



Banking made easy!

Onboarding user guide

Go to www.medirect.com.mt and click on the 'Become a client' button.

Personal Business

me direct

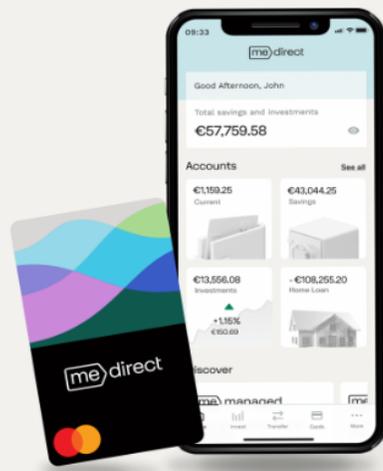
Invest Save Pay Borrow About us

Login **Become 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 criteria below.
Choose whether you would like to open a sole or a joint account.

Become a client

Become a client

Applying only takes a few 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](#)



Next, you will be asked 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

Salutation

Mr. Ms. Mrs.

First name

Last name

Mobile Number

Email

Re-enter email

Referral Code (Optional)

When choosing to use the referral code, you will be consenting for the friend who provided you with the code, to have visibility of your name and surname and application status so that they can track their referrals. Once you have completed all the steps required for the reward, your details will no longer be shared.

Are you a US citizen, US resident alien or US tax resident? [?](#)

Yes No

I have read and agreed with the [Privacy Notice](#).

Continue

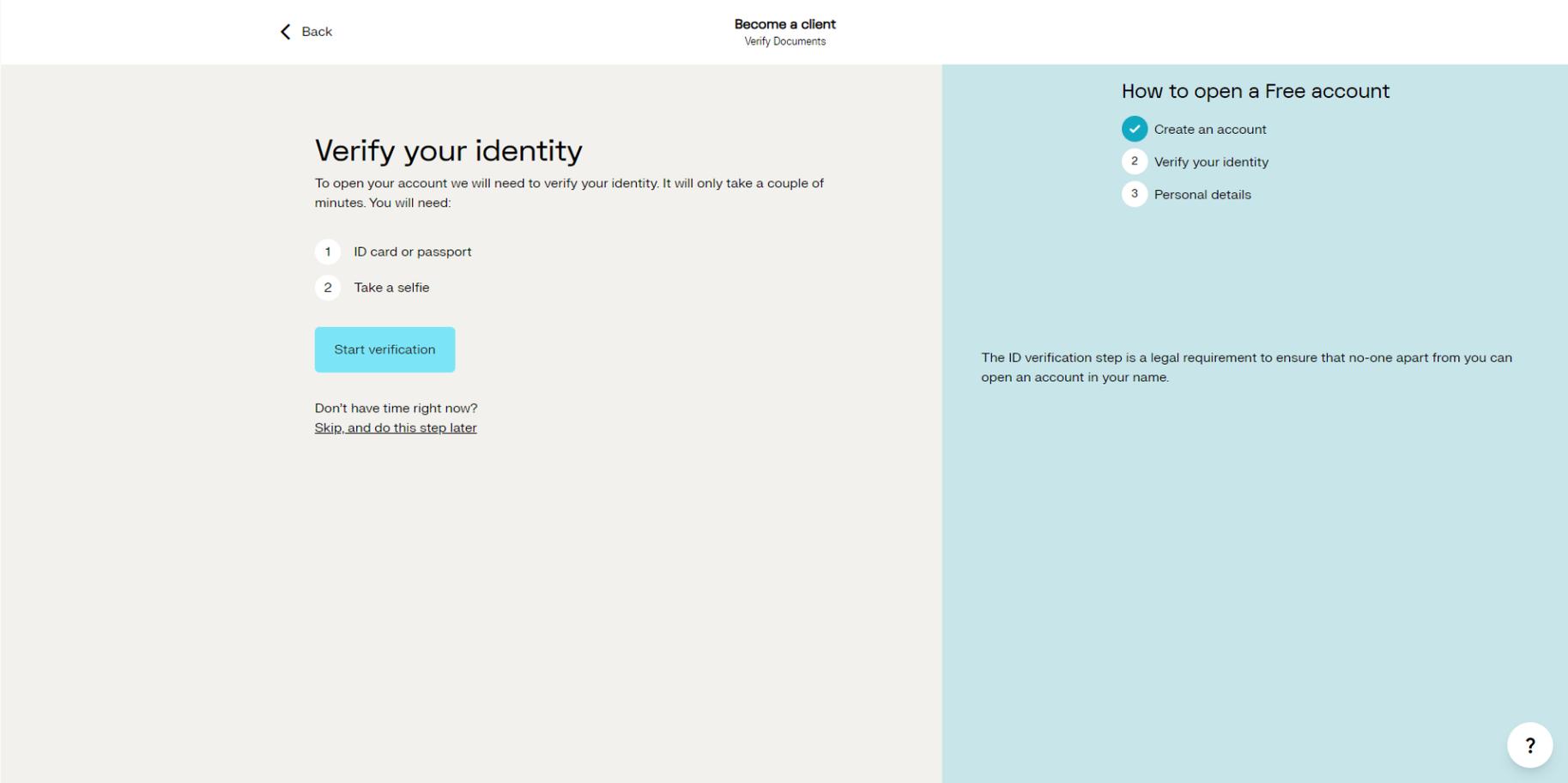
How to open a Free account

- 1 Create an account
- 2 Verify your identity
- 3 Personal details

?

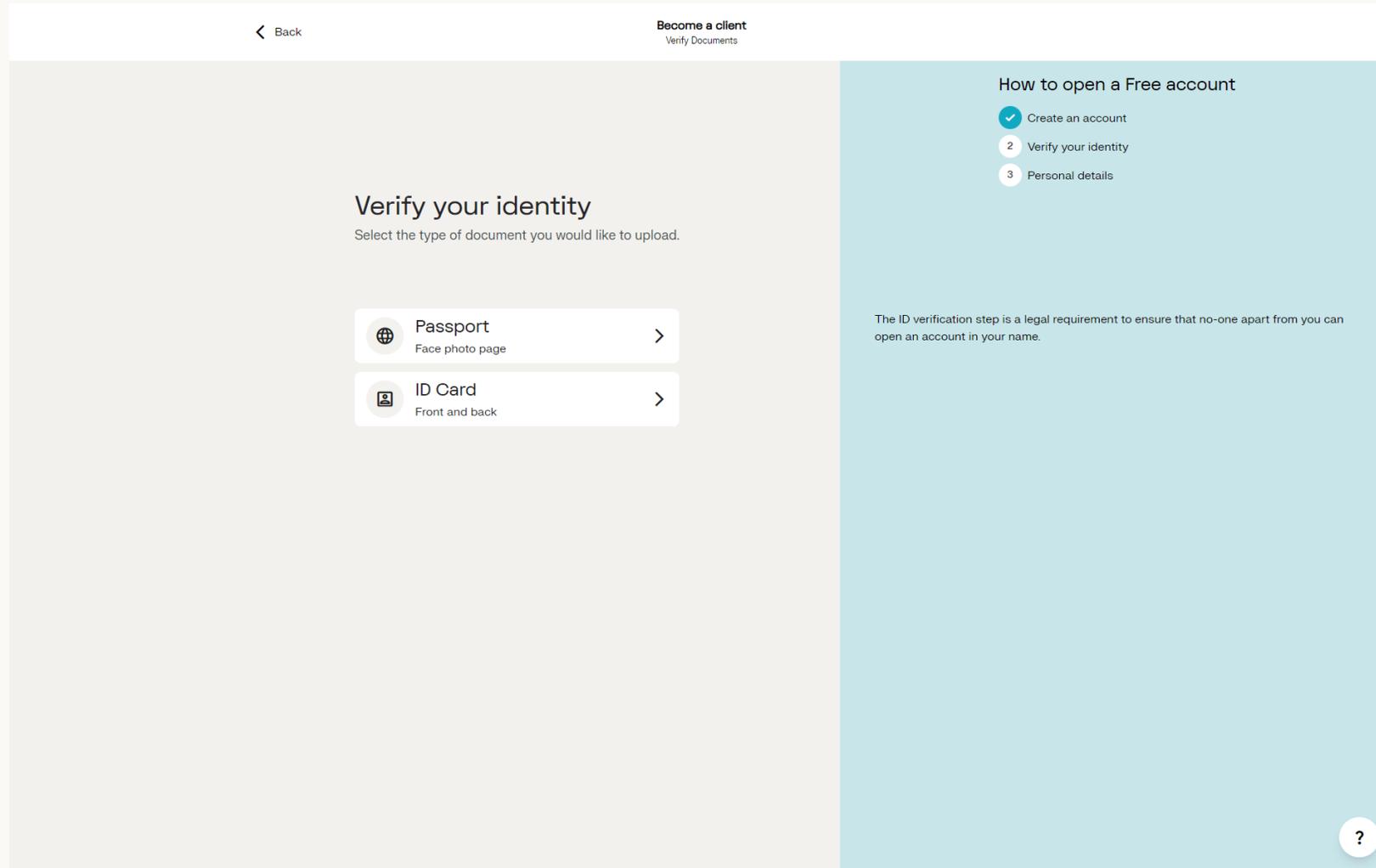
Next step is the ID Verification. Click **'Start verification'** to continue.

Should you wish to do this later, click on **'Skip, and do this step later'**. You will be asked to upload your identification at the end of the application.



You will be asked to select your preferred document.

The process is the same for either identification document.



Your mobile must have a camera if you choose to 'Take a photo'. If not, select 'Upload an existing image'.

← Back Become a client
Verify Documents

Front of Identity Card

You can either take a photo with your mobile phone, or upload an existing image of the front of your id card.

★ RECOMMENDED OPTION

Take a photo
with your Mobile phone

or

Upload an existing
image

Either click here or drag and
drop an image of the front
of your ID Card.

Formats accepted png and
jpg

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

How to open a Free account

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

?



Click 'Continue' to complete the verification on your mobile.

← Back Become a client
Verify Documents

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

How to open a Free account

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

?

Enter your mobile number or email address.

← Back Become a client
Verify Documents

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

+[Flag]v

+356 9999 99

Send SMS with Link

Enter your email address

name@email.com

Send link to my email

Do this later

How to open a Free account

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

?



The below screen will appear. Continue the ID verification process from your mobile.

[← Back](#) **Become a client**
Verify Documents

Check your mobile

We have sent a secure link to +356 9940 8198
It may take a few minutes to arrive



Tips

- Keep this window open while using your mobile
- Your mobile link will expire in one hour

[I didn't receive my link](#)

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

How to open a Free account

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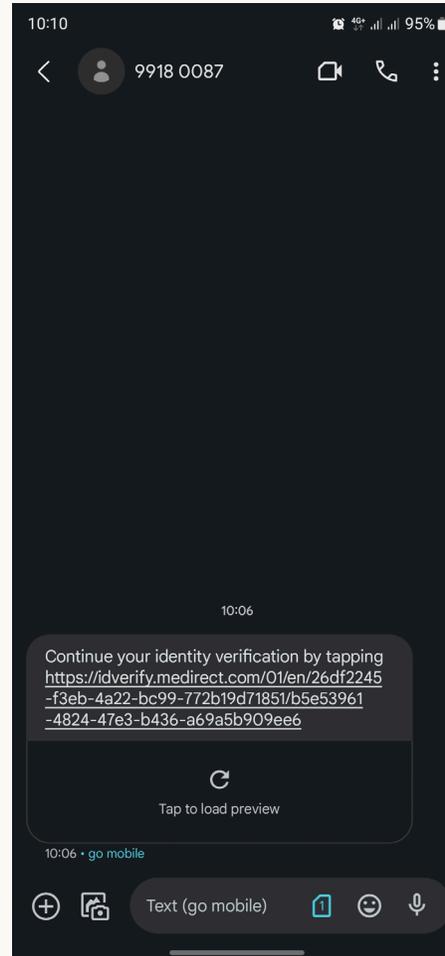
The ID verification step is a legal requirement to ensure that no-one apart from you can open an account in your name.

[?](#)



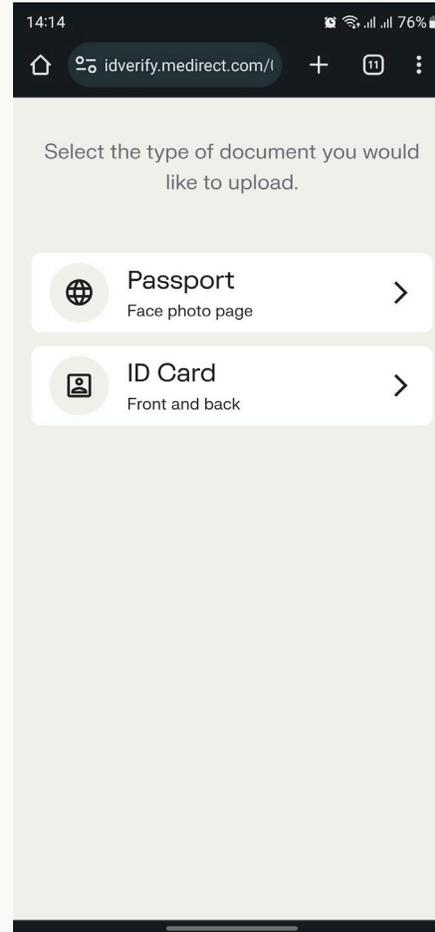
Once you receive the below message (or email), press on the link to start the verification process.

We recommend using Safari if you are using an Apple device or Chrome if you are using an Android device.



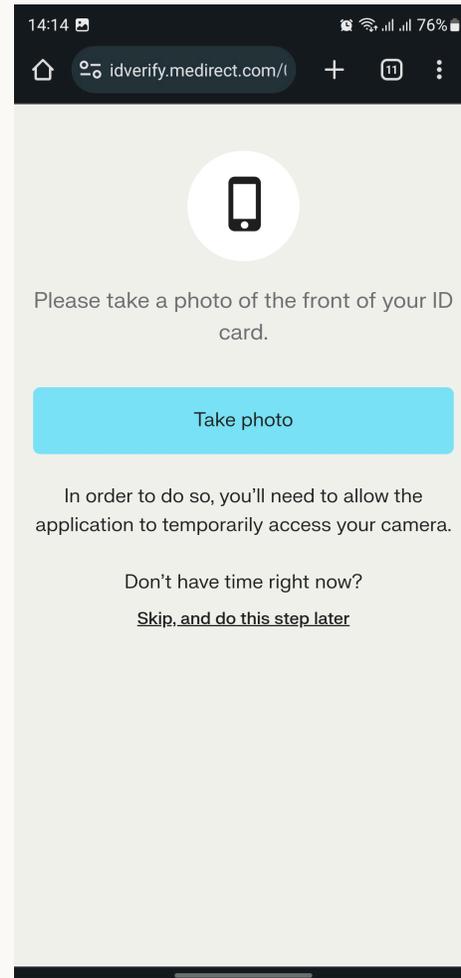
You will be directed to the verification page and requested to choose your legal document to take a photo*.

*Allow camera access

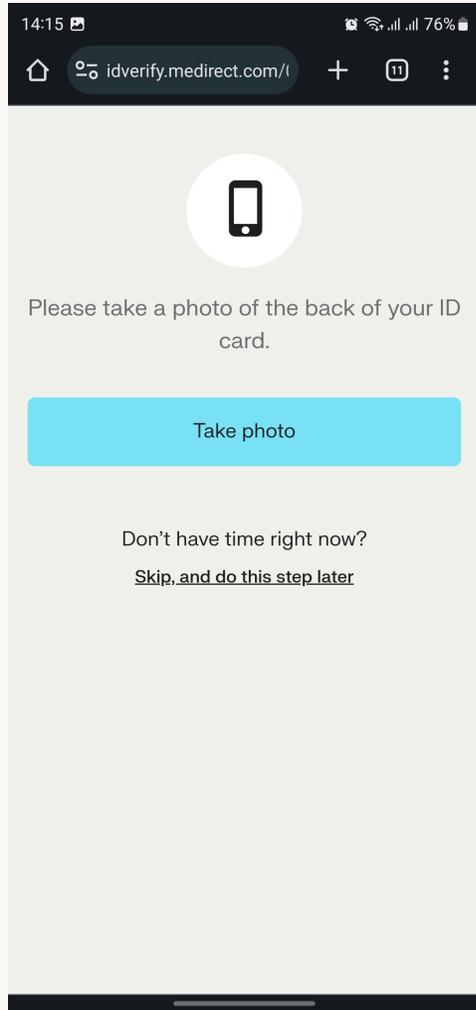


Tap **'Take photo'**, place the document on a dark background and place it in the frame to capture* the image automatically. Once done, select **'Submit photo'**.

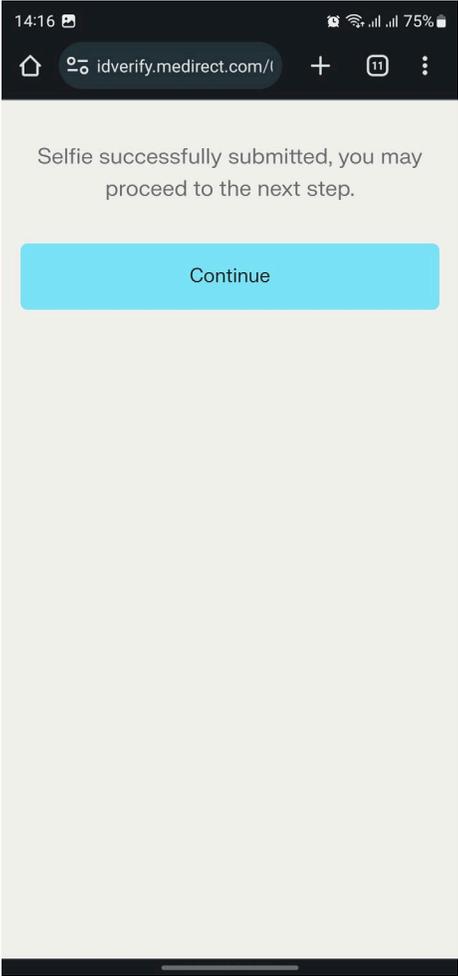
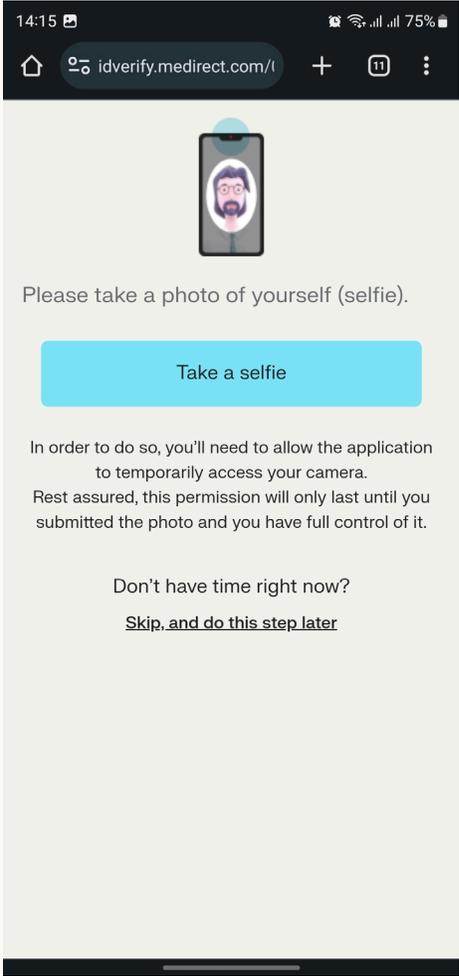
*Tips will appear during the capture to help you



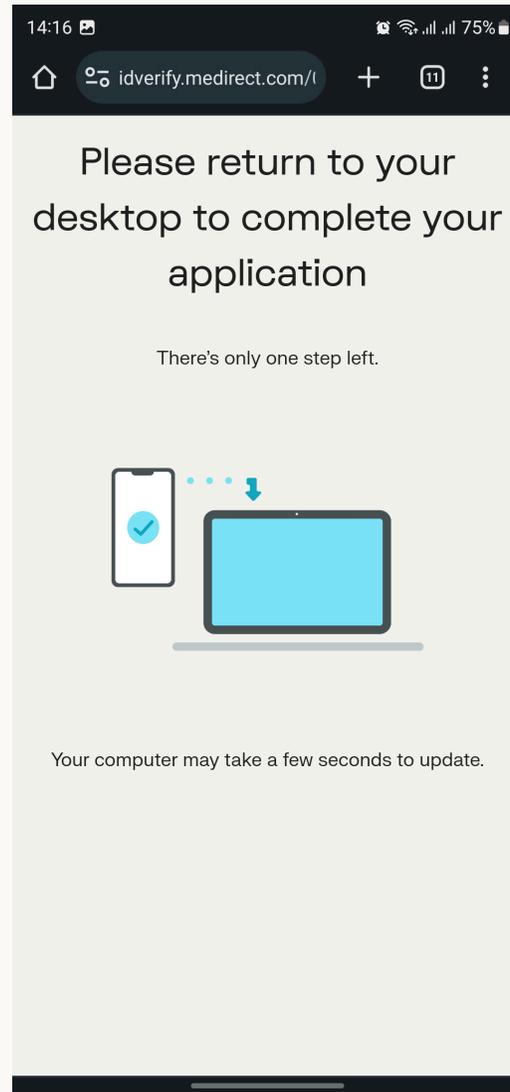
If you chose to verify your ID card, you will also have to submit a photo of the back. To proceed, select 'Take photo' followed by 'Submit Photo'.



The last step of the ID verification would be to enable your camera and take a selfie - this will be compared to the photo on your document. Place your face in the oval and follow instructions. Select 'Continue' to proceed.



Follow the instruction to return to your computer to continue the onboarding process.



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

The screenshot shows a mobile application interface for becoming a client. At the top, there is a navigation bar with a back arrow and the text 'Back', and the title 'Become a client' with a subtitle 'Verify Documents'. The main content area is split into two panels. The left panel, with a light beige background, displays the message 'You have completed your identification'. Below this, two steps are listed: 'Step 1' with a checkmark icon and the text 'Document uploaded', and 'Step 2' with a checkmark icon and the text 'Selfie uploaded'. A large cyan button labeled 'Continue' is positioned at the bottom of this panel. The right panel, with a light blue background, is titled 'How to open a Free account' and contains a vertical list of three steps: '1' with a checkmark icon and the text 'Create an account', '2' with a circle icon and the text 'Verify your identity', and '3' with a circle icon and the text 'Personal details'. Below this list, a paragraph of text reads: 'The ID verification step is a legal requirement to ensure that no-one apart from you can open an account in your name.' In the bottom right corner of the right panel, there is a small white circle containing a question mark.

Please enter your Residence details.

[← Back](#) **Become a client**
Address

Permanent residence details

House number/name

Street name

City ▼

Postal code

Country × ▼
MALTA

[Continue](#)

How to open a Free account

- ✓ Create an account
- ✓ Verify your identity
- 3 Personal details
 - Address**
 - Identity details
 - Tax details
 - Occupation
 - Income information
 - Wealth overview
 - Purpose of Account
 - Security details

[?](#)

Please enter your Identity details.

← Back Become a client
Identity details

Identity details

Document type
Identity card ✕ ▾

Identity card number

Document country of issue
MALTA ✕ ▾

Document expiry date 📅

Date of birth 📅

i City of birth ▾

Country of birth
MALTA ✕ ▾

Nationality
MALTESE ✕ ▾

[+ Add another nationality](#)

Marital status

Divorced

In a legal cohabitation

Married

Single

Widowed

[Continue](#)

How to open a Free account

- ✔ Create an account
- ✔ Verify your identity
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?



Please enter your Tax details.

For most Maltese nationals, the tax identification number is the same as the ID card number.

← Back Become a client
Tax details

Tax details

Primary tax residence

MALTA ✕ ▾

Primary tax identification number

103999M

Tax identification number

Do you have a second tax residency? ⓘ

Yes No

Withholding tax ⓘ

Yes No

Continue

How to open a Free account

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Please enter your Occupation details.

← Back Become a client
Occupation

Occupation

Professional status

Homemaker

Employed

Self-employed

Student

Retired

Unemployed

Are you a Politically Exposed Person (PEP)? ⓘ

Yes No

Are you related or closely associated with a politically exposed person (PEP)? ⓘ

Yes No

Continue

How to open a Free account

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Please enter your Income information.

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Become a client
Income information

Income information

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

- Salary/Income from employment
- Business Income
- Retirement income, pension or other statutory benefits
- Inheritance
- Investment Income / proceed
- Sale of art, antiques or other high value assets
- Gift / Donation
- Maturity or surrender of life assurance policy
- Income from rental of real estate
- Supported financially by another person

Total net monthly income ▼

[Continue](#)

How to open a Free account

- Create an account
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[?](#)

Please enter your Wealth information.

Your estimated net global worth is the summation of your financial and immobile assets, excluding your primary residential property.

← Back Become a client
Wealth overview

Wealth overview

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
- Proceeds of sale of crypto currency
- Litigation compensation / redundancy scheme

What is your estimated net global wealth? ▼

[Continue](#)

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Please enter Purpose of Account details and Communication Preferences.

[← Back](#) **Become a client**
Purpose of Account

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 EEA, Switzerland or the UK ⓘ
- Receiving international payments from outside the EEA, Switzerland or the UK ⓘ
- Borrowing funds through a Home Loan ⓘ
- To apply for a debit card ⓘ

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

[Continue](#)

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

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Security details

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

i Create a security word

Your security word must be 8 to 20 characters long.

Re-enter your security word

Continue

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?

Once you have read and agreed to the Bank's T&Cs and the Depositor Compensation Scheme and 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.

← Back Become a client
Security details

Security details

Mobile Number
+356 9999 9999

Change mobile number

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

 1:56

SMS Code ⓘ

□ □ □ □ □ □

Finish

[I did not receive the code](#)

How to open a Free account

- 1 Create an account
- 2 Verify your identity
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?

If you haven't received a SMS click on 'I did not receive the code'.

- You can request a new SMS by clicking on 'Send me another code'.
- You can change the mobile number to which the SMS will be sent by clicking 'Change mobile number' , followed by 'Send me another code'.
- You can request a call with the code by clicking on 'Call me with code'

Back

Become a client
Security details

Security details

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+356 9999 9999

Change mobile number

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Send code by SMS

1:56

SMS Code

Finish

I did not receive the code

Back

Become a client
Security details

Security details

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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

0:41

SMS Code

Finish

Send me another code

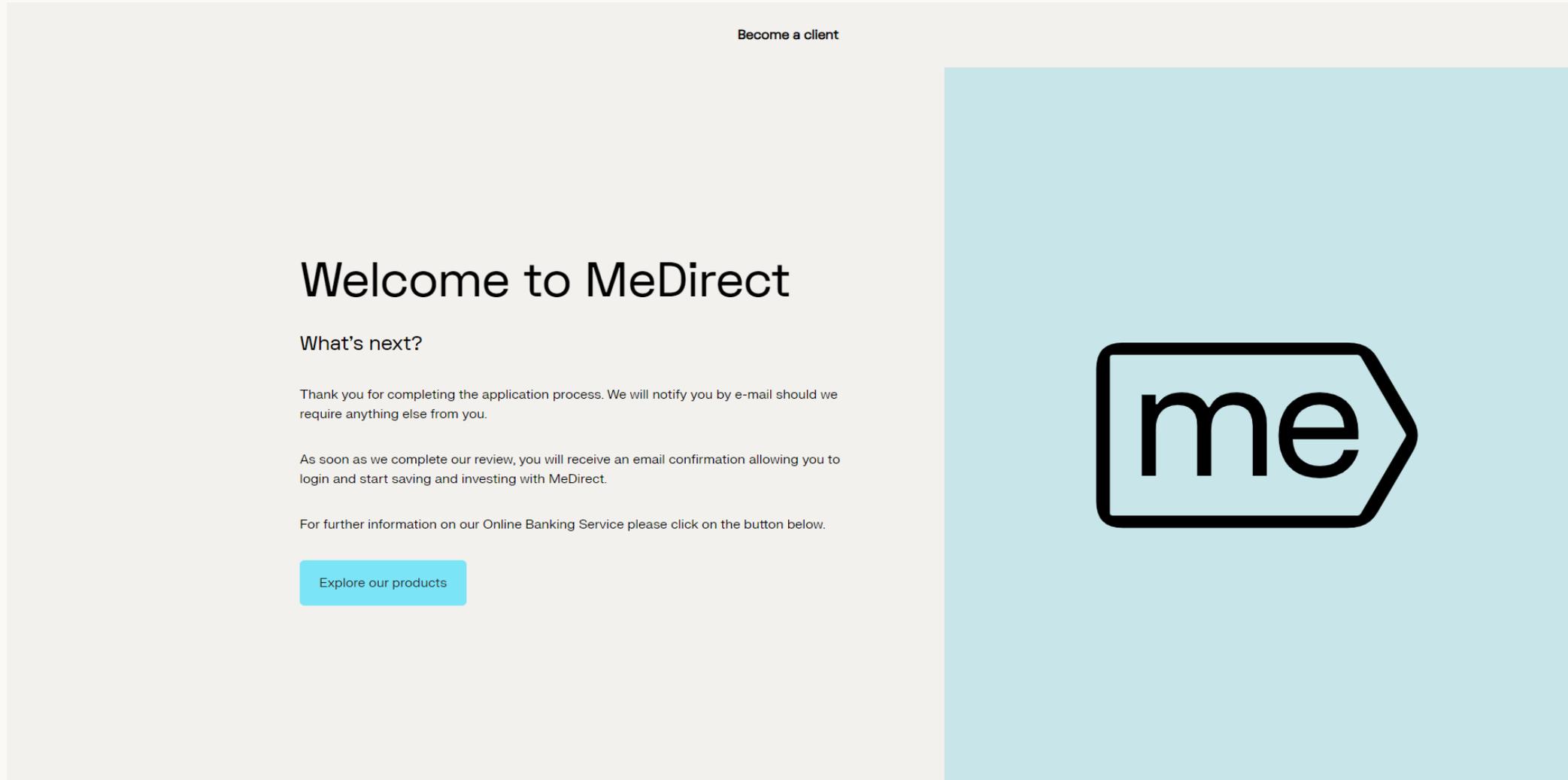
Call me with code

How to open a Free account

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



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



Hi Jane,

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 → 110010133
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.

