

A Suite of Deposit Accounts





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Is your money in good hands?

We are living in an era where deposit account options available on the market are not few. Choosing the right option is one of the most important decisions you will have to make.

We, at APS Bank can offer you different types of Deposit Accounts designed to cater for your needs. This booklet contains information about the deposit accounts offered by the Bank including the main features and other useful information. Whilst thanking you for choosing APS Bank as your banking partner, we would like to welcome you to the ever growing APS Family.

Welcome aboard.



	Description	Target group	Access to your funds	Minimum Deposit to open account	APS VISA debit card	Overdraft	Cheque book	How to apply	Page	
General Deposit Accounts	Savings Account	This account is used for day-to-day savings	Individuals over 16 years and companies can apply for this account	Immediately**	€ 25	Yes	No	No	Branch/ myAPS internet banking***	8
	Current Account	The current account is used for day-to-day transactions to issue payments through a cheque book or cards.	Individuals over 18 years and companies are eligible to open this account	Immediately**	€ 25	Yes	Yes*	Yes	Branch/myAPS internet banking**	9
	Virtual Account	This account is managed exclusively through the Bank's Internet Banking and ATMs and offers an attractive interest rate.	Any person over 16 years can apply for this account	Immediately**	€ 25	Yes	Yes*	No	Branch/ myAPS internet banking***	10
	Term Deposit Account	The term deposit account allows customer to lock a specific amount of money for a defined period, benefiting from a higher interest rate	Individuals over 16 years and companies can apply for this account.	At end of term	€ 1,000	No	No	No	Branch/ myAPS internet banking***	11
	Basic Payment Account	Individuals legally residing in the EU can open this account which offer a simplified on-boarding process.	Individuals over 18 years can apply to open this account.	Immediately**	N/A	Yes	No	No	Branch	12

*Subject to the Bank's approval

**Only cleared funds

***Joint accounts can only be opened from the Branch



	Description	Target group	Access to your funds	Minimum Deposit to open account	Visa debit Card	Overdraft	Cheque book	How to apply	Page	
	APS Clients' Current Account	The Clients' Current Account is designed to hold clients' funds that are entrusted to eligible Subject Persons that provide relevant activity or business to enable them to manage clients' funds.	Those Subject Persons, legal or natural, carrying out relevant activity or relevant financial business	Immediately**	€ 25	No	No	Yes	Branch	13
Student Accounts	APS Student Virtual Account (16 years and over)	This account is intended for post-secondary and University Students for day-to-day transactions.	Local students, 16 years or over	Immediately**	€ 25	Yes	Yes*	No	Branch	14
	International Student Savings Account (University of Malta)	Targeted for foreign students, following tertiary education at the University of Malta who require a basic account to cater for their student life.	This account is for International Students attending the University of Malta, which are 16 years and over	Immediately**	€ 25	Yes	No	No	Branch	15

*Subject to the Bank's approval

**Only cleared funds

APS Savings Account

Interest rate	Variable Rate. Interest credited annually. Interest rates payable are listed in the Bank's Interest Rate Factsheet available from Branches and the APS website.
Special benefit	The savings account is an account for day-to-day use which offers the facility to make payments through myAPS internet and mobile banking and APS VISA debit card.
Withdrawal/ Deposits	Deposits can be effected at any APS Branch, Deposit Machines or through myAPS internet and mobile banking. Withdrawals can be effected at any APS Branch, ATMs or myAPS internet and mobile banking.
Opening the account	The account can be opened from any APS Branch or myAPS internet banking as per the respective terms and conditions available upon request.
Minimum Deposit to open the account	€25 Minimum age 16 years of age
Manage the account	The account can be managed through the Branch, myAPS internet and mobile banking or ATMs.
VISA Debit Card	<input checked="" type="checkbox"/> <input type="checkbox"/>
Overdraft	<input type="checkbox"/> <input checked="" type="checkbox"/>
Cheque book	<input type="checkbox"/> <input checked="" type="checkbox"/>
Statements	Monthly or annually (as chosen by the customer)
Tariffs and Charges	Please refer to the 'Tariff of Charges', 'Fee Information Document' and Product Terms & Conditions available on APS Bank website and APS Branches.

APS Current Account

Interest rate	Variable Rate. Interest rates payable are listed in the Bank's Interest Rate Factsheet available from Branches and the APS website.
Special benefit	The current account is an account for day-to-day use which offers the facility to make payments through myAPS internet and mobile banking, APS VISA debit card or by cheques.
Withdrawal/ Deposits	Deposits can be effected at any APS Branch, Deposit Machines or through myAPS internet and mobile banking. Withdrawals can be effected at any APS Branch, ATMs or through myAPS internet and mobile banking.
Opening the account	The account can be opened from any APS Branch or myAPS internet banking as per the respective terms and conditions available upon request.
Minimum Deposit to open the account	€25 Minimum age 18 years of age
Manage the account	The account can be managed through the Branch, myAPS internet and mobile banking or ATMs.
VISA Debit Card	<input checked="" type="checkbox"/> <input type="checkbox"/>
Overdraft	<input checked="" type="checkbox"/> * <input type="checkbox"/>
Cheque book	<input checked="" type="checkbox"/> <input type="checkbox"/>
Statements	Monthly or annually (as chosen by the customer)
Tariffs and Charges	Please refer to the 'Tariff of Charges', 'Fee Information Document' and Product Terms & Conditions available on APS Bank website and APS Branches.



*Subject to the Bank's approval

APS Virtual Account

Interest rate	Variable Rate. Interest credited annually. Interest rates payable are listed in the Bank's Interest Rate Factsheet available from Branches and the APS website.
Special benefit	A favourable interest rate compared to a savings account.
Withdrawal/ Deposits	Deposits can be effected through at any APS Branch, Deposit Machines, or through myAPS internet and mobile banking. Withdrawals can be effected at any APS Branch, ATMs or through myAPS internet and mobile banking.
Opening the account	The account can be opened from any APS Branch or myAPS internet banking as per the respective terms and conditions available upon request.
Minimum Deposit to open the account	€25 Minimum age 16 years of age
Manage the account	The account is to be managed through myAPS internet and mobile banking or ATMs.
VISA Debit Card	<input checked="" type="checkbox"/> <input type="checkbox"/>
Overdraft	<input checked="" type="checkbox"/> * <input type="checkbox"/>
Cheque book	<input type="checkbox"/> <input checked="" type="checkbox"/>
Statements	Monthly or annually (as chosen by the customer)

APS Term Deposit Account

Interest rate	Fixed for a specified term. Interest will be paid upon maturity for products of under 12 months. Interest will be paid monthly or annually for products of 12 months and over. Interest rates payable are listed in the Bank's Interest Rate Factsheet available from Branches and the APS website.
Special benefit	Customers receive a better interest rate compared to other deposit accounts.
Withdrawal/ Deposits	Deposits for new Term Deposits can be effected at any APS Branch or through myAPS internet and mobile banking. For automatically renewable accounts, a 10 day grace period is given to customer in order to withdraw funds or else to add funds on account on maturity date.
Opening the account	The account can be opened from any APS Branch or through myAPS internet banking as per the respective terms and conditions available upon request.
Minimum Deposit to open the account	€1,000 Minimum age 16 years of age
Manage the account	The account can be managed through the Branch.
VISA Debit Card	<input type="checkbox"/> <input checked="" type="checkbox"/>
Overdraft	<input type="checkbox"/> <input checked="" type="checkbox"/>
Cheque book	<input type="checkbox"/> <input checked="" type="checkbox"/>
Tariffs and Charges	Please refer to the 'Tariff of Charges' and Product Terms & Conditions available on APS Bank website and APS Branches.

*Subject to the Bank's approval

APS Basic Payment Account

Interest rate	Variable Rate. Interest rates payable are listed in the Bank's Interest Rate Factsheet available from Branches and the APS website.
Special benefit	Customers legally residing in the EU may have access to a basic payment account.
Withdrawal/ Deposits	Deposits can be effected at any APS Branch, Deposit Machines or through myAPS internet and mobile banking. Withdrawals can be effected at any APS Branch, ATMs, or myAPS internet and mobile banking.
Opening the account	The account can be opened from any APS Branch as per the respective terms and conditions available upon request.
Minimum age	18 years of age
Manage the account	The account can be managed through the Branch, ATMs, Deposit Machines and myAPS internet and mobile banking.
VISA Debit Card	<input checked="" type="checkbox"/> <input type="checkbox"/>
Overdraft	<input type="checkbox"/> <input checked="" type="checkbox"/>
Cheque book	<input type="checkbox"/> <input checked="" type="checkbox"/>
Statements	Monthly, quarterly, half yearly or annually (as chosen by the customer)
Tariffs and Charges	Please refer to the 'Tariff of Charges', 'Fee Information Document' and Product Terms & Conditions available on APS Bank website and APS Branches.

*Subject to the Bank's approval

APS Clients' Current Account

Interest rate	The Clients' Current Account does not attract credit interest. Interest Rates payable and their frequency are listed in the Bank's Interest Rate Factsheet available from our branches and website. www.apsbank.com.mt/interest-rates
Special benefit	An Account designated to hold Clients' funds that are entrusted to eligible Subject Persons and/or relevant businesses that provide relevant financial services to enable them to manage Clients' funds.
Deposits	Deposits can be affected at any APS Branch, Deposit Machines or through myAPS internet and mobile banking.
Opening the account	The Account may be opened at any APS Branch.
Minimum Deposit to Open the Account	€25 (Different minimum deposits may apply where the Account is opened in other currencies.)
Minimum age	18 years of age
Manage the account	The account can be managed through the Branch, Deposit Machines and myAPS internet and mobile banking.
VISA Debit Card	<input type="checkbox"/> <input checked="" type="checkbox"/>
Overdraft	<input type="checkbox"/> <input checked="" type="checkbox"/>
Cheque book	<input checked="" type="checkbox"/> <input type="checkbox"/>
Statements	Monthly or annually (as chosen by the customer)
Tariffs and Charges	Please refer to the 'Tariff of Charges', 'Fee Information Document' and Product Terms and Conditions available on APS Bank website and APS Branches.

*Subject to the Bank's approval

APS Student Virtual Account (16 years and over)

Interest rate	Variable Rate. Interest credited annually. Interest rates payable are listed in the Bank's Interest Rate Factsheet available from Branches and the APS website.
Special benefit	Some of the benefits offered are free standing orders and local drafts, free investment and retirement planning advice, free gift upon receipt of first maintenance grant, a loan of up to €3,000 to assist students in their educational endeavours; all processing fees will be waived (Terms and Conditions apply).
Withdrawal/ Deposits	Deposits can be effected at any APS Branch, Deposit Machines or through myAPS internet and mobile banking. Withdrawals can be effected at any APS Branch, ATMs and through myAPS internet and mobile banking
Opening the account	The account can be opened from any APS Branch as per the respective terms and conditions available upon request.
Minimum Deposit to open the account	€25 Minimum age 16 years of age
Manage the account	The account can be managed through the Branch, myAPS internet and mobile banking or ATMs.
VISA Debit Card	<input checked="" type="checkbox"/> <input type="checkbox"/> Statements Monthly or annually (as chosen by the customer)
Overdraft	<input checked="" type="checkbox"/> <input type="checkbox"/>
Cheque book	<input type="checkbox"/> <input checked="" type="checkbox"/>
Tariffs and Charges	Please refer to the 'Tariff of Charges', 'Fee Information Document' and Product Terms & Conditions available on APS Bank website and APS Branches.

APS International Student Account

Interest rate	Variable Rate. Interest rates payable are listed in the Bank's Interest Rate Factsheet available from Branches and the APS website.
Special benefit	Designed for foreign students currently following tertiary education at the University of Malta who require a basic account to receive scholarship funds and pay for tuition fees, and receive financial assistance from parents and subsistence allowances to manage their day-to-day needs.
Withdrawal/ Deposits	Deposits can be effected at any APS Branch, Deposit Machines or through myAPS internet and mobile banking. Withdrawals can be effected at any APS Branch, ATMs or through myAPS internet and mobile banking.
Opening the account	The account can be opened from any APS Branch as per the respective terms and conditions available upon request.
Minimum Deposit to open the account	€25 Minimum age 16 years of age
Manage the account	The account can be managed through the Branch or by myAPS internet and mobile banking.
VISA Debit Card	<input checked="" type="checkbox"/> <input type="checkbox"/> Statements Monthly or annually (as chosen by the customer)
Overdraft	<input type="checkbox"/> <input checked="" type="checkbox"/>
Cheque book	<input type="checkbox"/> <input checked="" type="checkbox"/>
Tariffs and Charges	Please refer to the 'Tariff of Charges', 'Fee Information Document' and Product Terms & Conditions available on APS Bank website and APS Branches.

*For students 18+ and subject to the Bank's approval

DOCUMENTATION REQUIRED TO OPEN ACCOUNTS



Existing Customers

Apply at your preferred Branch by presenting a valid identification document (I.D Card, Passport, Residence Card or Driving License) or directly from the Bank's myAPS internet and mobile banking (Depending on the Deposit Account as specified on pages 4-7).

New Customers

In order to open an APS Deposit Account, the following information and documents are required:

Maltese Citizen

If you are a Maltese Citizen, we would require the following documents:

Identification Document:

- Valid and unexpired Maltese ID Card; or
- Valid and unexpired Maltese Driving License; or
- Valid and unexpired Maltese Passport

Tax Identification Number

**Evidence of Permanent Residential Address (not older than 6 months)
(If different from Maltese ID Card or if not stated on identification document)**

- A recent bank statement or reference letter issued by a recognised credit institution or entity carrying out relevant financial business in a Member State of the EU; or
- Correspondence from a central or local government authority, department, or agency (e.g., hospital, local council, income tax, etc.); or
- An official conduct certificate; or
- Any other government-issued document not mentioned above, or
- A recent utility bill; or
- A lease contract or agreement (not expired)

If Self-Employed & applying for a trading-as account

- Vat Certificate

Non-Maltese Citizen

If you are a Non-Maltese Citizen, we would require the following documents:

Identification Document:

- Valid and unexpired Maltese Residence Card; and
- Valid and unexpired Passport

Tax Identification Number (all Tax residences)

Evidence of Permanent Residential Address (not older than 6 months)

- A recent bank statement or reference letter issued by a recognised credit institution or entity carrying out relevant financial business in a Member State of the EU; or
- Correspondence from a central or local government authority, department, or agency (e.g., hospital, local council, income tax, etc.); or
- An official conduct certificate; or
- Any other government-issued document not mentioned above; or
- A recent utility bill; or
- A lease contract or agreement (not expired)

AND

- Proof of permanent residential address prior to settlement in Malta (if you do not have a permanent residential address abroad and you have been residing in Malta for less than 6 months, you will be required to present a utility bill, bank statement, official government document or any other document indicating foreign residential address.)

Evidence of Local Tangibility

- If employed in Malta, JobsPlus Employment History; or
- If studying in Malta, Letter of Acceptance by the University/College; or
- If retiring in Malta, a Rental Agreement or Deed of Acquiring Property; or
- If you own or lease property in Malta, a Deed of Acquiring Property or Lease Agreement; or
- If you own a Maltese Registered Company, a copy of the Memo & Articles of Association; or
- If you operate a business activity as a sole trader, the VAT Registration Certificate, or most recent Income Tax Return (including Profit & Loss Account)

If Self-Employed & applying for a trading-as account

- Vat Certificate

Basic Payment Account

If you are opening a Basic Payment Account, the following is required:

Identification Document:

- A valid and unexpired passport or a valid national or other government-issued identity card / document

Evidence of Permanent Residential Address (not older than 6 months)

(If different from identification document or if the identification document provided above do not include the permanent residential address, one of the following is required):

- A recent bank statement or reference letter issued by a recognised credit institution or entity carrying out relevant financial business in a Member State of the EU; or
- Correspondence from a central or local government authority, department, or agency (e.g., hospital, local council, income tax, etc.); or
- An official conduct certificate; or
- Any other government-issued document not mentioned above, or
- A recent utility bill; or
- A lease contract or agreement (not expired)

AND

- Proof of permanent residential address prior to settlement in Malta (if you do not have a permanent residential address abroad and you have been residing in Malta for less than 6 months, you will be required to present a utility bill, bank statement, official government document or any other document indicating foreign residential address.)

Evidence of Local Tangibility

(Only required if Salary will be deposited into Basic Payment Account)

- If employed in Malta, JobsPlus Employment History

APS Clients' Current Account:

Requirements to open, hold and operate a Clients' Current Account:

- Applicant/ Account Holder must fall within the eligibility criteria*
- Applicant/ Account Holder must present to the Bank a copy of the professional warrant/ licence to conduct professional services in Malta;
- Applicant/ Account Holder must present to the Bank an AML/CFT Policy, including a Customer Acceptance Policy;
- Applicant/ Account Holder must present to the Bank their Sanctions Policy;
- Applicant/ Account Holder must complete an FCC Questionnaire;
- Applicant/ Account Holder must read, understand and agree to the Client's Current Account declaration;
- Applicant/ Account Holder must present to the Bank further documents as may be required to satisfy Customer Due Diligence requirements.

*Eligibility criteria for the APS Clients' Current Account:

The following categories of persons or businesses carrying out relevant business, are considered as eligible to operate a Client's Current Account:

1. Persons carrying out "Relevant Activity":

- Accountants;
- Auditors;
- Notaries and other independent Legal Professionals when they participate in any financial or real estate transactions;
- Real Estate Agents.

2. Entities falling within the definition of "Relevant Business":

- Collective Investment Schemes;
- Company carrying out Affiliated Insurance Business;
- Custodians;
- Insurance Companies;
- Investment Services Companies;
- Local Banks;
- Local Financial Institutions;
- Stockbrokers.

Note:

The above requirements are subject to change in line with applicable laws, regulations, guidelines and policies.

International Student Account (University of Malta)

If you are opening an International Student Account, the following is required:

- A valid and unexpired passport;
- University Student Identification Card;
- Scholarship agreement (where applicable);
- Bank statements from your country of origin for the last 12 months (if bank accounts at local or non-local banks are held).
- Letter of introduction to the Bank (includes the student's Maltese address and country of origin address/ A photo of the student stamped by the UoM/
- UoM acceptance document/UoM course details/UoM sponsorship details/details of the subsistence allowance)

Documentation required for profile opening for Companies, Partnerships, Foundations and Organisations/Associations

Company

- Certificate of Registration issued by the Malta Business Registrar
- Memorandum and Articles of Association (M&A)
- A corporate structure chart clearly explaining the company's ownership and control structure including the respective shareholding and controlling percentage.
- AB01-Appointment of Bankers Form
- Identity Documentation of Director(s), Shareholder(s), Ultimate Beneficial Owner(s), Key Controller(s), Signatory(ies), Entity Representative(s)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Partnership

- Certificate of Registration issued by the Malta Business Registry or the Registrar for Legal Persons.
- Deed of Partnership certified by the Malta Business Registry or the Registrar for Legal Persons.
- A corporate structure chart clearly explaining the company's ownership and control structure including the respective shareholding and controlling percentage.
- AB01-Appointment of Bankers Form
- Identity Documentation of Partner(s), Ultimate Beneficial Owner(s), Key Controller(s), Signatory(ies), Entity Representative(s).
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Foundation

- Certificate of Registration issued by the Registrar for Legal Persons
- Certificate of Registration issued by the Commissioner for Voluntary Organisations (Optional)
- The Deed of Foundation which should be signed by Legal Representatives
- AB01-Appointment of Bankers Form
- Identity Documentation of Administrator(s)/Executive committee member(s) or equivalent, Ultimate Beneficial Owner(s), Key Controller(s), Signatory(ies), Entity Representative(s)
- Updated list of Administrators or Executive Committee Members stamped by the Registrar for Legal Persons or Commissioner of Voluntary Organisations (as applicable). The list should include: Name and Surname, Identity Documentation, Designation held
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Organisations/Associations

- Identity Documentation of Administrator(s)/Executive committee member(s) or equivalent, Ultimate Beneficial Owner(s), Key Controller(s), Signatory(ies), Entity Representative(s)

Condominium

- Notice of Appointment of Administrator (Form 1) stamped by Land Registry (Identity Malta)
- Resolution regarding Appointment of Administrator signed by Condominium Owners stamped by Land Registry (Identity Malta)
- AB01-Appointment of Bankers Form
- Identity Documentation of Administrator(s), Signatory(ies)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Voluntary Organisation, Sport Entities

- Certificate of Registration issued by the Commissioner for Voluntary Organisations
- The Organisation's Constituting Document which should be signed by Legal Representatives
- Updated list of Executive Committee Members stamped by the Commissioner for Voluntary Organisations. The list should include: Name and Surname, Identity Documentation, Designation held
- AB01-Appointment of Bankers Form
- Identity Documentation of Administrator(s)/Executive committee member(s) or equivalent, Signatory(ies)
- Download and Complete the ACC48 - Voluntary Organisation Information Request (<https://www.apsbank.com.mt/en/document-downloads>)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Child Care Centre

- Certificate of Registration issued by the Ministry of Education and Employment
- AB01-Appointment of Bankers Form
- Identity Documentation of Administrator(s) or equivalent, Ultimate Beneficial Owner(s), Signatory(ies)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Public School

- Certificate of Registration issued by the Ministry of Education and Employment
- AB01-Appointment of Bankers Form
- Identity Documentation of Head of School or equivalent, Signatory(ies)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Church School

- Certificate of Registration issued by the Ministry of Education and Employment
- Letter signed by the Provincial of the Congregation or Rector confirming the name of the respective Provincial and the Head of School
- AB01-Appointment of Bankers Form
- Identity Documentation of Provincial of the Congregation or Rector, Head of School or equivalent, Signatory(ies)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Private School

- Certificate of Registration issued by the Ministry of Education and Employment
- Letter issued by the School Owners confirming the School Owners and the Head of School
- AB01-Appointment of Bankers Form
- Identity Documentation of Head of School or equivalent, Ultimate Beneficial Owner(s), Signatory(ies)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Government Central/Public Administration

- Extract from Government Gazette confirming the appointment of the Executive Committee/Board Members
- AB01-Appointment of Bankers Form
- Identity Documentation of Administrator(s)/Executive committee member(s) or equivalent, Signatory(ies)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Local Council

- Extract from the Government Gazette confirming the appointment of the Executive Secretary and Mayor
- Letter of appointment of the Executive Secretary issued by the Department of Local Government
- AB01-Appointment of Bankers Form
- Identity Documentation of Mayor, Executive Secretary, Signatory(ies)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Trade Union

- Certificate of Registration issued by the Department of Industrial & Employment Relations
- Constituting Document which should be signed by the Legal Representatives
- Updated list of Council / Executive Committee Members signed by the Legal Representatives. The list should include: Name and Surname, Identity Documentation, Designation held
- AB01-Appointment of Bankers Form
- Identity Documentation of Council Member(s)/Executive committee member(s) or equivalent, Signatory(ies)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Co-Operative

- Certificate of Registration issued by the Co-operatives Board
- Statute/Constituting Document which should be stamped by the Co-Operatives Board
- Updated list of Executive Committee Members stamped by the Co-Operatives Board. The list should include: Name and Surname, Identity Documentation, Designation held
- AB01-Appointment of Bankers Form
- Identity Documentation of Executive committee member(s) or equivalent, Entity Representative(s), Signatory(ies)
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided)

Additional Information

- All documents are to be valid and presented in Original. Where documents are not presented in original form, copies are to be certified by a lawyer, notary or accountant as follows: "Certified True Copy of Original Document" – signed by the certifier and include the full name, profession, date and contact details which should be stamped.
- Person submitting application needs to present his/her Identity Card and a copy of the Identity Card or Passport of all Directors and Shareholders/ Partners. Identity Card copies are to be valid, clear, in colour and include front and back images. Identity documents need to be certified as true copy of original (please refer to page 26 for further details).
- Applicant has to provide an estimate of the annual account turnover and the number of Employees employed in Malta of the respective Company/ Partnership.
- The Bank may require additional documentation or information to fulfil its Due Diligence obligations.
- Please refer to the Bank's 'Tariff of Charges' document available on the Bank's website or from all APS Branches for the applicable fees.

Certification of Documents

Documents which are presented to the Bank NOT in original, must be certified by any one of the following persons:

- A legal professional;
- An accountancy professional;
- A notary;
- A Bank or Financial Institution subject to AML/CFT obligations.

Certification must be evidenced by a written statement stating that:

- The document is a true copy of the original document;
- The document has been seen and certified by the certified; and
- The photo is a true likeness of _____ (insert the name of the person being identified).

The person certifying the document must:

- Sign and date the copy document
- Clearly designate his profession, designation, or capacity; and
- Provided his contact details.

Translations

Any document which is not in Maltese or English must be translated. The translation should be signed, dated, and certified by an independent person of proven competence confirming that it is a faithful translation of the original.

Additional documents may be requested.

Important information

This brochure should be read in conjunction with our 'Deposit Accounts interest rates' Factsheet. This document contains only a summary of the main product features and mentioned products are subject to their respective Terms and Conditions. These accounts are also subject to fees and charges as specified in the Bank's Tariff of changes document. Both the Interest rates factsheet and tariff of changes be viewed on the Bank's website or available in hard copy at all the APS Branches.

Send us your feedback/comments

If you are unhappy in any way with our products and services, then please let us know by calling our Contact Centre on 21226644 or send us an email on voc@apsbank.com.mt. Alternatively, you can fill in our feedback form available on our website www.apsbank.com.mt/feedback or send a letter to the APS Voice of the Customer Unit on the following address:

Voice of the Customer
APS Bank plc
APS Centre
Tower Street
Birkirkara BKR 4012

Contact us today!

To find out more about Deposit account options:

Call 2122 6644

Visit your nearest APS branch

Click apsbank.com.mt

Email info@apsbank.com.mt

Deposit product related legal clause

Approved and issued by APS Bank plc, APS Centre, Tower Street, B'Kara BKR 4012. APS Bank plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994 and to carry out Investment Services activities under the Investment Services Act 1994. The Bank is also registered as a Tied Insurance Intermediary under the Insurance Distribution Act 2018. The Bank is also a participant in the Depositor Compensation Scheme established under Legal Notice 383 of 2015.

Data protection

For more information about how the Bank processes the personal information which you provide us, kindly refer to the APS Bank plc Privacy Policy by means of the following link:

<https://www.apsbank.com.mt/gdpr>