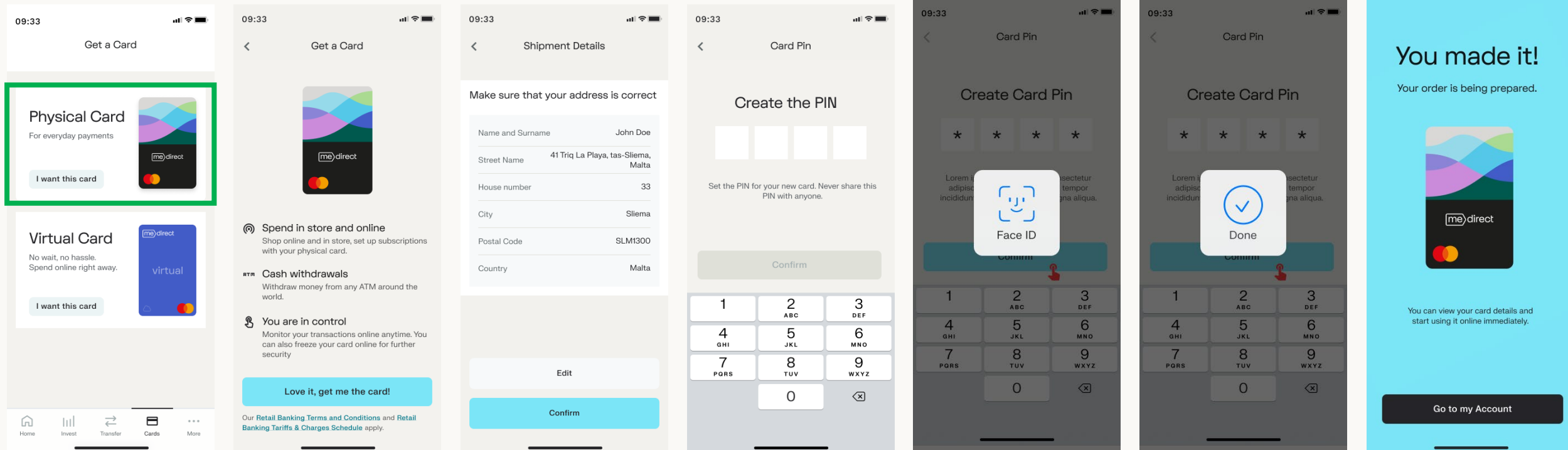


Home
Invest
Transfer
Cards
More



Applying for a Card

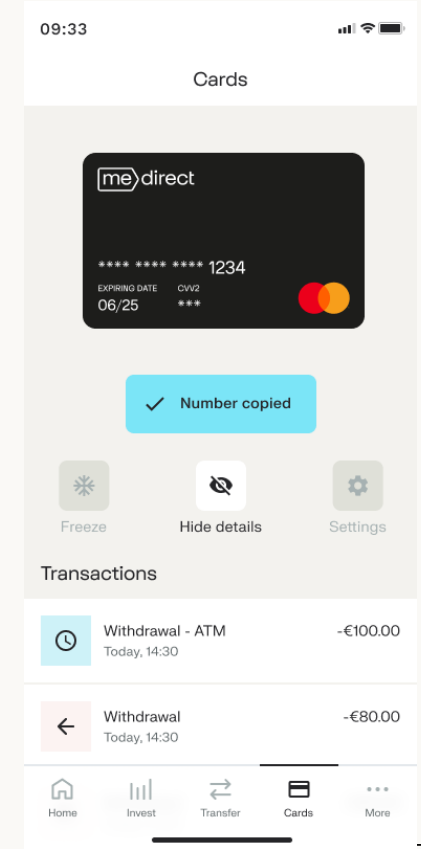
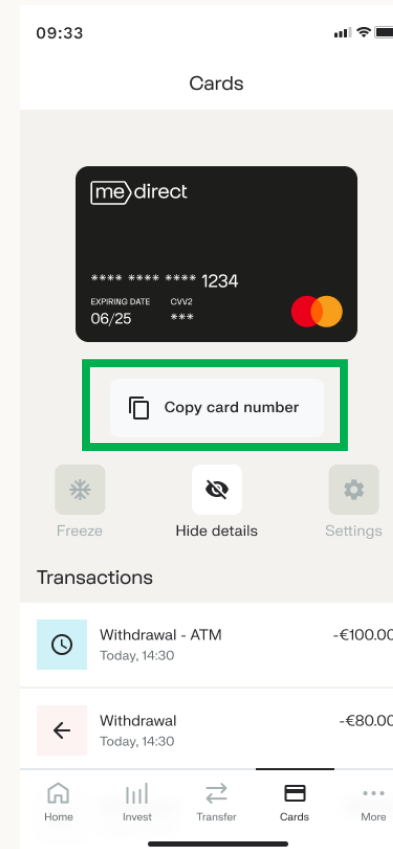
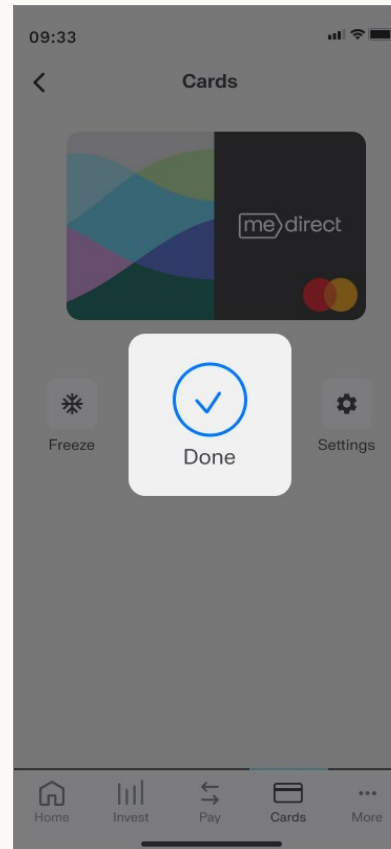
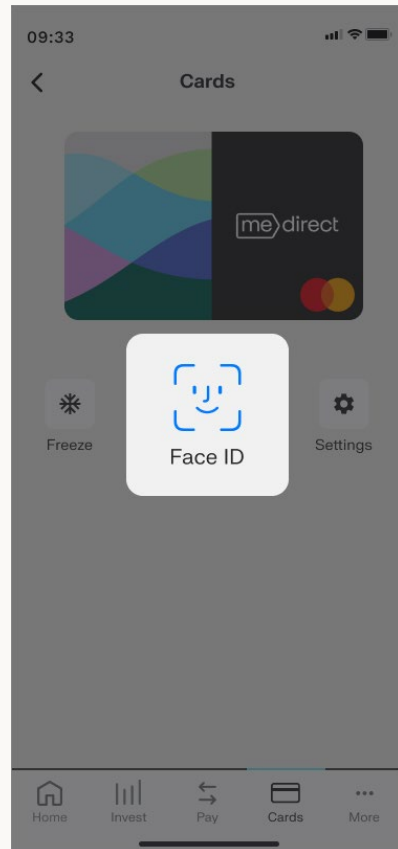
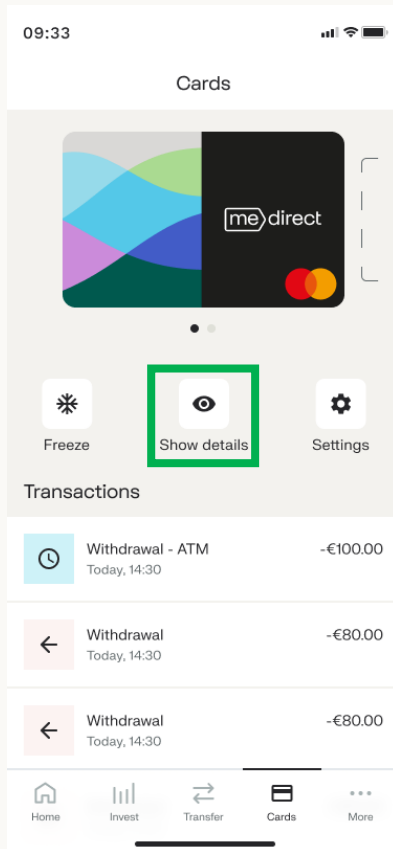
1. Select Physical Card or Virtual Card, depending on your requirement from the cards main screen.
2. You will be directed to an information screen. Click on 'Love it, get me the card' to order your card.
3. If you have selected a Physical card, check your address details, edit if necessary and click on 'Confirm'.
4. Create a pin.
5. Choose if you want to use biometrics.
6. That's it! You have ordered the MeDirect Debit Card.



See details of Card

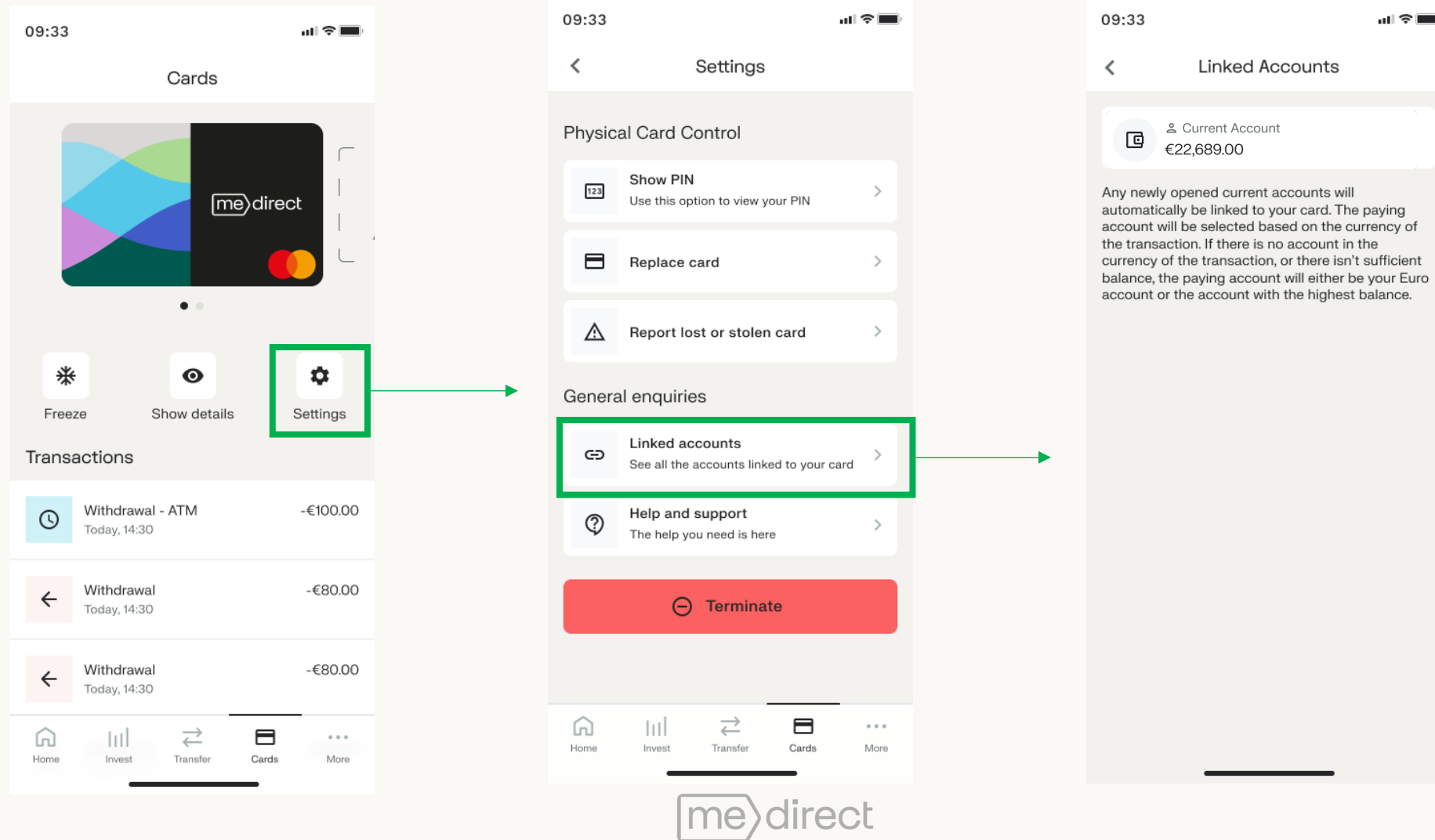
You can view the details of both your Physical Card and Virtual Card

1. Click on Show details to view the card details.
2. Authenticate with biometrics or with password and SMS security code.
3. Details of your card will show as below. You can copy the card number by tapping on the 'Copy card number' button.



Linked accounts

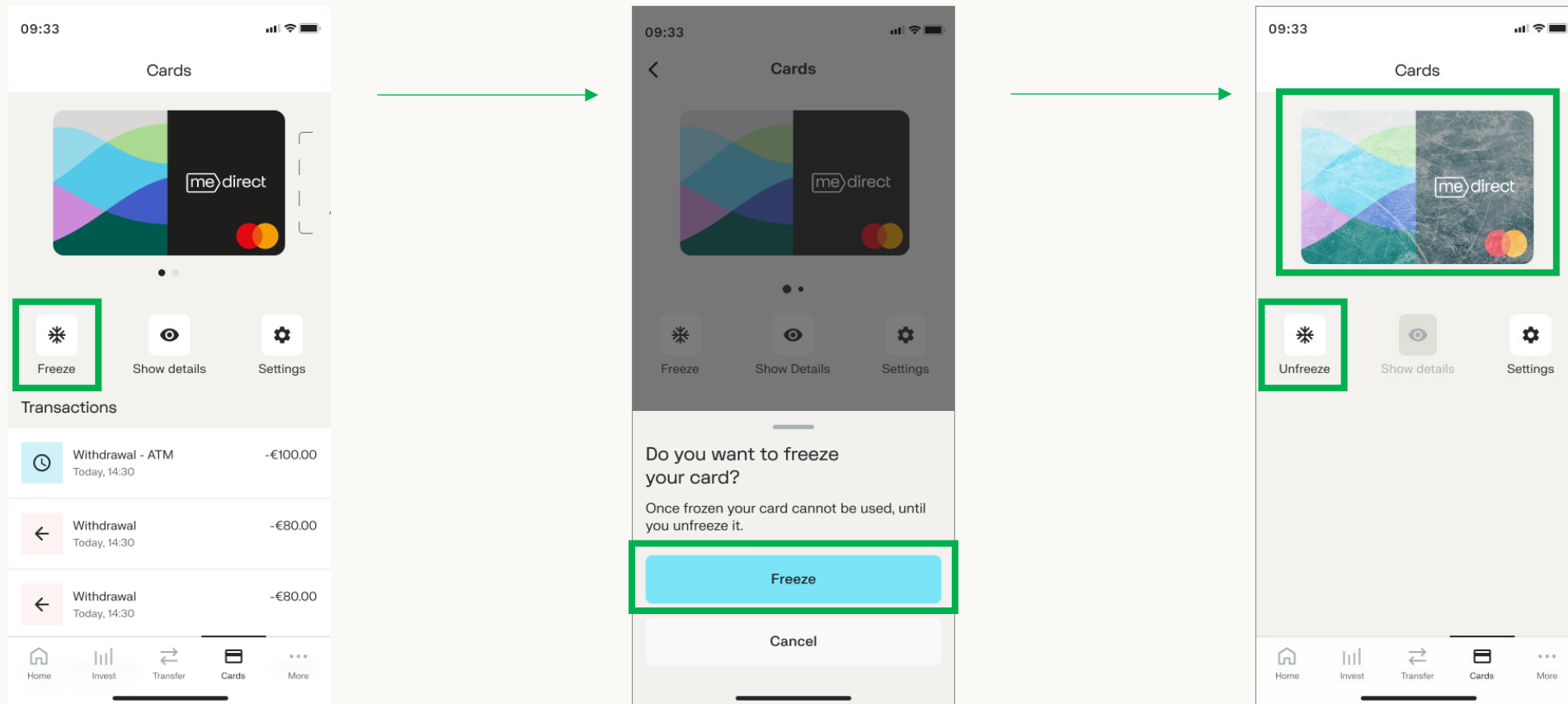
To view the accounts that are linked to the card, you would need to click on 'Settings' and choose the 'Linked Accounts' menu item as highlighted below.



Temporarily Freeze Card

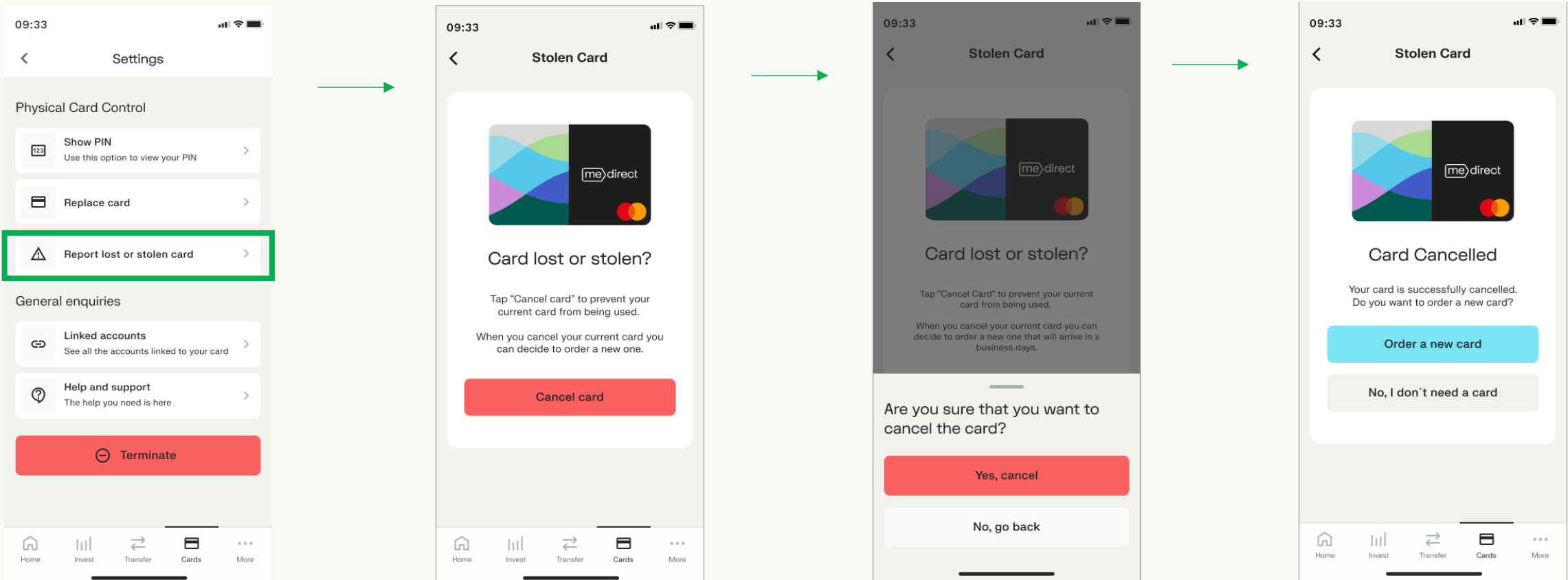
You can temporarily freeze both your Physical Card and Virtual Card

1. If you would like to temporarily restrict access to your card, you can do so by clicking on Freeze.
2. Click on Freeze to block your card.
3. Once you have blocked your card, the card will show as blurred and the Freeze button changes to Unfreeze. To unblock your card, click on Unfreeze



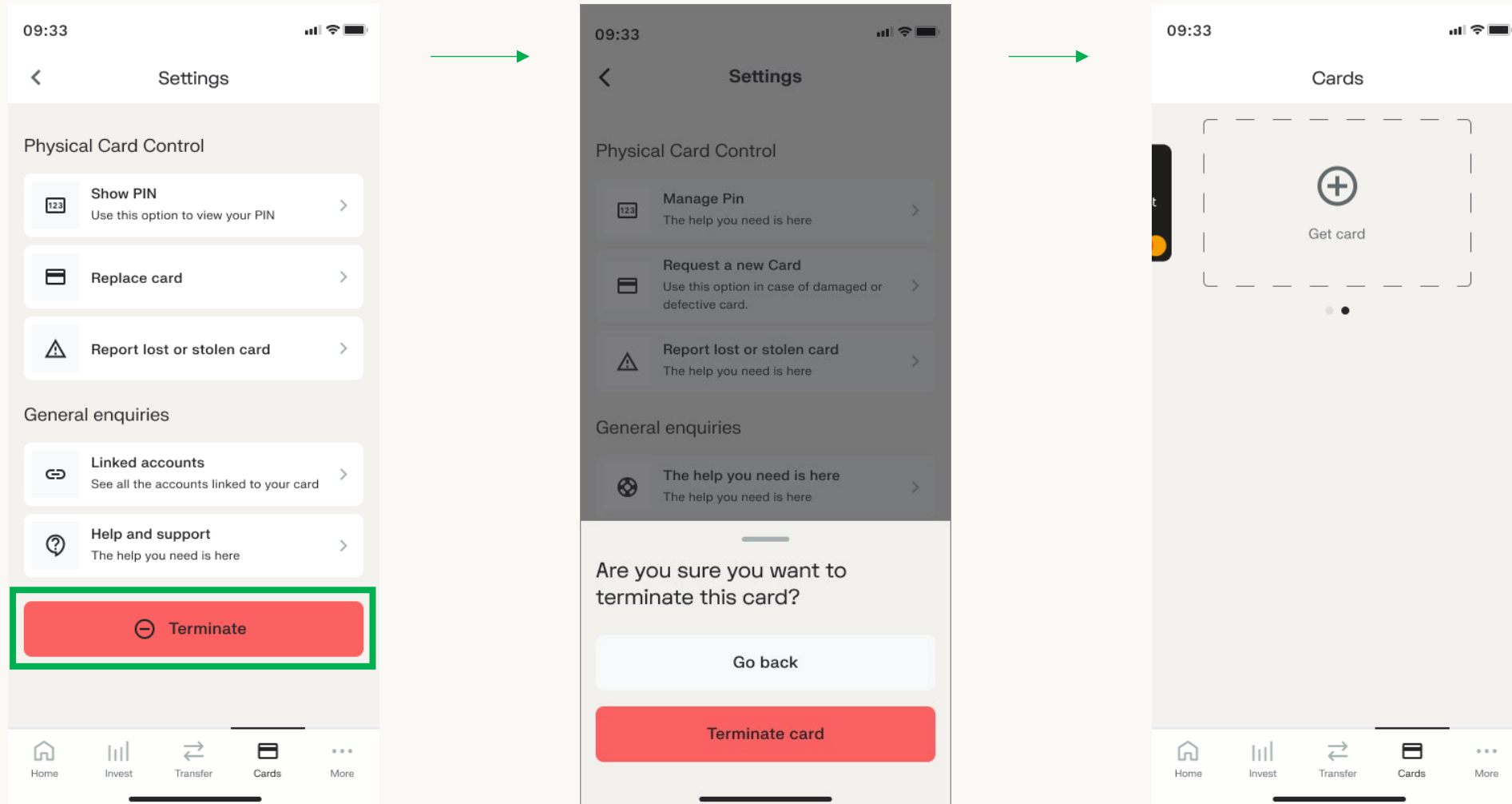
Report lost or stolen card (Physical Card)

1. Tap on 'Report lost or stolen card' if your card has been lost or stolen.
2. Tap on 'Cancel card' to confirm your cancellation.
3. The next screen shows a confirmation that your card has been cancelled. Click on 'Order a new card' to order a new card.



Terminate Card

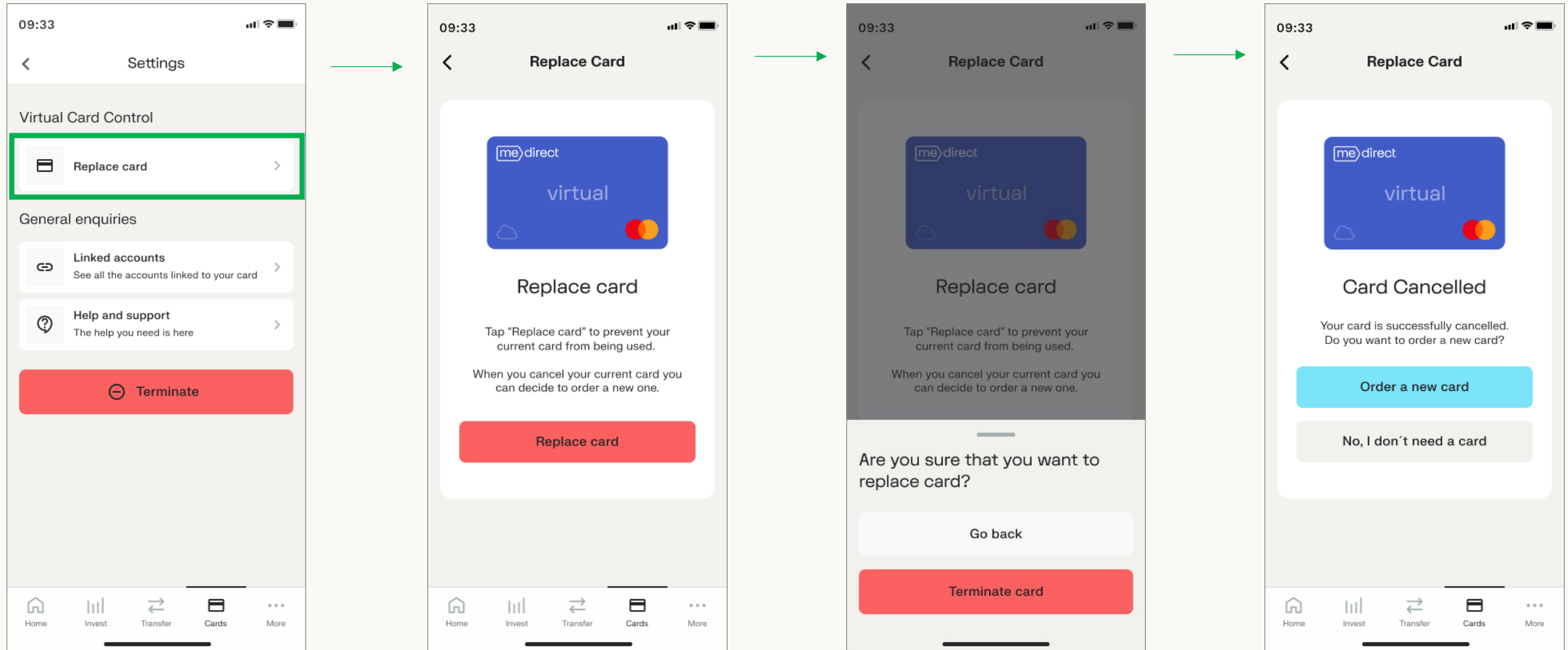
If you decide that you do not need the Physical / Virtual Card any longer, click on 'Terminate card' to stop your card completely.



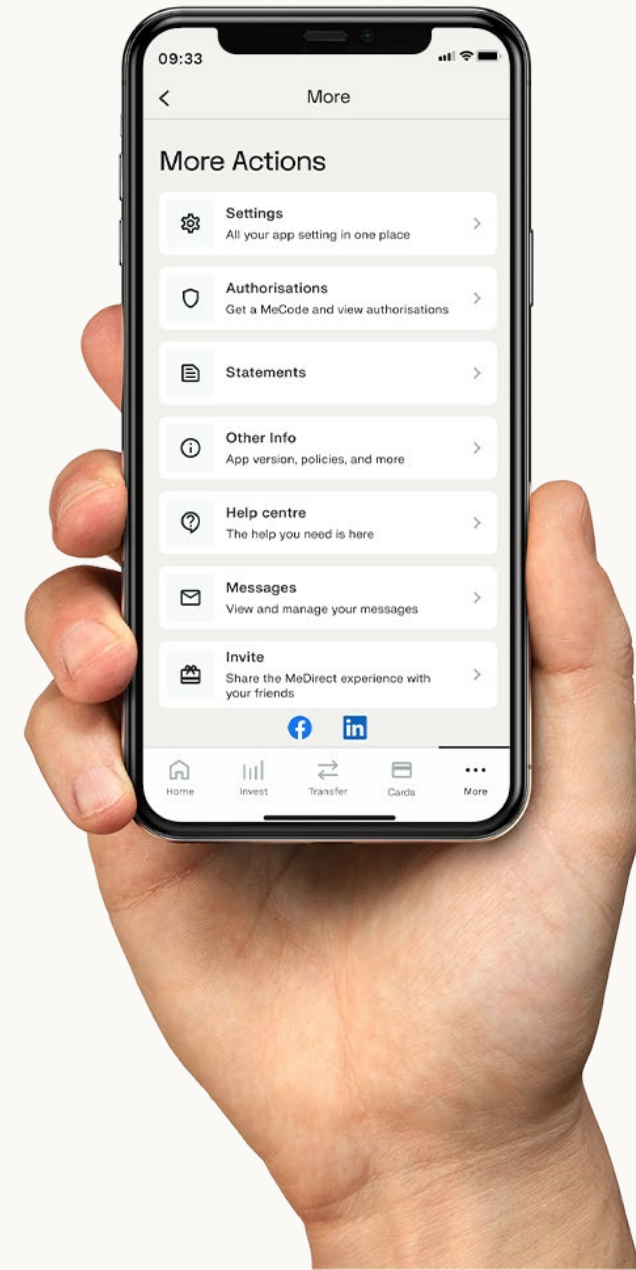
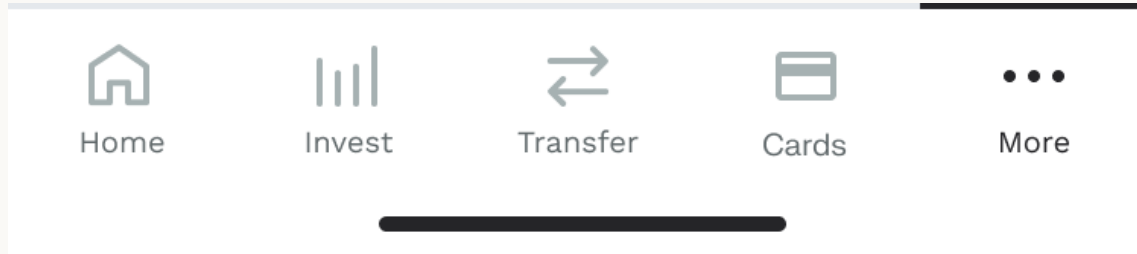
Replace a card

You can replace both your Physical and Virtual Card.

Click on 'Replace card' to apply for a new card which terminates and replaces your old one.

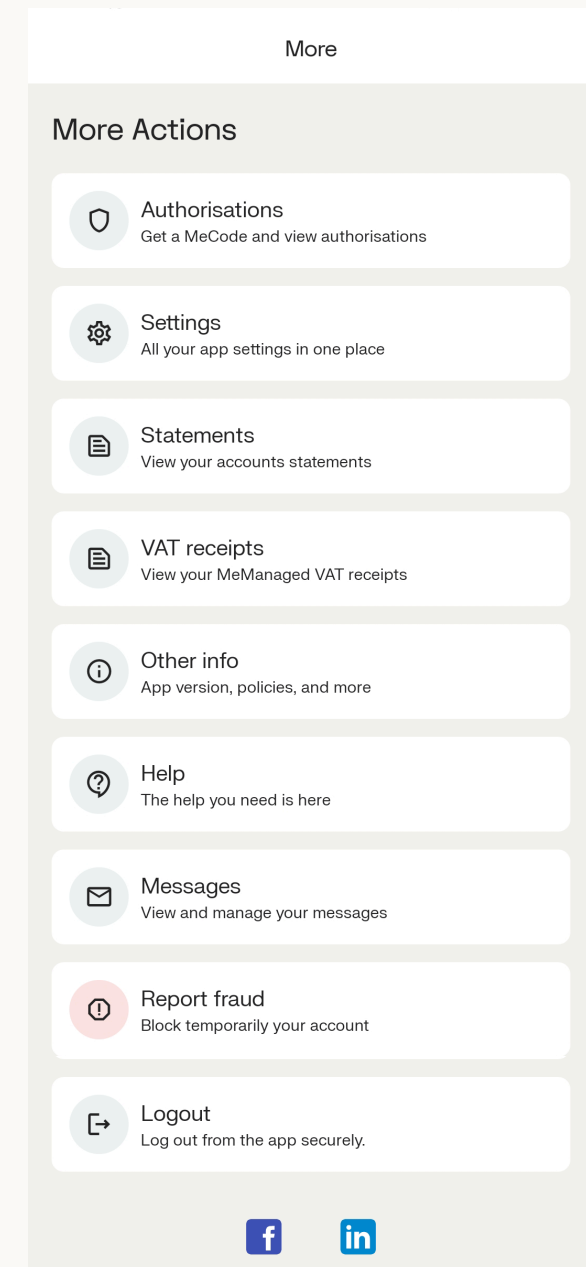


More



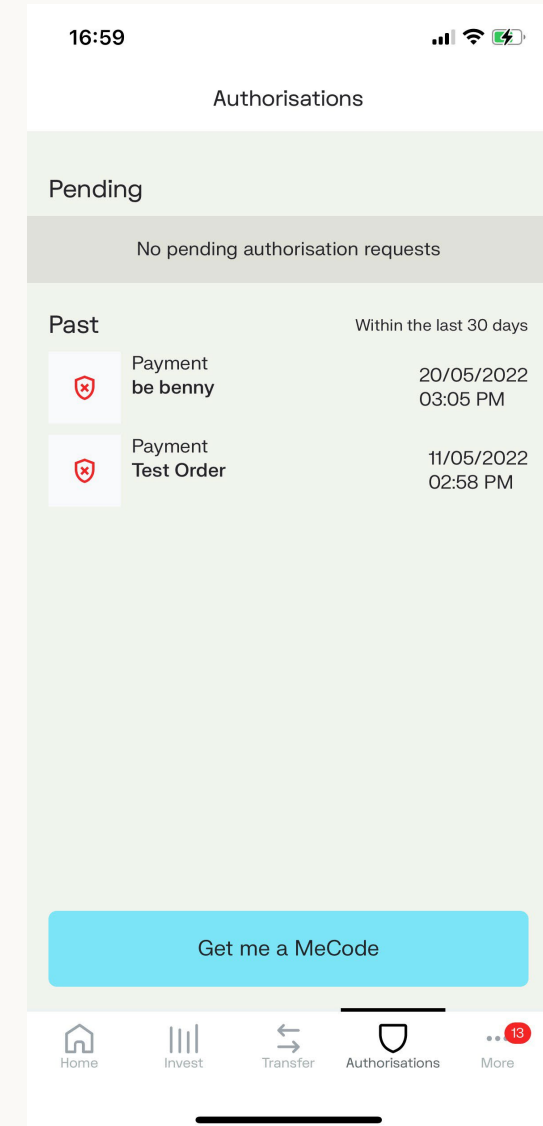
The More tab consists of 8 options:

- **Authorisations** – to get a new MeCode
- **Settings** - set your settings and preferences
- **VAT receipts** – to view your MeManaged VAT receipts
- **Other info** - extra information with regards to the app such as the Terms & Conditions and Private Policy
- **Help** – frequently asked questions
- **Messages** - get in touch through Secure Messaging
- **Report fraud** – to temporarily block your account
- **Logout** – to log out from the mobile app



Authorisation

1. Login to your personal eBanking from a laptop or computer
2. Authorise a payment made via internet banking
3. Verifying your identity when calling our support centre



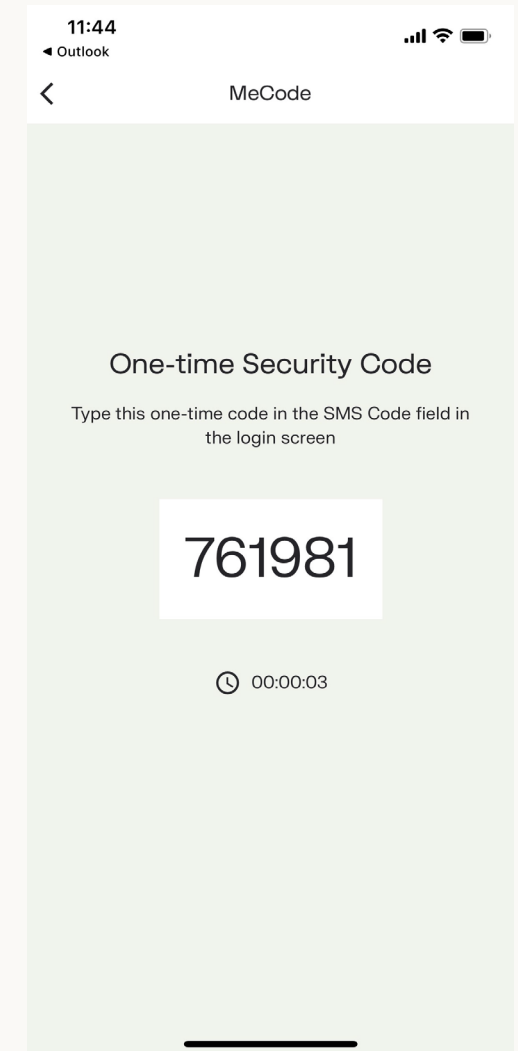
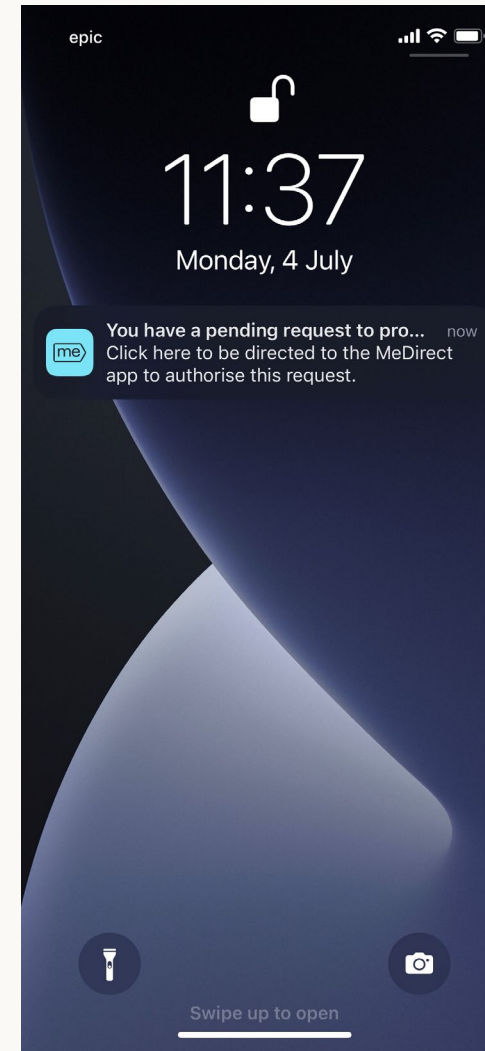
1. Login to your personal internet banking from a laptop or computer.

When logging into your personal internet banking you will be asked to input your Customer number.

Once you click on 'Submit', you will receive a notification on your mobile which will navigate you to the authorisation screen that will display the code.

Input the code shown onto your login screen on your laptop or computer in order to login to your internet banking.

If no notification appears on your mobile, login to the MeDirect mobile app, select authorisations followed by 'Get me a MeCode'. Input the code displayed to login to your internet banking on your laptop or computer.

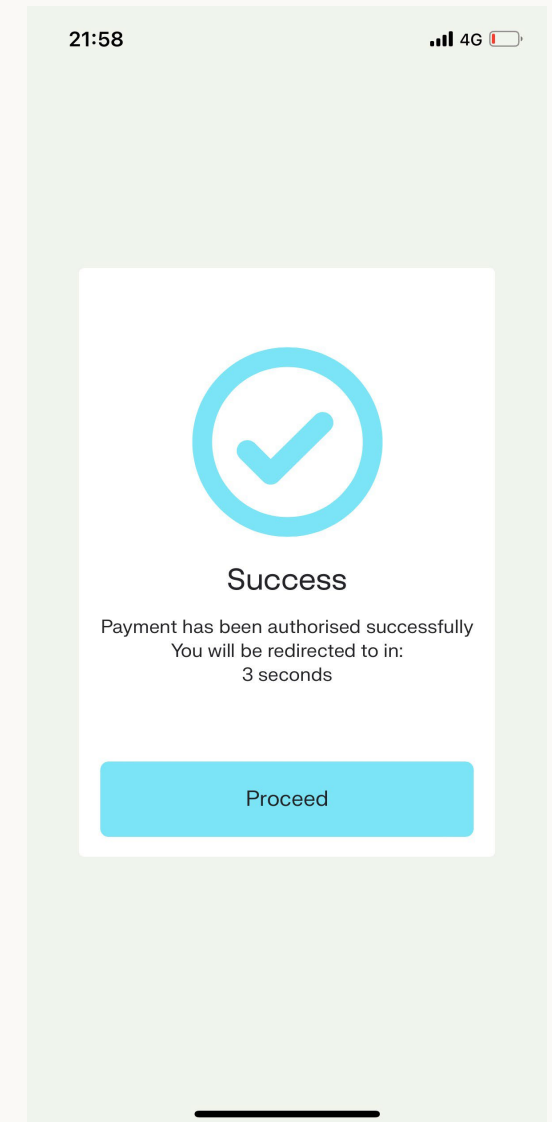
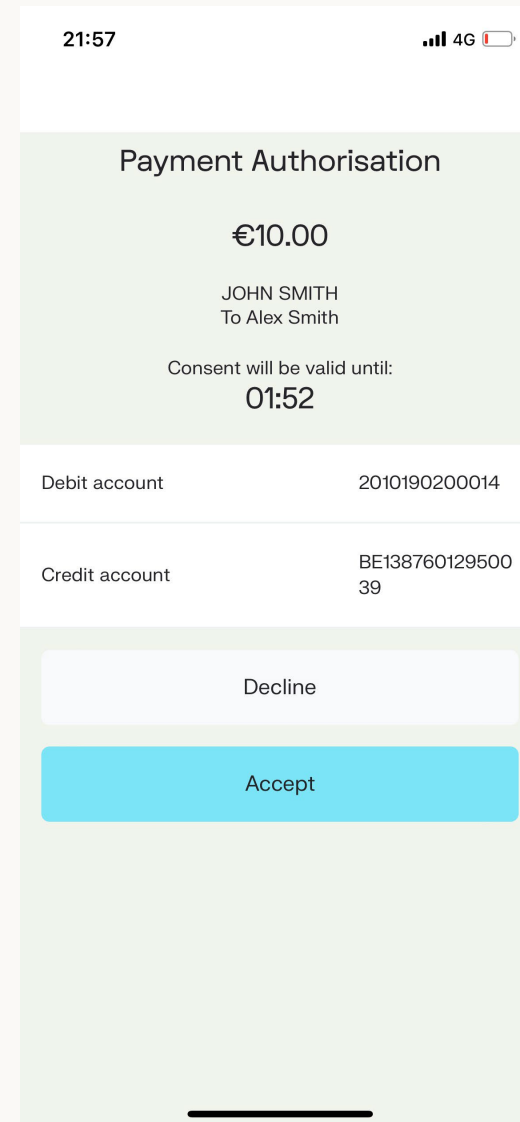


2. Authorise a payment made via internet banking

After a payment is inputted through your internet banking, a notification will be sent to your mobile for authorisation.

Upon clicking on this, the app will open, and the transfer details are displayed on the app. Accept or decline payment accordingly.

If no notification is received on your mobile, login to the MeDirect mobile app, select Authorisations followed by 'pending'.

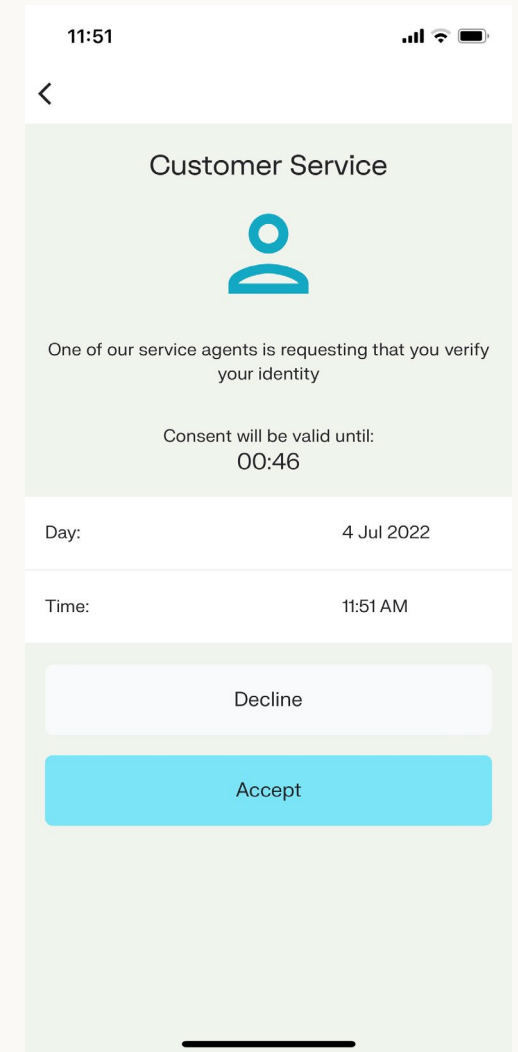
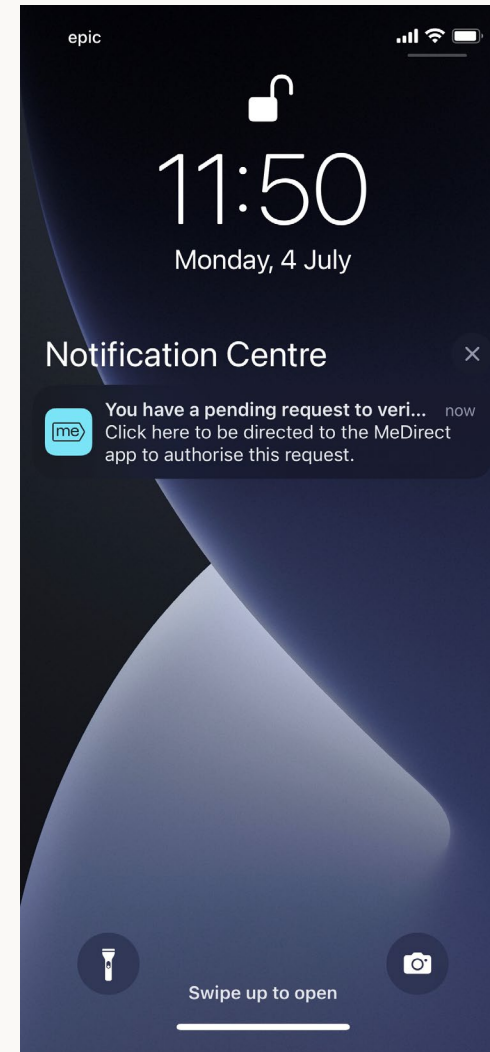


3. Verifying your identity when calling our support centre

When a support agent from our call centre needs to verify your identity, a notification is sent to your mobile. Click on this notification to open the mobile app.

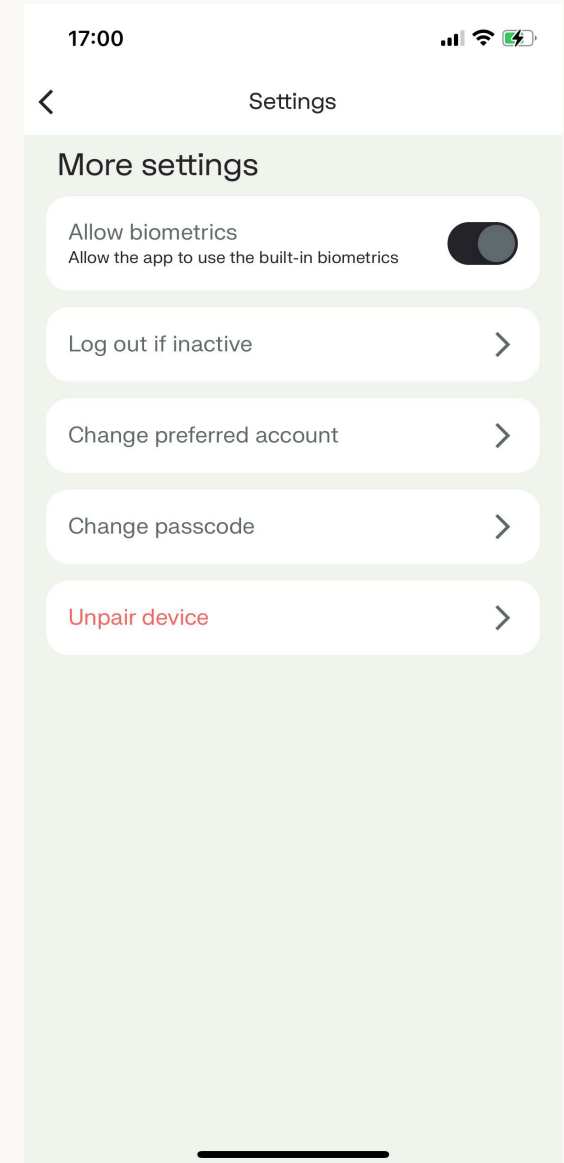
Details of the call are displayed on-screen such as the Date and Time the call has been made. Accept/Decline this notification accordingly.

When sending out an authorisation request you will have 2 minutes to confirm and verify your identity.



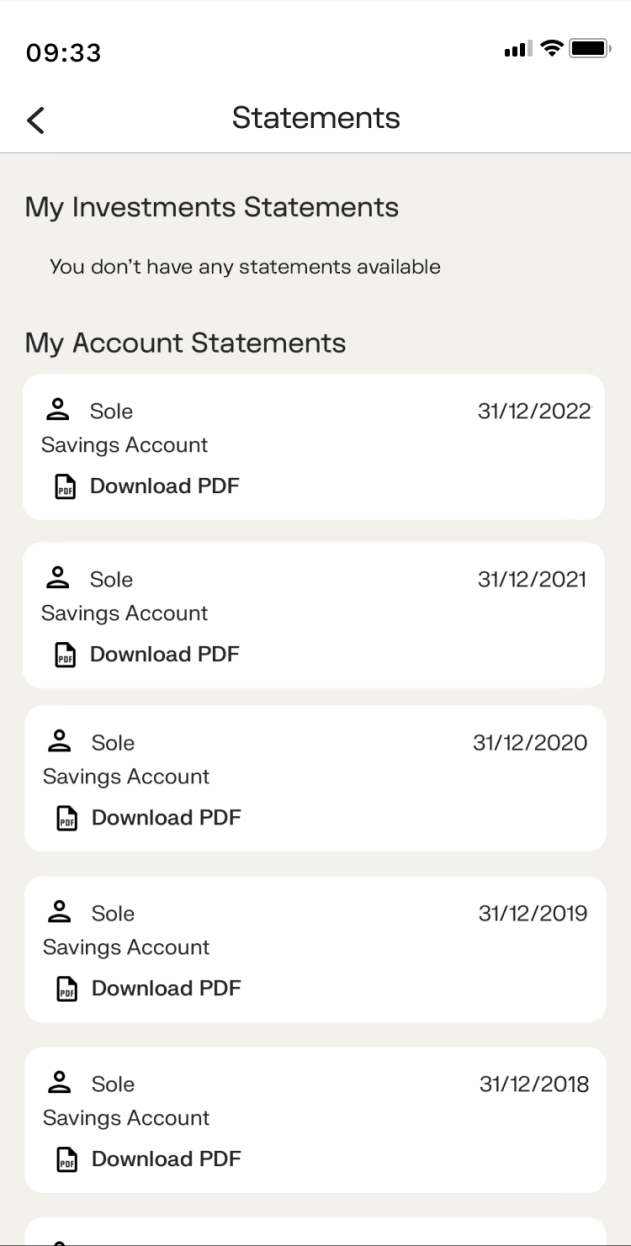
Settings

- Allow biometrics - This allows you to set your preferences when using biometrics (fingerprint / face ID) throughout the app.
- Log out if inactive - This allows you to choose your preferred log-out time.
- Change preferred account – This setting allows you to change your preferred account.
- Change passcode - From here you can reset your passcode. You will be prompted to input your current passcode followed by your new passcode.
- Unpair device - This option allows you to unpair your device from your accounts.



Statements

You will have a list of your downloadable statements. You can download a statement by clicking on the Download PDF button at the bottom of each statement.



Messages

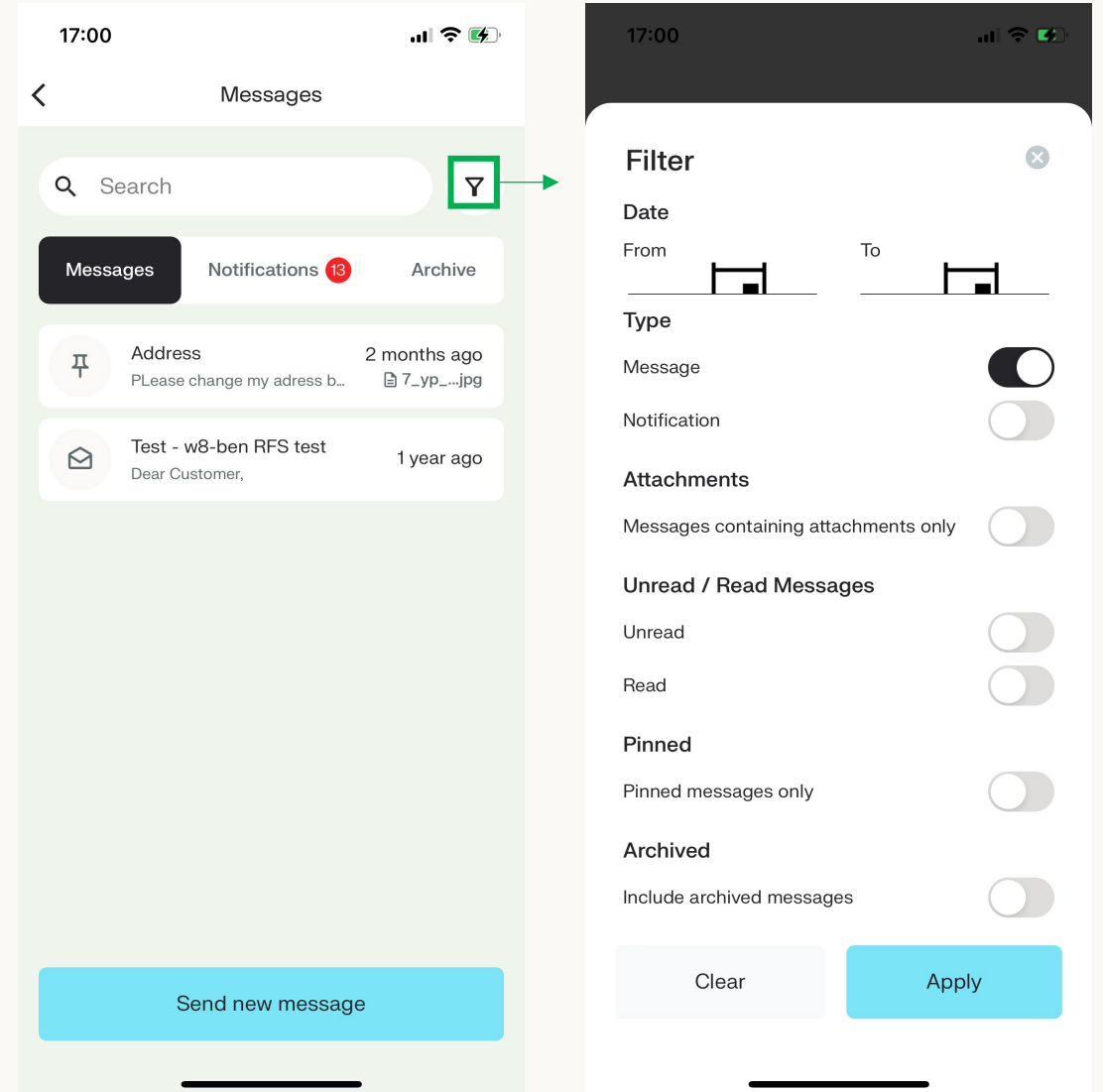
A search bar can be found at the top, giving you the choice to search for a particular message.

Near this search bar you will find a filter button, through which you can select various options to sort your messages as shown in the second screenshot.

Your messages inbox is divided in 3 sections:

- Messages
- Notifications
- Archive

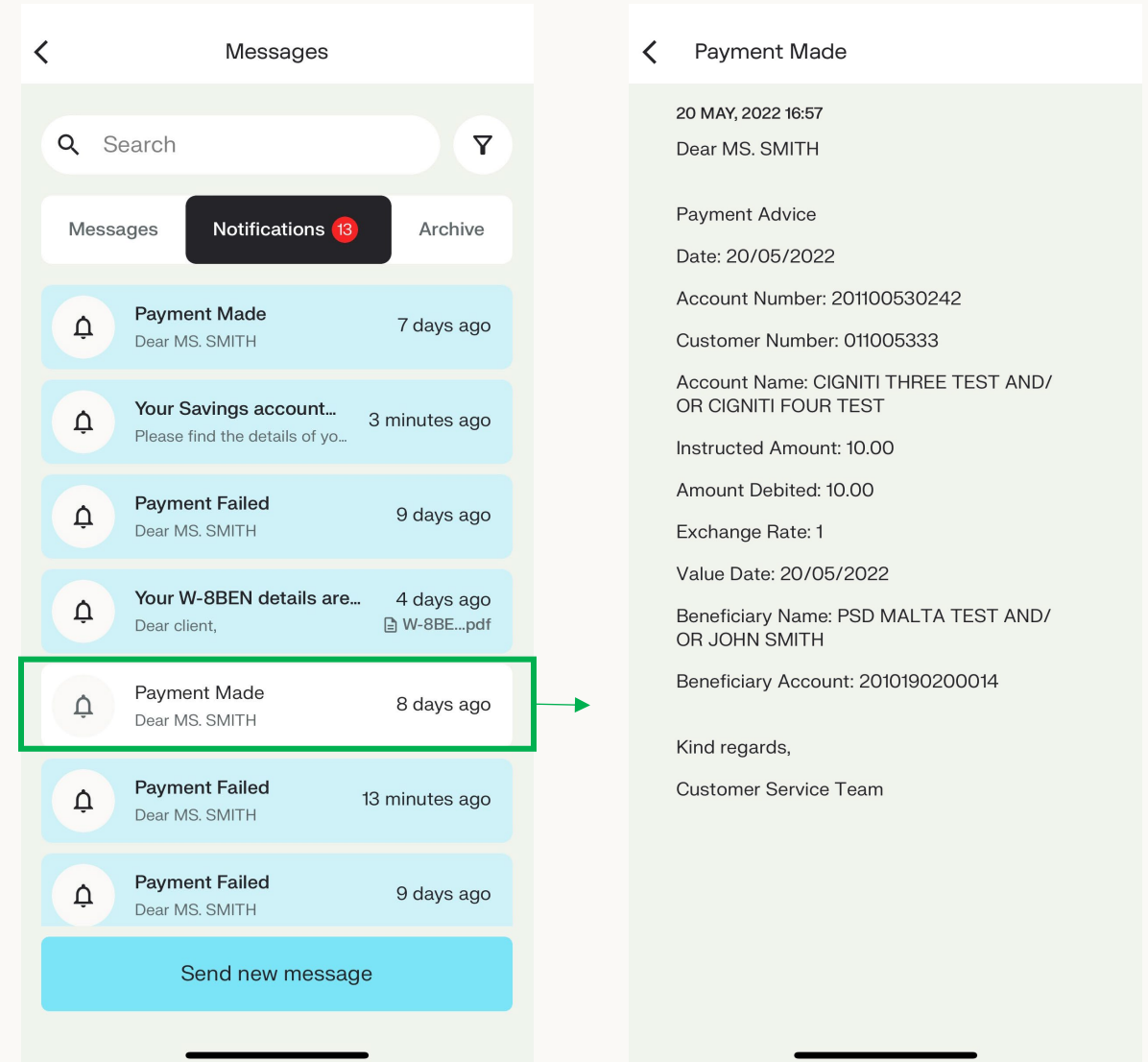
At the bottom of the screen, you will find the 'Send new message' button. Click on this button to send a message to our wealth support team with any questions you may have.



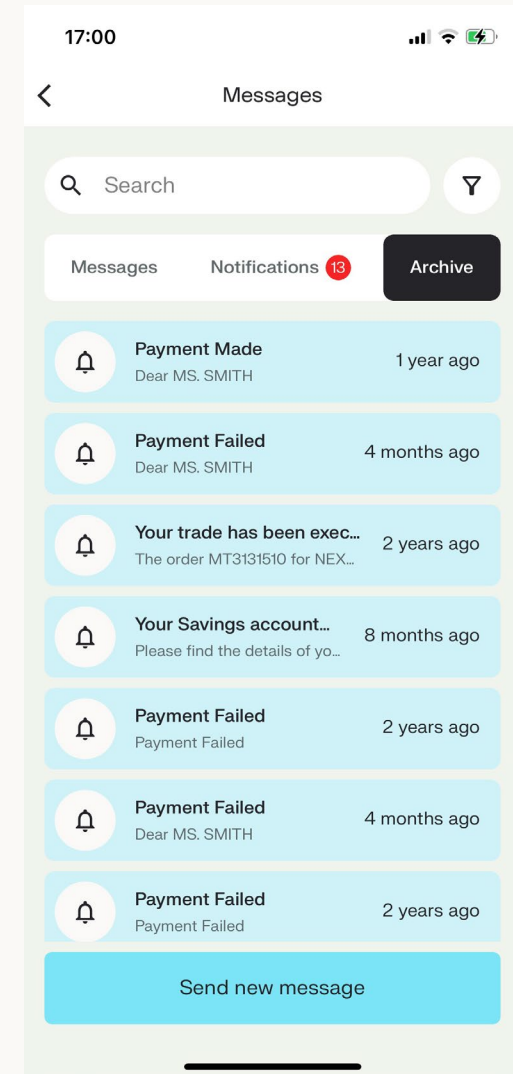
Unread messages or notifications are clearly marked in blue to show they have not yet been opened. Additionally, a bubble near the tab will be displayed with the number of unread items.

When selecting the 'Notifications tab' you will see notifications comprising of bank notices, warnings or bulletins of any kind that may be of interest.

When clicking on a notification, you will be directed to the second screenshot that will give you further information regarding that particular notification.



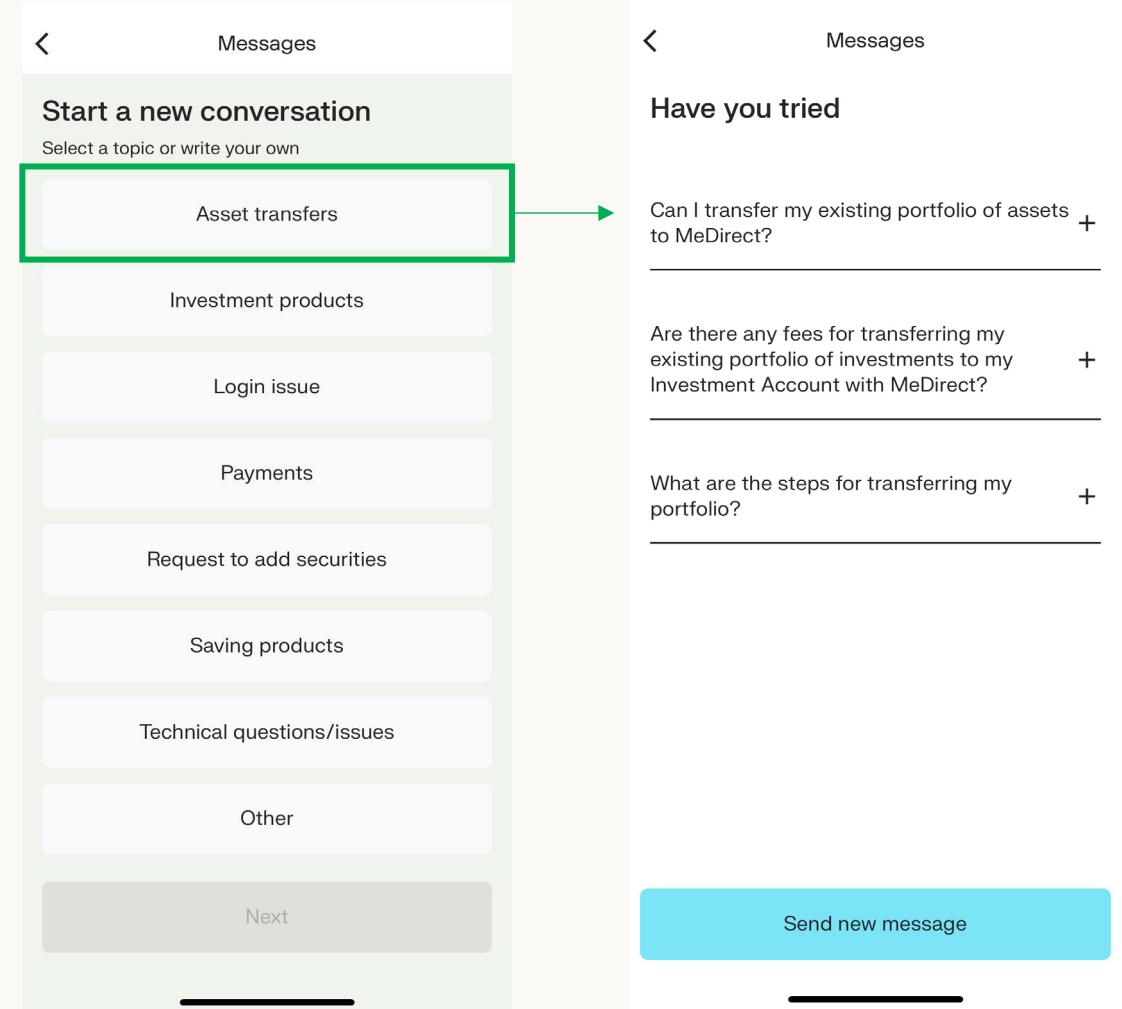
The 'Archive tab' is used to store all messages that have been saved here. These messages normally include closed queries or messages that are no longer of interest to you.



When selecting 'Send new message' at the bottom of the screen, the following screenshot will appear, where you are requested to select one of the 6 pre-set topics. If these options provided do not relate to your query, select "Other" and you can write your own topic.

If a topic has been chosen from the options available, the relevant FAQs on the topic chosen will be displayed (as shown in second screenshot).

If none of the FAQs displayed answer your query, select the 'Send new message' button. A screen will appear where you can send a message to our support team who will be able to assist you. Once you send a message, the conversation will automatically be created and can be found in the Messages tab.



There are instances where we need to get in touch with you. You will find these messages in the Messages tab.

When clicking on the conversation, you will be directed to the second screenshot where the full message will show. Each message will display the date sent and any attachments. You would be able to reply to the message and add any attachments when needed.

N.B This is not a live chat. Our support team will reply to your message as soon as possible.

Should you wish, you could also Pin or Archive messages. These options can be found at the top right corner.

