APS BANK LIMITED
Registered Office: APS Centre, Tower Street, Birkirkara BKR 4012 – Malta
Registration No. C 2192 BIC CODE: APSBMTMT

TEEN PLUS ACCOUNTS – TERMS AND CONDITIONS

These Terms and Conditions govern the use of the Teen Plus Accounts opened and held by APS Bank Limited.

It is important that the Account Holder carefully reads and understands these Terms and Conditions. When the Account Holder is under sixteen (16) years of age, the rights and obligations pertaining to the Account Holder shall be exercisable or discharged by the Administrator on his behalf.

In these Terms and Conditions, unless the context otherwise indicates, the following expressions shall have the meanings ascribed below:

- **"Account"** means the Teen Plus Account (i.e. the Teen Plus Savings Account and/or the Teen Plus Access Account) maintained by the Bank in Euro in the name of the Account Holder;
- **"Account Holder"** means the customer, in whose name the Bank maintains the Account;
- **"Administrator"** means any one parent, grandparent, close relative (uncle or aunt) or legal guardian of anyone under sixteen (16) years of age who opens a Teen Plus Savings Account on behalf of the Account Holder;
- **"APS 365 Online"** means the service provided by the Bank through internet whereby the Account Holder can carry out certain banking transactions on the Account, that once effected, shall be legally binding, and which service is subject to all terms and conditions then in force that are applicable to that service;
- **"ATM"** means Automated Teller Machine*;*
- **"Bank"** means APS Bank Limited, (C 2192) having its registered address at APS Centre, Tower Street, Birkirkara BKR 4012, Malta and all its assignees and successors in title;
- **"Card"** means the APS PREMIER Card used as a debit card, issued by the Bank to the Account Holder of a Teen Plus Access Account and any other card issued in the future which the Bank may link to the Account that bears the same characteristics of the Card named here. Apart from these Terms and Conditions, the Card is subject to all the terms and conditions then in force that are applicable to that type of Card;
- **"Interest"** means the rates of interest applicable on balances in the Account. The Interest Rate Table is published by the Bank from time to time and are available upon request or can be viewed at www.apsbank.com.mt;
- **"Statement"** means a summary of all financial transactions occurring over a given period of time on the Account;
- **"Tariff of Charges"** means the Bank's tariff of charges published by the Bank from time to time and available upon request;
- **"Uncleared Effects"** means cheque/s deposited in the Account that can only be available for withdrawal when they are honoured by the bank/branch on which they are drawn.

In these Terms and Conditions, any word or term importing the masculine gender shall include the feminine and neutral gender, any words in the singular shall include the plural and words in the plural shall include the singular.

1. THE ACCOUNT:

The following are applicable both when the Account is a Teen Plus Savings Account as well as a Teen Plus Access Account.

1.1 An Account may be opened only in Euro.

1.2 Without prejudice to Clause 2.2 and Clause 3.2, applications for the opening of an Account are subject to the Bank obtaining such information and documentation on the Account Holder and/or Administrator and their activities as the Bank may deem necessary. The Bank retains the right to decline any such application.

1.3 Interest is calculated on a daily basis and will be paid at the rates applicable on the Account as published by the Bank from time to time. Any interest accrued on the Account will be capitalised once yearly, currently at the end of the year. Where allowable and unless advised otherwise, the Bank will charge any Withholding Tax due at the rate fixed by the local authorities. Withholding Tax is deducted only from those accounts held in the name of residents of Malta.

1.4 A Statement of the Account will be mailed to the address communicated to the Bank as per Clause 1.10 hereunder currently at the end of the year. Holders of a Teen Plus Access Account will also receive a statement on a monthly basis. If in the period following the last Statement issued no transactions took place, the Bank reserves the right not to send any Statement. This shall be without prejudice to the right to receive an end-of-year Statement. Additional Statements are subject to charges as per Bank's Tariff of Charges as published on www.apsbank.com.mt. Upon receipt of a Statement, the Account Holder is to verify the transactions therein and report any incongruence to the Bank within ninety (90) days from date of the Statement.

1.5 Transactions on the Account may be carried out:

A. Over the counter at the Bank's branches and / or agencies (agencies accept only non-cash transactions).
B. Through the Bank's ATM network and deposit machines (refer to Cut-Off Time Table on www.apsbank.com.mt).
C. Through APS 365 Online.
D. Through the ATM network of Bank of Valletta p.l.c. (Limitedly to deposits and withdrawals).

1.6 When deposits are made through the Bank's ATMs and deposit machines, wherever located, the Bank will verify the contents of the deposit envelope and, in the event of a discrepancy between the contents and the amount written and / or entered on the ATM or deposit machine, the Bank's count will be taken as the correct amount of the deposit. The Account Holder will be informed of any discrepancy.

1.7 When deposits are made through Bank of Valletta p.l.c, the Bank will credit the Account with the amount indicated by them. The Account Holder will be informed of any discrepancy.

1.8 Local other bank's cheques other than Central Bank cheques are considered as being cleared for interest calculation purposes three (3) Bank working days or as otherwise regulated by the Malta Clearing House, after they have been deposited into the Account. Bank cheques deposited at a branch other than where the account on which the cheque is drawn is held are considered as being cleared for interest calculation purposes one (1) Bank working day after they have been deposited. Likewise, in the case of foreign bank drafts the clearing period shall be determined in accordance with banking practice.

1.9 In the case of foreign bank drafts the Bank reserves the right in its sole discretion to postpone payment of withdrawals against Uncleared Effects that may have been credited to the Account and to claim refund or debit the Account (without loss of exchange plus all local and foreign commissions and charges) in the event of non-payment or loss in transit of items paid in.

1.10 Any communication by the Bank shall be mailed to the address provided at account opening stage. Changes in mailing address must be immediately notified to the Bank in writing. The Bank does not assume any responsibility for communications which fail to reach their destination and it shall be deemed that any such communication shall have been duly received if mailed at the mailing address communicated as per above.

1.11 The Bank reserves the right to close the Account at any time if there is a valid reason for doing so. The Bank undertakes to give reasonable notice of such closure. In addition, the Bank may refuse to carry out a transaction or immediately terminate a transaction or

reverse a transaction, in whole or in part, if the Bank reasonably believes that the transaction is invalid, in any manner fraudulent or illegal or made in bad faith or that it has not been carried out by the Account Holder or if the same have not acted in accordance with these Terms and Conditions or for any other justifiable reason. The Bank undertakes to inform the Account Holder of the said refusal, termination or reversal.

1.12 If the Account is closed for any reason, the Account Holder must immediately return to the Bank any Cards linked to the Account. Similarly, closure of the Account for any reason will result in loss of the life assurance policy provided for under Clause 2.5 hereunder and the Bank shall no longer be obliged to effect any payment in relation thereto.

1.13 The Account is not transferable.

2. TEEN PLUS SAVINGS ACCOUNT:

2.1 An Account may be opened with a minimum initial deposit of €25 by either an Administrator on behalf of the any individual between thirteen (13) and sixteen (16) years of age or by any individual who is not less than sixteen (16) years old but no more than eighteen (18) years old. The Account shall be held and maintained by the Bank in the name of the Account Holder.

2.2 Unless otherwise already held by the Bank, when the Account is opened the Administrator shall be required to provide the Bank with a copy of his Identity Card as well as a copy of the Account Holder's birth certificate and Identity Card (if available). Where the Account is opened by the Account Holder, a copy of his Identity Card is to be submitted to the Bank. This shall be without prejudice to require fresh copies of any such documentation so held where the Identity Card has expired.

2.3 Where the Account has been opened by an Administrator, the Administrator shall be entitled to withdraw the balance or part thereof standing to the credit of the same within the three (3) months prior to the sixteenth (16) birthday of the Account Holder. Upon the Account Holder attaining sixteen (16) years of age, the Administrator shall lose any right over or to the balance standing to the credit of the Account and the Account Holder is entitled to:

A. Continue to hold the Account. Or
B. Make a one time transfer of up to thirty (30) percent of the balance standing to the credit of the Account to a Teen Plus Access Account and retain the remaining balance in the Account.

2.4 Save as provided here above, only deposits may be made into the Account and the balance standing to the credit of the Account may only be withdrawn by the Account Holder upon the attaining of eighteen (18) years of age on which date the Account shall be closed and the balance standing to the credit of the Account transferred to a normal Savings Account. In the eventuality that the Account Holder does not comply with this condition and does not call at the Bank to close the account, the Bank will open a new Savings Account in his name and transfer all capital and interest to the new account. The Account Holder will be informed accordingly.

2.5 Where the Account was opened by an Administrator in the name of the Account Holder, the Account shall be linked with a life assurance policy which shall result in the average balance held to the credit of the Account in the twelve (12) months preceding the date of the demise of the Administrator being doubled, up to a maximum of €12,000, with any such funds shall be credited to the Account.

2.6 Where the Account is opened by more than one Administrator in the name of the Account Holder, the life assurance policy referred to hereabove shall be applicable only in relation to the highest income earner in the twelve (12) months prior to the date of the opening of the Account.

2.7 The life assurance policy shall continue to be in force either until the Account Holder reaches the age of sixteen (16) years of age or the Administrator becomes fifty-five (55) years old, whichever is the earlier. Any claim under the said life assurance policy should be brought to the cognizance of the Bank within two (2) months of the Administrator's death and should be accompanied, amongst other documents, by an official death certificate.

2.8 Further terms and conditions regulating the application of the life assurance policy linked to the Account apply and a copy of the same may be requested from the Bank.

2.9 Payment of any claim shall be at the discretion of the insurance company.

3. TEEN PLUS ACCESS ACCOUNT:

3.1 An Account may be opened by any individual between sixteen (16) and eighteen (18) years of age with a minimum initial deposit of €100 and only if the Account Holder already holds a Teen Plus Savings Account. The Account Holder may also transfer funds there from as indicated in Clause 2.3 here above.

3.2 When opening the Account, the Account Holder shall provide to the Bank a copy of his Identity Card. This shall be without prejudice to require fresh copies of any such documentation already held where the Identity Card has expired.

3.3 The Account shall be held and maintained by the Bank until such time as either the Account Holder closes the Account or the Account Holder attains eighteen (18) years of age, in which latter case any balance standing to the credit of the Account shall be transferred to a normal Savings Account. . In the eventuality that the Account Holder does not comply with this condition and does not call at the Bank to close the account, the Bank will open a new Savings Account in his name and transfer all capital and interest to the new account. The Account Holder will be informed accordingly.

3.4 The Account is to be operated in credit. The Bank has the right, at any time, without giving any prior notice, to set-off the credit balance on the Account against any debit balance held by the Account Holder in another account with the Bank.

3.5 Where the Account Holder considers that a transaction was never authorised by him or that it was executed erroneously, the Account Holder should report the matter without any undue delay and not later than thirteen (13) months from the date on which the Account was debited. The Bank will investigate the matter and, if it results that the transaction was unauthorised, it will proceed to refund the amount debited to the Account together with any charges that may have been levied by the Bank in connection with the unauthorised transaction. This shall be without prejudice to any other right which the Account Holder may be entitled to under other terms and conditions or agreements with the Bank.

3.6 Transactions on the Account may also be carried out by means of the Card or by means of standing orders, direct debits, direct credits and other automated transfers. The Bank reserves the right to withdraw at its discretion any Cards issued to the Account Holder, especially if there is misconduct of Account.

4. CHANGING THESE TERMS AND CONDITIONS:

4.1 The Bank may change these Terms and Conditions, including the Tariff of Charges and Interest Rate Table, by introducing new ones, at its sole discretion.

4.2 Without prejudice to the generality of the provisions of Clause 4.1 here above, the circumstances when the Bank may vary the Terms and Conditions include:

A. Changes in market conditions or in banking practice.
B. Changes in costs to the Bank.
C. If the Account Holder is in breach of any of these Terms & Conditions or if the Account Holder is otherwise in default.
D. Changes in the law and / or a decision or recommendation of a court, regulator or similar body.
E. Introduction of new or improved products, systems, methods of operation, technology, alternative delivery channels, services or facilities.
F. Merger with or acquisition of the business of another bank or organisation offering similar services.
G. Changes imposed or requested by any Payment System.

H. If any event occurs or circumstances arise that may reasonably affect the performance by the Account Holder of all or any of the obligations under these Terms and Conditions.

4.3 Changes to these Terms and Conditions shall be communicated at least two (2) months before their coming into force. In the absence of the Bank receiving any objection in writing thereto, it shall be deemed that the proposed changes have been accepted and any such changes shall be deemed to form part of these Terms and Conditions.

4.4 In the case of a Teen Plus Access Account, the Account Holder can close the Account if he does not like any change effected by the Bank.

5. ACCOUNT PROMOTIONS:

5.1 The Bank may promote this product selectively and at its discretion.

6. PERSONAL INFORMATION:

6.1 The Bank will treat all the Account Holder's personal information that is necessary for the provision of this service as private and confidential, even when he is no longer a customer and nothing about the Account Holder's relationship with the Bank or his name and address will be disclosed to anyone, except with the Account Holder's consent or if required by local law.

6.2 Information about the Account Holder and his Account may be put onto the Bank's database and used, analysed and assessed by the Bank to provide the Account Holder with a better service. Apart from the Bank, this information, including the nature of the Account Holder's transactions, will be disclosed to third parties in order to provide him with the service applied for, for marketing purposes, for the purpose of fraud prevention, for audit and debt collection and to enable services to be processed for the Bank in Malta and abroad.

6.3 The Bank aims to keep the Account Holder's information up to date. The Bank may use third parties to process information on its behalf and in all processing of information, the Account Holder's information will be protected by strict codes of secrecy and security to which the Bank, all its staff and third parties are subject to and will only be used in accordance with the Bank's instructions.

6.4 The Bank may also disclose information about the Account Holder and the conduct of the Account to any person to whom the Bank transfers its rights and obligations under these Terms and Conditions.

6.5 If the Account Holder does not want to be contacted for marketing purposes, he should inform the Bank in writing and unless the Bank receives such written objection, it is presumed that he is authorising the Bank to inform him about services and products that may interest him, by phone, post or any other means.

6.6 Under Data Protection legislation, the Account Holder can ask in writing for a copy of certain personal records the Bank holds about him. The Account Holder also has the right to request rectification, blocking or erasing of such personal data that has not been processed in accordance with such legislation.

6.7 The Bank may monitor or record the Account Holder's telephone calls with the Bank in order to ensure that his instructions are accurately carried out, to help the Bank to continually improve its service and to improve security. In the interest of security the Bank may use CCTV recording equipment in and around its premises.

6.8 When considering applications, the Bank may use credit-scoring methods. It may also search the Electoral Register and carry out identity checks. The Bank may also request information on the Account Holder from credit reference agencies and use any of this information for identification purposes, debt tracing and the prevention of money laundering as well as the management of the Account Holder's Account. The record will also be used for statistical analysis about credit, insurance and fraud.

6.9 The above shall likewise be applicable in relation to personal information regarding the Administrator.

7. INTEREST, FEES AND TARIFFS:

7.1 All the required information relating to charges, fees, commissions and interest can be viewed from the Tariff of Charges and the Interest Rate Table published on www.apsbank.com.mt

7.2 Unless otherwise stated, the Bank may from time to time waive any charges, fees, and commissions which it usually charges in the normal provision of services to the Account Holder. This shall be without prejudice to any charges, fees, commissions or interests that may be due to the Bank or incurred by the Bank due to the Account Holder being in breach of these Terms and Conditions.

7.3 Changes to any interest rates shall come into effect upon the date specified in the publication of such a change.

8. GENERAL:

8.1 The Account Holder is to pay all charges, fees, commissions and interest chargeable in connection with the Account together with any costs that the Bank may incur and impose whenever the Account Holder breaches any of these Terms and Conditions.

8.2 The Bank may transfer all or any of its rights and / or obligations to a person that it reasonably considers capable of performing them. References to the Bank in these Terms and Conditions should then be read as references to the person to whom any relevant rights and / or obligations were transferred. The Account Holder may not assign or transfer any of his rights and / or obligations under these Terms and Conditions.

8.3 The Bank may on occasion, at its sole discretion and without prejudice to any of its rights acquired or not:

A. Allow the Account Holder extra time to comply with his obligations. Or
B. Decide not to exercise any or all of its rights. Or
C. Extend the period for which any preferential terms and conditions may apply.

Where the Bank refrains from exercising any of its rights, any such conduct should not be deemed as being tantamount to a renunciation of such rights which it may exercise at any time as allowed by law.

8.4 Should the Bank be required to send any Statement, Card and / or any other document to a "c/o address", the Bank shall not assume responsibility should such items fail to reach their destination and / or for any other breach of security.

8.5 The Bank shall not be liable for any loss occasioned to the Account Holder due to any failure or delay caused by strikes, industrial action, failure of power supply or equipment, or any other cause beyond the Bank's reasonable control and any instance of force majeure.

8.6 Complaints are to be made verbally or in writing to the manager Customer Support Centre or call on Telephone Number 2122 6644 or write to the manager on csc@apsbank.com.mt. The Bank will then investigate and, where appropriate and necessary, take immediate action to rectify the situation. All complaints will be acknowledged and the Account Holder will be informed accordingly of the investigation's outcome. In the event that the Account Holder is dissatisfied with the outcome of the Bank's investigations, he may direct his complaint in writing to the Consumer Complaints Manager, Malta Financial Services Authority, Notabile Road, Attard BKR 3000, Malta or on consumerinfo@mfsa.com.mt.

8.7 The Account Holder may communicate with the Bank either in English or Maltese, with the Bank preferring to communicate in English. Communications are to be in writing and, unless otherwise stated or agreed, are to be addressed to the manager, Customer Support Centre, APS Centre, Tower Street, Birkirkara BKR4012, Malta.

8.8 The Account Holder and/or the Administrator on his behalf, is bound by these Terms and Conditions when applying in person at one of the Bank's branches or agencies. In such a case, the applicant may be requested to sign a hard copy of these Terms and Conditions for retention by the Bank.

8.9 These Terms and Conditions are to be governed by Maltese law and the Parties submit to the exclusive jurisdiction of the Courts of the Maltese Islands.

8.10 The Bank reserves the right to lay down further conditions and / or to amend these Terms and Conditions (including the Tariff of Charges, Cut-Off-Time Table and Interest Rate Table) for any reason whatsoever. Reasonable notice thereof shall be given.

8.11 The Bank is subject to the Depositor Compensation Scheme established in terms of Legal Notice 369 of 2003 as subsequently amended and operated by the Malta Financial Services Authority. Subject to the conditions imposed by the said Legal Notice, balances on accounts denominated in Euro or in any other currency of an EEA State held with the Bank are guaranteed up to a maximum of €100,000 or its equivalent in any other EEA currency per person. Determination of any claim for compensation rests with the Malta Financial Services Authority. More information on this Scheme can be obtained from www.compensationschemes.org.mt or www.mfsa.com.mt .

9. ADDITIONAL TERMS AND CONDITIONS:

9.1 When the Account is used by the Bank for providing further services to the Account Holder, these Terms and Conditions should be read in conjunction with any agreement or terms and conditions governing the additional services provided. In particular the Account Holder should be aware that the Teen Plus Access Account falls to be considered as a payment account and that the Payment Services Directive – General Terms and Conditions are applicable, with the provisions of the latter superseding any conflicting clauses contained herein.

I / We, the undersigned, do hereby declare that I / We have been provided with a copy of the Teen Plus Account – Terms and Conditions issued by APS Bank Limited and that I /We have read, understood and agree to the same.

____ ___________________

Signature / s Date

____

Name / s and Surname / s

These Terms and Conditions have been issued by APS Bank Limited (C2192) which operates from APS Centre, Tower Street, Birkirkara BKR4012, Malta. APS Bank Limited is licensed as a credit institution by the Malta Financial Services Authority and is authorised to provide payment services. Copies of any terms & conditions are available from any branch or agency of APS Bank Limited or may be downloaded from www.apsbank.com.mt.

TERMINI U KUNDIZZJONIJIET
għall-
KONTIJIET TEEN PLUS
(TEEN PLUS ACCOUNT)

Dawn it-termini u kundizzjonijiet jirregolaw l-użu ta' Kont Teen Plus miftuħ u miżmum mal-APS Bank Limited.

Huwa importanti li d-Detentur tal-Kont jaqra dawn it-Termini u Kundizzjonijiet bl-attenzjoni u jifhimhom sew. Sakemm id-Detentur tal-Kont ikun taħt is-sittax-il (16-il) sena, id-drittijiet u l-obbligi li għandu d-Detentur tal-Kont jiġi eżerċitati u onorati f'ismu mill-Amministratur.

F'dawn it-Termini u Kundizzjonijiet, fejn il-kuntest ma jindikax mod ieħor, l-espressjonijiet li ġejjin għandhom it-tifsira mogħtija lilhom hawn taħt:

- **"Amministratur"** tfisser persuna li tiftaħ Kont ta' Tifdil Teen Plus f'isem id-Detentur tal-Kont li jkun taħt is-sittax-il (16-il) sena, u li hi waħda mill-ġenituri jew nanniet tiegħu, jew persuna li tiġi minnu fil-qrib (ziju jew zija), jew il-kustodju legali tiegħu;
- **"APS 365 Online"** tfisser is-servizz li l-Bank jipprovdi permezz tal-Internet illi bih id-Detentur tal-Kont jista' jwettaq ċerti tranżazzjonijiet bankarji fuq il-Kont illi, darba magħmulin, ikunu jorbtu legalment, u liema servizz ikun soġġett għat-termini u kundizzjonijiet kollha li jkunu in forza u applikabbli għalih dakinhar li jintuża;
- **"ATM"** tfisser Automated Teller Machine;
- **"Bank"** tfisser l-APS Bank Limited, (C 2192) li għandu l-uffiċċju reġistrat f'APS Centre, Triq it-Torri, Birkirkara BKR 4012, Malta u ċ-ċessjonarji u s-suċċessuri kollha tiegħu b'titlu;
- **"Detentur tal-Kont"** tfisser il-klijent li f'ismu huwa miżmum il-Kont mill-Bank;
- **"Effetti mhux Ikklerjati"** tfisser depożitu jew depożiti fil-Kont magħmulin b'ċekk, li jkunu jistgħu jinġibdu biss wara li jkunu onorati mill-bank jew fergħa li fuqha jkun miktub iċ-ċekk;
- **"Kard"** tfisser l-APS PREMIER Card li tintuża bħala karta ta' debitu u li tinħareġ mill-Bank lid-Detentur ta' Kont ta' Aċċess Teen Plus, kif ukoll kwalunkwe kard oħra li l-Bank jista' joħroġ fil-futur u lit kun marbuta mal-Kont, li jkollha l-istess karatteristiċi tal-Kard imsemmija hawn. Minbarra dawn it-Termini u Kundizzjonijiet, il-Kard hija soġġetta wkoll għat-termini u kundizzjonijiet kollha li jkunu in forza u applikabbli għal Kard ta' dak it-tip dakinhar li tintuża;
- **"Kont"** tfisser il-Kont Teen Plus (jiġifieri l-Kont ta' Tifdil Teen Plus u / jew il-Kont ta' Aċċess Teen Plus) miżmum mill-Bank fl-ewro f'isem id-Detentur tal-Kont;
- **"Mgħax"** tfisser ir-rati tal-imgħax li japplikaw fuq il-bilanċi fil-Kont. Minn żmien għal żmien il-Bank jippubblika t-Tabella tar-Rati tal-Imgħax u jqegħedha għad-dispożizzjoni ta' min jitlobha jew min irid jaraha fuq is-sit elettroniku www.apsbank.com.mt;
- **"Rendikont"** tfisser ġabra fil-qosor tat-tranżazzjonijiet finanzjarji kollha li jkunu għaddew fil-Kont fuq perijodu determinat ta' żmien;
- **"Tariffa tad-Drittijiet"** tfisser it-tariffa tad-drittijiet tal-Bank illi l-Bank jippubblika minn żmien għal żmien u li tkun għad-dispożizzjoni ta' min irid jaraha.

F'dawn it-Termini u Kundizzjonijiet kliem jew termini li jimportaw il-ġeneru maskil jinkludu wkoll il-ġeneru femminil u dak newtru, u l-kliem miktubin fis-singular jinkludu l-plural u dawk fil-plural jinkludu s-singular.

1. IL-KONT:

Dan li ġej japplika meta l-Kont ikun sew Kont ta' Tifdil Teen Plus kemm Kont ta' Aċċess Teen Plus.

1.1 Kont jista' jinfetaħ fl-ewro biss.

1.2 Mingħajr preġudizzju għall-Klawsoli 2.2 u 3.2, meta ssir applikazzjoni għall-ftuħ ta' Kont il-Bank jista' jitlob u / jew jiġbor dik l-informazzjoni u dokumentazzjoni fuq id-Detentur tal-Kont u / jew l-Amministratur u l-attivitajiet tagħhom li l-Bank jidhirlu neċessarja. Il-Bank iżomm id-dritt li jirrifjuta kwalunkwe applikazzjoni.

1.3 L-imgħax jinħadem għal kull jum u jitħallas bir-rati li japplikaw fuq il-Kont kif pubblikati mill-Bank minn żmien għal żmien. L-imgħaxijiet miġmugħa fuq il-Kont jiġu kapitalizzati darba fis-sena, bħalissa fl-aħħar tas-sena. Fejn hu permess u sakemm ma jkunx ġie avżat mod ieħor, il-Bank iżomm it-Taxxa Finali fuq l-Imgħaxijiet, skont ir-rata ffissata mill-awtoritajiet. It-Taxxa Finali fuq l-Imgħaxijiet tinqata' biss minn dawk il-kontijiet miżmuma f'isem persuni residenti ta' Malta.

1.4 Rendikont ikun impustat fl-indirizz li jkun ġie kkomunikat lill-Bank skont il-klawsola 1.10 hawn taħt, bħalissa fl-aħħar tas-sena. id-Detenturi tal-Kont ta' Aċċess Teen Plus jirċievu Rendikont ukoll darba fix-xahar. Jekk ma jkunux għaddew tranżazzjonijiet minn mindu jkun inħareġ l-aħħar Rendikont, il-Bank jirriżerva d-dritt li ma jibgħatx Rendikont. Dan ikun mingħajr preġudizzju għad-dritt għal Rendikont fl-aħħar tas-sena. Jekk ikun hemm talba għal Rendikonti addizzjonali dawn ikunu soġġetti għall-ħlas ta' drittijiet skont it-Tariffa tad-Drittijiet tal-Bank ippubblikata fuq is-sit elettroniku www.apsbank.com.mt. Meta jirċievi Rendikont, id-Detentur tal-Kont għandu jivverifika t-tranżazzjonijiet u jirrapporta kwalunkwe nuqqas ta' qbil lill-Bank fi żmien disgħin (90) jum mid-data tar-Rendikont.

1.5 It-tranżazzjonijiet fuq il-Kont jistgħu jsiru:

A. Fil-fergħat u / jew l-aġenziji tal-Bank (L-aġenziji jaċċettaw biss tranżazzjonijiet li ma jinvolvux flus kontanti).
B. Permezz tas-sistema tal-ATMs u l-magni ta' depożitu tal-Bank. (Ara t-Tabella tal-Ħinijiet tal-Qtugħ fuq is-sit elettroniku www.apsbank.com.mt.)
C. Permezz tal-APS 365 Online.
D. Permezz tas-sistema tal-ATMs tal-Bank of Valletta p.l.c. (depożitu u ġbid biss).

1.6 Meta jsiru depożiti permezz tal-ATMs jew il-magni ta' depożitu tal-Bank, huma fejn huma, il-Bank jivverifika l-kontenut tal-envelop tad-depożitu u, fl-eventwalità ta' diskrepanza bejn il-kontenut u l-ammont miktub u / jew entrat fl-ATM jew fil-magna tad-depożitu, l-ammont li jirriżulta lill-Bank jittieħed bħala l-ammont korrett tad-depożitu. Id-Detentur tal-Kont jiġi informat bid-diskrepanza.

1.7 Meta jsiru depożiti permezz tal-Bank of Valletta p.l.c, il-Bank jikkredita l-Kont bl-ammont li jindikawlu huma. Id-Detentur tal-Kont jiġi informat jekk ikun hemm xi diskrepanza.

1.8 Ċekkijiet ta' banek oħra lokali, apparti l-Bank Ċentrali, jiġu meqjusa bħala kklerjati għall-finijiet tal-kalkolu tal-imgħax tlett (3) ijiem ta' xogħol tal-Bank, jew fi żmien ieħor skont kif regolat mill-Malta Clearing House, wara li jkunu ġew depożitati fil-Kont. Ċekkijiet tal-Bank li jkunu depożitati f'fergħa li mhijiex l-istess waħda fejn ikun miżmum il-kont li fuqu jkun miktub iċ-ċekk jiġu meqjusa bħala kklerjati għall-finijiet tal-kalkolu tal-imgħax jum wieħed (1) ta' xogħol tal-Bank wara li jkunu ġew depożitati fil-Kont. Bl-istess mod, fil-każ ta' ċekkijiet bankarji ta' banek barranin il-perijodu tal-ikklerjar ikun determinat skont il-prassi bankarja.

1.9 Fil-każ ta' ċekkijiet bankarji ta' banek barranin, il-Bank jirriżerva d-dritt unikament fid-diskrezzjoni tiegħu li jiddifferixxi l-pagament ta' ġbid kontra l-Effetti mhux Ikklerjati li jistgħu jkunu ġew ikkreditati fil-Kont, u li jitlob rifużjoni jew jiddebita l-Kont (mingħajr telf tal-kambju u biż-żieda tal-kummissjonijiet u d-drittijiet kollha lokali u barranin) fl-eventwalità li xi ammonti entrati ma jitħallsux jew jintilfu in tranżitu.
1.10 Kull komunikazzjoni mill-Bank tintbagħat bil-posta fl-indirizz ipprovdut mal-ftuħ tal-Kont. Il-Bank għandu jiġi avżat minnufih bil-miktub jekk ikun hemm xi tibdil fl-indirizz postali. Il-Bank ma jassumi ebda responsabbiltà għall-komunikazzjonijiet li ma jaslux fid-destinazzjoni tagħhom, u l-preżunzjoni tkun li d-destinatarju jkun irċieva kull komunikazzjoni mibgħuta fl-indirizz postali li jkun ġie kkomunikat lill-Bank, kif imsemmi hawn fuq.
1.11 Il-Bank jirriżerva d-dritt li jagħlaq il-Kont, ikun meta jkun, jekk ikun hemm raġuni valida biex jagħmel hekk. Il-Bank jikkommetti ruħu li jagħti avviż raġonevoli bil-quddiem li jkun se jagħlaq il-Kont. Inoltre, il-Bank jista' jirrifjuta li jeżegwixxi xi tranżazzjoni jew jista' minnufih jittermina tranżazzjoni jew ireġġagħha lura, totalment jew in parti, jekk il-Bank ikollu raġuni biżżejjed biex jemmen li t-tranżazzjoni hija invalida, jew b'xi mod qarrieqa jew illegali jew magħmula in malafede jew li ma saritx mid-Detentur tal-Kont jew jekk dan ma jkunx aġixxa skont dawn it-Termini u Kundizzjonijiet jew għal kwalunkwe raġuni oħra ġustifikabbli. Il-Bank jikkommetti ruħu li jinforma lid-Detentur tal-Kont b'tali rifjut, terminazzjoni jew treġġigħ lura.
1.12 Jekk il-Kont jingħalaq hi xinhi r-raġuni, id-Detentur tal-Kont għandu minnufih jagħti lura lill-Bank il-Kards kollha marbutin ma' dak il-Kont. Bl-istess mod, l-għeluq tal-Kont għal kwalunkwe raġuni jirriżulta fit-telf tal-polza tal-assigurazzjoni fuq il-ħajja pprovduta taħt il-klawsola 2.5 hawn taħt u l-Bank ma jibqa' obbligat li jagħmel ebda pagament għar-rigward tagħha.
1.13 Il-Kont mhuwiex trasferibbli.

2. IL-KONT TA' TIFDIL TEEN PLUS:

2.1 Kont jista' jinfetaħ b'depożitu inizjali minimu ta' €25 minn Amministratur f'isem individwu li jkollu bejn it-tlettax (13) u s-sittax-il (16-il) sena jew inkella minn individwu li ma jkunx taħt is-sittax-il (16-il) sena iżda ma jkunx għalaq it-tmintax (18). Il-Kont ikun merfugħ u miżmum mill-Bank f'isem id-Detentur tal-Kont.
2.2 Mal-ftuħ tal-Kont l-Amministratur għandu jipprovdi lill-Bank, jekk il-Bank ma jkollux diġà, kopja tal-karta tal-identità tiegħu kif ukoll kopji taċ-ċertifikat tat-twelid u tal-karta tal-identità (jekk ikollu waħda) tad-Detentur tal-Kont. Fejn il-Kont jinfetaħ mid-Detentur tal-Kont, dan għandu jissottometti kopja tal-karta tal-identità tiegħu lill-Bank. Dan isir mingħajr preġudizzju għal talbiet ta' kopji ġodda ta' tali dokumentazzjoni għalkemm il-Bank diġà' jkollu.
2.3 Fejn il-Kont ikun infetaħ minn Amministratur, l-Amministratur ikun intitolat li jiġbed il-bilanċ jew parti minnu li jkun hemm fil-kont fil-perijodu ta' tliet (3) xhur immedjatament qabel ma d-Detentur tal-Kont jagħlaq is-sittax-il (16-il) sena. Malli d-Detentur tal-Kont jagħlaq is-sittax-il (16-il) sena, l-Amministratur jitlef kull dritt fuq il-bilanċ, jew għall-bilanċ, li jkun hemm fil-Kont, u d-Detentur tal-Kont ikun intitolat li:

- A. Ikompli jżomm il-Kont. Jew
- B. Jittrasferixxi darba biss ammont ta' mhux aktar minn tletin (30) fil-mija tal-bilanċ li jkun hemm fil-Kont għal Kont ta' Aċċess Teen Plus, u jżomm il-kumplament tal-bilanċ fil-Kont.

2.4 Bl-eċċezzjoni ta' dak li hu pprovdut hawn fuq, fil-Kont jistgħu jsiru biss depożiti, u l-bilanċ li jkun fih il-Kont jista' jinġibed mid-Detentur tal-Kont biss meta dan jagħlaq it-tmintax-il (18-il) sena. F'dik id-data l-Kont jingħalaq u l-bilanċ ta' kreditu li jkun hemm fih jiġi trasferit f'Kont ta' Tifdil normali. Fl-eventwalità li d-Detentur tal-Kont ma jikkonformax ma' din il-kundizzjoni u ma jmurx il-Bank biex jagħlaq il-Kont, il-Bank jiftaħ Kont ta' Tifdil ġdid f'ismu u jittrasferilu l-kapital u l-imgħax kollu fil-Kont il-ġdid. Id-Detentur tal-Kont jiġi avżat b'dak li jkun sar.
2.5 Fejn il-Kont jinfetaħ minn Amministratur f'isem id-Detentur tal-Kont, il-Kont huwa marbut ma' polza ta' assigurazzjoni fuq il-ħajja ta' l-Amministratur. F'każ tal-mewt tal-Amministratur, titħallas fil-Kont somma ekwivalenti għall-medja tal-bilanċi ta' kreditu li jkun hemm fil-Kont matul tnax-il (12-il) xahar preċedenti għad-data tal-mewt tal-Amministratur. Dan il-kreditu jista' jkun sa massimu ta' €12,000.
2.6 Fejn il-Kont jinfetaħ minn aktar minn Amministratur wieħed f'isem id-Detentur tal-Kont, il-polza tal-assigurazzjoni fuq il-ħajja imsemmija hawn fuq tkun tapplika biss għar-rigward tal-aktar wieħed foshom li jkollu qligħ fit-tnax-il (12-il) xahar immedjatament qabel id-data tal-ftuħ tal-Kont.
2.7 Il-polza tal-assigurazzjoni fuq il-ħajja tibqa' fis-seħħ jew sad-data li fiha d-Detentur tal-Kont jagħlaq sittax-il (16-il) sena jew sa dik id-data li fiha l-Amministratur jagħlaq ħamsa u ħamsin (55) sena, skont liema tiġi l-ewwel. Kull talba għall-ħlas li ssir taħt l-imsemmija polza ta' assigurazzjoni fuq il-ħajja għandha tasal għand il-Bank fi żmien xahrejn (2) mill-mewt tal-Amministratur. Ma kull talba, fost dokumenti oħra, wieħed għandu jibgħat iċ-ċertifikat uffiċjali tal-mewt tal-Amministratur.
2.8 Kopja ta' termini u kundizzjonijiet addizzjonali applikabbli għall-polza tal-assigurazzjoni fuq il-ħajja marbuta mal-Kont tista tinkeseb mill-Bank.
2.9 Il-ħlas tat-talba jkun fid-diskrezzjoni tal-kumpanija tal-assigurazzjoni.

3. IL-KONT TA' AĊĊESS TEEN PLUS:

3.1 Kont jista' jinfetaħ minn individwu li jkollu bejn is-sittax (16) u t-tmintax-il (18-il) sena, b'depożitu inizjali ta' mhux anqas minn €100, u bil-kondizzjoni li dak id-Detentur tal-Kont diġà jkollu Kont ta' Tifdil Teen Plus. id-Detentur tal-Kont jista' wkoll jittrasferixxi fondi minn dan tal-aħħar kif indikat fil-klawsola 2.3 hawn fuq.
3.2 Meta jiftaħ il-Kont, id-Detentur tal-Kont għandu jipprovdi lill-Bank b'kopja tal-karta tal-identità tiegħu. Dan huwa mingħajr preġudizzju għal talbiet għal kopji ġodda ta' tali dokumentazzjoni, għalkemm il-Bank diġà' jkollu.
3.3 Il-Kont jibqa' miftuħ u miżmum mill-Bank sa dak il-jum li fih id-Detentur tal-Kont jew jagħlqu jew jagħlaq it-tmintax-il (18-il) sena, u f'dat-tieni każ il-bilanċ ta' kreditu li jkun hemm fil-Kont jiġi trasferit f'Kont ta' Tifdil normali. Fl-eventwalità li d-Detentur tal-Kont ma jikkonformax ma' din il-kundizzjoni u ma jmurx il-Bank biex jagħlaq il-Kont, il-Bank jiftaħ Kont ta' Tifdil ġdid f'ismu u jittrasferilu l-kapital u l-imgħax kollu fil-Kont il-ġdid. Id-Detentur tal-Kont jiġi avżat b'dak li jkun sar.
3.4 Il-Kont għandu jinżamm dejjem b'bilanċ pożittiv. Il-Bank għandu d-dritt, ikun meta jkun u bla ma jagħti avviż minn qabel, illi jpaċi bilanċ ta' kreditu fil-Kont kontra kwalunkwe bilanċ ta' debitu li d-Detentur tal-Kont jista' jkollu f'xi kont ieħor mal-Bank.
3.5 Fejn id-Detentur tal-Kont jidhirlu li xi tranżażżjoni qatt ma kienet awtorizzata minnu jew li għaddiet ħażin, id-Detentur tal-Kont għandu jirrapporta l-materja mingħajr dewmien żejjed u mhux aktar tard minn tlettax-il xahar (13) mid-data li fiha l-Kont ikun ġie debitat. Il-Bank jinvestiga l-materja u, jekk jirriżulta li t-tranżażżjoni ma kinetx awtorizzata, jipproċedi biex jirrifondi l-ammont debitat fil-Kont flimkien mad-drittijiet li setgħu jkunu nġabru mill-Bank għar-rigward ta' dik it-tranżazzjoni mhux awtorizzata. Dan isir mingħajr preġudizzju għal kwalunkwe dritt ieħor li jista' jkollu d-Detentur tal-Kont taħt xi termini u kundizzjonijiet oħrajn jew xi ftehim ieħor mal-Bank.
3.6 It-tranżazzjonijiet fuq il-Kont jistgħu jsiru permezz tal-Kard jew permezz ta' ordnijiet fissi, debiti diretti, krediti diretti u trasferimenti oħra awtomatiċi. Transactions on the Account may also be carried out by means of the Card or by means of standing orders, direct debits, direct credits and other automated transfers. Il-Bank jirriżerva d-dritt fid-diskrezzjoni tiegħu li jirtira kwalunkwe Kard maħruġa lid-Detentur tal-Kont, speċjalment jekk ikun hemm xi skorrettezza fit-tħaddim tal-Kont.

4. TIBDIL F'DAWN IT-TERMINI U KUNDIZZJONIJIET:

4.1 Il-Bank jista' jibdel dawn it-Termini u Kundizzjonijiet, inklużi t-Tariffa tad-Drittijiet u t-Tabella tar-Rati tal-Imgħax, billi jdaħħal oħrajn ġodda, unikament fid-diskrezzjoni tiegħu.
4.2 Mingħajr preġudizzju għall-ġeneralità tad-dispożizzjonijiet tal-Klawsola 4.1 hawn fuq, iċ-ċirkostanzi meta l-Bank jista' jvarja dawn it-Termini u Kundizzjonijiet jinkludu:

- A. Tibdil fil-kundizzjonijiet tas-suq jew fil-prassi bankarja.
- B. Tibdil fil-kosti tal-Bank.

C. Jekk id-Detentur tal-Kont ikun fi ksur ta' xi waħda minn dawn it-Termini u Kundizzjonijiet jew jekk id-Detentur tal-Kont ikun inadempjenti b'xi mod ieħor.
D. Tibdil fil-liġi u / jew xi deċiżjoni jew rakkomandazzjoni ta' xi qorti, regolatur jew korp simili.
E. L-introduzzjoni ta' prodotti, sistemi, metodi tal-operat, teknoloġija, mezzi alternattivi ta' qadi, servizzi u faċilitajiet ġodda jew imtejba.
F. L-amalgamazzjoni man-negozju, jew l-akkwiżizzjoni tan-negozju, ta' bank ieħor jew organizzazzjoni oħra li toffri servizzi simili.
G. Tibdil impost jew mitlub minn xi Sistema ta' Pagament.
H. Xi avveniment jew ċirkostanzi li jinqalgħu li jistgħu raġonevolment jeffettwaw il-mod kif id-Detentur tal-Kont iwettaq l-obbligi, wieħed jew uħud jew kollha, li għandu taħt dawn it-Termini u Kundizzjonijiet.

4.3 Tibdiliet f'dawn it-Termini u Kundizzjonijiet jiġu kkomunikati lid-Detentur tal-Kont tal-anqas xahrejn (2) qabel ma jidħlu fis-seħħ. Jekk il-Bank ma jirċievi ebda oġġezzjoni bil-miktub minn għand id-Detentur tal-Kont, ikun preżunt li d-Detentur tal-Kont ikun aċċetta t-tibdiliet proposti u dawk it-tibdiliet jitqiesu li saru jifformaw parti minn dawn it-Termini u Kundizzjonijiet.

4.4 Fil-każ ta' Kont ta' Aċċess Teen Plus, Id-Detentur tal-Kont jista' jagħlaq il-Kont jekk xi tibdil li jkun għamel il-Bank ma jkunx jogħġbu

5. PROMOZZJONI TAL-PRODOTT:

5.1 Il-Bank jista' jippromwovi dan il-prodott b'mod selettiv u fid-diskrezzjoni tiegħu.

6. L-INFORMAZZJONI PERSONALI:

6.1 Il-Bank jittratta l-informazzjoni personali kollha dwar id-Detentur tal-Kont li tkun meħtieġa biex jingħata dan is-servizz bħala privata u kunfidenzjali, anke meta d-Detentur tal-Kont ma jibqax klijent tal-Bank, u ma jiżvela lil ħadd ebda informazzjoni dwar ir-relazzjoni tad-Detentur tal-Kont mal-Bank, jew ismu jew l-indirizz tiegħu, jekk mhux bil-kunsens tad-Detentur tal-Kont jew għax meħtieġ mil-liġi lokali.

6.2 L-informazzjoni dwar id-Detentur tal-Kont u l-Kont tiegħu tista' titqiegħed fuq id-database tal-Bank u tkun użata, analazzata u evalwata mill-Bank biex ikun jista' jagħti servizz aħjar lid-Detentur tal-Kont. Barra l-Bank, din l-informazzjoni, inkluża n-natura tat-tranżazzjonijiet tad-Detentur tal-Kont, tkun żvelata lil terzi persuni sabiex id-Detentur tal-Kont ikun jista' jingħata s-servizz mitlub, u għal għanijiet ta' marketing, ta' prevenzjoni ta' frodi, ta' verifika u ta' ġbir ta' djun, u biex ikun possibbli li jkunu proċessati servizzi għall-Bank f'Malta u barra.

6.3 Il-Bank ifittex li jżomm l-informazzjoni dwar id-Detentur tal-Kont aġġornata. Il-Bank jista' juża lil terzi persuni biex jipproċessaw informazzjoni għalih, u fl-ipproċessar kollu tagħha l-informazzjoni dwar id-Detentur tal-Kont tkun protetta skont kodiċi stretti ta' segretezza u sigurtà li għalihom il-Bank, l-impjegati kollha tiegħu u t-terzi persuni jkunu soġġetti, u tkun użata biss skont l-istruzzjonijiet mogħtija mill-Bank.

6.4 Il-Bank jista' wkoll jiżvela informazzjoni dwar id-Detentur tal-Kont u t-tħaddim tal-Kont lil kull persuna li lilha l-Bank jittrasferixxi d-drittijiet u l-obbligi tiegħu taħt dawn it-Termini u Kundizzjonijiet.

6.5 Jekk id-Detentur tal-Kont ma jkunx jixtieq li jiġi kkuntattjat għall-finijiet ta' marketing hu għandu javża lill-Bank b'dan bil-miktub, u sakemm il-Bank ma jirċevix tali oġġezzjoni bil-miktub id-Detentur tal-Kont jitqies li jkun awtorizza lill-Bank biex jinformah, bit-telefon, bil-posta jew b'mezzi oħra, dwar servizzi u prodotti li jistgħu jinteressawh.

6.6 Skond il-leġislazzjoni dwar il-Protezzjoni tad-Data, id-Detentur tal-Kont jista' jitlob bil-miktub għal kopja ta' ċerta informazzjoni personali li l-Bank ikun qed iżomm dwaru. Id-Detentur tal-Kont għandu wkoll id-dritt li jitlob rettifika, blokkar jew tħassir ta' tali informazzjoni personali li ma tkunx ġiet ipproċessata b'konformità ma' dik il-leġislazzjoni.

6.7 Il-Bank jista' jimmonitorja jew jirreġistra t-telefonati bejn id-Detentur tal-Kont u l-Bank sabiex jassigura li l-istruzzjonijiet tad-Detentur tal-Kont ikunu eżegwiti bil-preċiż, ikun jista' aħjar itejjeb kontinwament is-servizzi tiegħu u jtejjeb is-sigurtà. Fl-interess tas-sigurtà l-Bank jista' jagħmel użu minn apparat ta' reġistrazzjoni bis-CCTV sew fil-bini tiegħu kemm madwaru.

6.8 Meta jikkunsidra l-applikazzjonijiet, il-Bank jista' juża metodi ta' punteġġ ta' kreditu. Jista' wkoll ifittex fir-Reġistru Elettorali jew jagħmel verifiki dwar l-identità. Jista' wkoll jitlob informazzjoni dwar id-Detentur tal-Kont minn għand aġenziji li jipprovdu riferenzi ta' kreditu, u juża din l-informazzjoni jew partijiet minnha għall-finijiet ta' identifikazzjoni, rintraċċar ta' debiti u prevenzjoni ta' ħasil ta' flus kif ukoll għall-amministrazzjoni tal-Kont. L-informazzjoni li jkollu l-Bank tintuża wkoll għall-analiżi statistika dwar kreditu, assigurazzjoni u frodi.

6.9 Dan kollu ta' hawn fuq ikun japplika bl-istess mod għar-rigward tal-informazzjoni personali dwar l-Amministratur.

7. MGĦAX, DRITTIJIET U TARIFFI:

7.1 L-informazzjoni kollha meħtieġa dwar tariffi, kummissjonijiet, drittijiet u mgħaxijiet tinstab fit-Tariffa tad-Drittijiet u t-Tabella tar-Rati tal-Imgħax li hemm ippubblikati fuq is-sit elettroniku www.apsbank.com.mt.

7.2 Sakemm ma jkunx dikjarat mod ieħor, il-Bank jista' minn żmien għal żmien jaħfer xi drittijiet, tariffi jew kummissjonijiet li ġeneralment jimponi meta jagħti s-servizzi normali tiegħu lid-Detentur tal-Kont. Dan isir mingħajr preġudizzju għal kwalunkwe drittijiet, tariffi, kummissjonijiet jew imgħaxijiet li jistgħu jkunu dovuti lill-Bank jew li jista' jkun ġarrab il-Bank minħabba xi ksur mid-Detentur tal-Kont ta' dawn it-Termini u Kundizzjonijiet.

7.3 It-tibdil li jsir fir-rati tal-imgħax jidħol fis-seħħ fid-data li tkun speċifikata fil-pubblikazzjoni ta' dak it-tibdil.

8. ĠENERALi:

8.1 Id-Detentur tal-Kont għandu jħallas it-tariffi, kummissjonijiet, drittijiet u mgħaxijiet kollha dovuti in konnessjoni mal-Kont flimkien ma' kwalunkwe spejjeż li jista' jġarrab jew jimponi l-Bank kull meta d-Detentur tal-Kont jikser xi waħda minn dawn it-Termini u Kundizzjonijiet.

8.2 Il-Bank jista' jittrasferixxi d-drittijiet u / jew l-obbligi tiegħu kollha, jew waħda jew uħud minnhom, lil persuna li jidhirlu b'mod raġonevoli li tkun kapaċi li twettaqhom. F'dak il-każ kull fejn dawn it-Termini u Kundizzjonijiet jirreferu għall-"Bank" għandu jitqies li jirreferu għal dik il-persuna li lilha jkunu ġew ittrasferiti dawk id-drittijiet u / jew obbligi. Id-Detentur tal-Kont ma jista' jċedi jew jittrasferixxi ebda wieħed mid-drittijiet u / jew obbligi li hu għandu taħt dawn it-Termini u Kundizzjonijiet.

8.3 Il-Bank jista' xi drabi, unikament fid-diskrezzjoni tiegħu u bla preġudizzju għal ebda wieħed mid-drittijiet tiegħu, akkwistat jew le:
A. Jikkonċedi lid-Detentur tal-Kont aktar żmien biex jikkonforma mal-obbligi tiegħu. Jew
B. Jiddeċiedi li ma jeżiġix id-drittijiet kollha tiegħu, jew wieħed jew uħud minnhom. Jew
Jestendi l-perijodu li għalih ikunu japplikaw xi termini u kundizzjonijiet preferenzjali.

Fejn il-Bank iżomm ruħu milli jeżerċita xi wieħed mid-drittijiet tiegħu, tali kondotta m'għandhiex titqies li tammonta għal rinunzja ta' dak id-dritt, li l-Bank jista' jibqa' jeżerċitah fi kwalunkwe ħin kif permess mil-liġi.

8.4 Fejn ikun meħtieġ li l-Bank li jibgħat xi rendikont, kard u / jew xi dokument ieħor f'indirizz għall-ħsieb ta' ħaddieħor ("indirizz c/o"), huwa ma jassumi ebda responsabbiltà jekk tali dokumenti ma jaslux għand id-destinatarju u / jew jekk ikun hemm xi ksur ta' sigurtà.

8.5 Il-Bank ma jkunx responsabbli għal xi telf li jista' jkun ikkawżat lid-Detentur tal-Kont minħabba xi nuqqas jew dewmien riżultat ta' strajk, azzjoni industrijali, qtugħ fil-provvista tal-elettriku, waqfien ta' makkinarju, jew kwalunkwe kawża oħra li l-Bank ma jkollux raġonevolment kontroll fuqha jew kwalunkwe każ ta' force majeure.

8.6 Ilmenti għandhom isiru bil-fomm jew bil-miktub lill-maniġer taċ-Ċentru għall-Assistenza tal-Klijenti jew b'telefonata fuq in-numru tat-telefon 2122 6644 jew bil-kitba lill-maniġer fuq csc@apsbank.com.mt. Il-Bank jinvestiga l-każ u, fejn ikun xieraq u meħtieġ, jieħu azzjoni immedjata biex jirrettifika s-sitwazzjoni. Tintbagħat irċevuta għal kull ilment u d-Detentur tal-Kont jiġi mgħarraf bir-riżultat tal-istħarriġ. Fl-

eventwalità li d-Detentur tal-Kont ma jkunx sodisfatt bir-riżultat tal-istħarriġ tal-Bank jista' jindirizza l-ilment tiegħu bil-miktub lill-Maniġer għall-Ilmenti tal-Konsumatur, l-Awtorità għas-Servizzi Finanzjarji ta' Malta, Triq Notabile, Attard BKR 3000, Malta jew fuq consumerinfo@mfsa.com.mt

8.7 Id-Detentur tal-Kont jista' jikkomunika mal-Bank bl-Ingliż jew bil-Malti, għalkemm il-Bank jippreferi jikkomunika bl-Ingliż. Il-komunikazzjonijiet għandhom ikunu bil-miktub u, fejn ma jkunx dikjarat jew miftiehem mod ieħor, għandhom jiġu indirizzati lill-maniġer, Ċentru għall-Assistenza tal-Klijenti, APS Centre, Triq it-Torri, Birkirkara BKR4012, Malta.

8.8 Id-Detentur tal-Kont u / jew l-Amministratur f'ismu jintrabat b'dawn it-Termini u Kundizzjonijiet meta jagħmel applikazzjoni personalment f'waħda mill-fergħat jew aġenziji tal-Bank. F'dak il-każ l-applikant jista' jintalab li jiffirma kopja stampata ta' dawn it-Termini u Kundizzjonijiet biex tinżamm mill-Bank.

8.9 Dawn it-Termini u Kundizzjonijiet jaqgħu taħt il-Liġi Maltija u l-Partijiet jissottomettu għall-ġurisdizzjoni esklussiva tal-Qrati tal-Gżejjer Maltin.

8.10 Il-Bank jirriżerva d-dritt li jagħmel kundizzjonijiet addizzjonali u / jew jemenda dawn it-Termini u Kundizzjonijiet (inklużi t-Tariffa tad-Drittijiet, it-Tabella tal-Ħinijiet tal-Qtugħ u t-Tabella tar-Rati tal-Imgħax), tkun xi tkun ir-raġuni. Jingħata żmien ta' avviż raġonevoli għal dan it-tibdil.

8.11 Il-Bank huwa soġġett għall-Iskema ta' Kumpens għad-Depożitanti mwaqqfa skont l-Avviż Legali Nru 369 tal-2003, kif emendata sussegwentement u mħaddma mill-Awtorità għas-Servizzi Finanzjarji ta' Malta. Bla ħsara għall-kundizzjonijiet imposti mill-imsemmi Avviż Legali, il-bilanċi fuq kontijiet denominati fl-Ewro jew f'xi munita oħra ta' xi stat taż-Żona Ekonomika Ewropea (ŻEE) miżmuma mal-Bank huma garantiti sa massimu ta' €100,000, jew l-ekwivalenti tagħhom fil-munita tal-ŻEE, għal kull persuna. Id-deċiżjoni dwar talbiet għall-kumpens hija f'idejn l-Awtorità għas-Servizzi Finanzjarji. Aktar informazzjoni dwar din l-Iskema tista' tinkiseb mis-siti elettroniċi www.compensationschemes.org.mt u www.mfsa.com.mt .

9. TERMINI U KUNDIZZJONIJIET ADDIZZJONALI:

9.1 Meta l-Kont jintuża mill-Bank biex jipprovdi servizzi oħra lid-Detentur tal-Kont, dawn it-Termini u Kundizzjonijiet għandhom jinqraw ħaġa waħda ma' kull ftehim jew termini u kundizzjonijiet li jirregolaw is-servizzi addizzjonali provduti. B'mod partikulari d-Detentur tal-Kont għandu jkun jaf li l-Kont ta' Aċċess Teen Plus jidħol biex jitqies bħala kont ta' pagament u li japplikaw it-Termini u Kundizzjonijiet Ġenerali tad-Direttiva dwar is-Servizzi ta' Pagament, u li fejn hemm konflitt bejn dawk it-Termini u Kundizzjonijiet u dawn, huma d-dispożizzjonijiet ta' dik id-Direttiva li jipprevalu.

Jien / Aħna, hawn taħt iffirmat(i), niddikjara(w) illi ġejt / ġejna pprovdut(i) kopja tat-Termini u Kundizzjonijiet għal Kontijiet Teen Plus, maħruġa mill-APS Bank Limited, u li jien / aħna qrajthom / qrajniehom, fhimthom / fhimniehom, u naċċetta(w)hom.

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Firma / Firem Data

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Isem u Kunjom / Ismijiet u Kunjomijiet

Dawn it-Termini u Kundizzjonijiet inħarġu mill-APS Bank Limited (C2192) li topera mill-APS Centre, Triq it-Torri, Birkirkara BKR4012, Malta. L-APS Bank Limited hija liċenzjata bħala istituzzjoni ta' kreditu mill-Awtorità għas-Servizzi Finanzjarji ta' Malta u hija awtorizzata biex tipprovdi servizzi ta' pagament. Kopji tat-termini u kundizzjonijiet kollha jistgħu jinkisbu mill-fergħat u l-aġenziji tal-APS Bank Limited jew jistgħu jitniżżlu mis-sit elettroniku www.apsbank.com.mt.

F'każ ta' konflitt bejn il-verżjoni Ingliża u dik Maltija ta' dawn it-Termini u Kundizzjonijiet, il-verżjoni Ingliża għandha titqies bħala dik korretta.