



Banking Made Simple: Your Guide to MeDirect Services & Security

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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.

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Banking on Your Terms – Anytime, Anywhere

At MeDirect, we're proud to be Malta's first digital bank, offering you complete control of your finances with round-the-clock access via our website and mobile app. Whether you're at home or on the go, your banking experience is always within reach through www.medirect.com.mt or our mobile app, available for download on both the Apple App Store and Google Play Store.

Our mobile and online platforms are accessible 24 hours a day, every day of the year. While we aim for uninterrupted service, there may be rare cases of temporary unavailability during scheduled maintenance or unforeseen outages, such as internet connectivity issues. Scheduled maintenance is always carried out during off-peak hours to reduce disruption to your banking experience.

Although most features are available at all times, certain transactions, such as buying or selling securities, may be restricted by market opening hours or other third-party limitations.

Support When You Need It

Customer Care

For information about our products and services, please visit our website at www.medirect.com.mt and refer to our FAQ section at <https://www.medirect.com.mt/support/>.

If you have a question or need help navigating any part of our platform, MeDirect's Customer Care team is here to assist you. You can reach us in several convenient ways:

- **Secure Message**
The most secure way to contact us—simply log in through our mobile app or online banking and send a message.
- **Email**
Get in touch by writing to us at customerservice@medirect.com.mt
- **Telephone**
Speak directly with one of our agents by calling +356 2557 4400.
Our opening times are as follows excluding public and bank holidays:
 - Monday to Friday: 8:00am – 6:00pm
 - Saturday: 9:00am – 1:00pm

In Case of Emergency: What to Do

If your debit card is lost, stolen, or compromised, or if you suspect any fraudulent activity, act quickly to protect your finances.

You can immediately freeze your card via our mobile app or online banking by navigating to the 'Cards' section and selecting 'Freeze'. You also have the option to report a lost or stolen card directly through the platform.

If you suspect fraudulent activity, you can temporarily block your account using the 'Report Fraud' feature located in the 'More' menu of our app or website.

Further information on account safety can be found on our dedicated [Security Awareness](https://www.medirect.com.mt/security-awareness/) page, accessible at <https://www.medirect.com.mt/security-awareness/>.

Keeping Your Accounts Secure: Tips & Best Practices

Your Security is Our Priority

At MeDirect, we take the protection of your personal and financial information seriously. We encourage all clients to follow these best practices:

Accessing your account

- Always access our services directly via www.medirect.com.mt.
- Never click on links in emails or third-party sites.

Password & PIN Security

- Never share your login credentials.
- Be cautious of unsolicited requests for personal details, account numbers, or card information.
- MeDirect will **never** ask you to disclose your password or PIN.

Stay Alert Online

- Be sceptical of emails offering “easy money” opportunities—if it sounds too good to be true, it probably is.
- Unsolicited emails often come from unverified or malicious sources.

Device Protection

- Use up-to-date antivirus software and a personal firewall.
- Regularly update your operating system.
- Avoid using public or shared computers to access online banking.

Identity Protection

- Destroy sensitive documents securely.
- Store important documents in safe locations.

Monitor Your Accounts

- Regularly check your statements and recent transactions to spot any irregularities.

Secure Your Banking Session

- Ensure your session is secure by checking for https:// in the URL.
- Look for a padlock or key icon in your browser’s address bar.

Guard Against Spyware

- Install and run anti-spyware software regularly to prevent information theft.

Always Log Off

- Always sign out of your session. Simply closing your browser may not terminate your session.

Your Data. Your Rights. Your Control.

At MeDirect, protecting your privacy and personal data is a top priority. Full details on how we handle your data can be found in our official documents:

- [Privacy Notice](https://www.medirect.com.mt/wp-content/uploads/Privacy-Notice.pdf) available at <https://www.medirect.com.mt/wp-content/uploads/Privacy-Notice.pdf>
- [Cookie Policy](https://www.medirect.com.mt/wp-content/uploads/Cookie-Policy.pdf) available at <https://www.medirect.com.mt/wp-content/uploads/Cookie-Policy.pdf>

Your Rights

Under applicable data protection laws, you have several rights in relation to your personal data. These include the right to:

- Access your data and understand how it's used
- Correct or update inaccurate or incomplete information
- Delete or restrict the use of your data under certain conditions
- Withdraw consent where processing is based on consent
- Request portability of your personal data
- Object to processing for specific purposes

To exercise any of your rights, or if you have any questions about how we use your personal data, please contact our Data Protection Officer:

By Email: dataprotection@medirect.com.mt

By Post: Data Protection Officer
MeDirect Bank (Malta) plc.
Level 2, The Centre,
Tigné Point,
Sliema TPO 0001,
Malta

You can also use these contact details if you wish to raise a privacy-related complaint directly with us.

How to Apply: Open Your MeDirect Account

Opening a MeDirect account is quick, simple, and entirely free. The application process only takes a few minutes. To get started, please ensure you meet the following requirements:

Eligibility Requirements:

- You are 18 years or older
- You reside in an EEA country, Switzerland, or the United Kingdom
- You have a valid identification document (ID card or passport)
- You have your mobile phone available for verification

Navigating MeDirect's Digital Services

To help you through the sign-up process and beyond. MeDirect provides a range of detailed and easy to follow user guides. These guides cover everything from account opening to using our Mobile App and eBanking services.

Becoming a MeDirect Client

This guide walks you through opening a sole or joint account, providing personal and tax details, and verifying your identity via mobile. It explains setting up your login credentials, what to expect during the review process, and includes a regulatory overview of MeDirect's licensing under Maltese and EU law. The full guide is available here: <https://www.medirect.com.mt/wp-content/uploads/UserGuide-Becoming-a-MeDirect-Client.pdf>

Mobile App User Guide

Learn how to install, set up, and use the app to manage your finances, transfer funds, invest, and control your card settings. The guide covers biometric login, real-time balances, transaction tracking, scheduled payments, and reporting fraud directly through the app. The full guide is available here:

<https://www.medirect.com.mt/wp-content/uploads/User-Guide-Mobile-App.pdf>

eBanking User Guide

Step-by-step instructions with screenshots show how to log in securely using the MeDirect app, view account overviews, manage savings and investments, apply for cards, transfer funds, and access account documents—all from the online banking portal. The full guide is available here: <https://www.medirect.com.mt/wp-content/uploads/User-Guide-Online-Banking.pdf>

Discontinuing Online or Mobile Banking

Mobile App

To stop using the MeDirect Mobile App, for security reasons, you should always unpair your device by using the unpair functionality in the MeDirect Mobile App uninstalling the app. If you are unable to do so, you can log in to our Online Banking Platform and unpair Mobile Banking from there.

Internet Banking

If you wish to discontinue your Internet Banking service, you may do so using one of the following options:

- **Secure Message**
Log in to your MeDirect account and send a Secure Message requesting to terminate or unregister from Internet Banking.
- **Written Request**
Send a signed letter to the Bank requesting termination of your Internet Banking service. This request will be verified via a recorded call by a MeDirect Bank Official before it is processed.

Ongoing Support

Whether you're applying for an account, managing investments, or seeking technical assistance, MeDirect is here to support you at every step. Visit our [Support Page](https://www.medirect.com.mt/support/) accessible at <https://www.medirect.com.mt/support/> for more resources, or contact our team directly.