



**APS
STUDENT**

GIFTS - BENEFITS

**SUPPORTING DREAMS
CELEBRATING POTENTIAL**

apsbank.com.mt/student

2122 6644

apsbank.com.mt

values you can bank on



Back in 1910 APS Bank was launched with a mission to help people save money and improve their future prospects.

Today we've grown to become one of Malta's leading financial institutions with a wide range of banking/financial services. But our roots never changed and we still work extensively on cultural, heritage and community initiatives.

At APS Bank we've got what you need to secure your future. Our distinctive products include deposit and savings accounts, business solutions, unique home loan facilities and personal loans. No matter what your requirements are, our knowledgeable team is here to assist you. And in this day and age, ours are the values you can truly bank on.

WHAT DO YOU GET FROM APS STUDENT?

Being a student is all about empowerment and creating opportunities to achieve a successful career. APS Bank is ready to assist you on your journey from student life to your dream career, with a portfolio of products and services available at your fingertips.

HERE'S WHAT YOU GET UPON JOINING APS STUDENT

- APS Student Virtual Account - In this digital era we have created an account which is tailored for the new generation. It's built to help you avoid queues and give you competitive interest rates. With internet banking you can easily manage your account(s) and easily perform the required transactions
- Free APS Student Premier Card to be used with your Virtual account – The Student Premier Card gives you access to a number of discount schemes from designated APS partners
- Internet banking with free mobile authentication, no annual fees! Optionally, you can make use of the 365 Online token which is being offered for free for the first two years
- Full discount on initial fees on any lump sum investment with APS Funds SICAV plc
- 25% discount on dealing fees for international stock exchange dealings
- No initial fees on monthly savings plans on all the range of APS Funds
- Free Standing Orders & Local Drafts
- Free investment and retirement planning advice – it is never too early to start planning your savings. We have created a support plan which will help you understand how to segment your funds and get started with investments and retirement planning early on. The service includes a free investment portfolio review, free financial planning advice and free retirement planning advice
- Free gift upon receipt of your first maintenance grant

UPON TURNING 18, YOU ARE ALSO ENTITLED TO:

- A loan of up to €3,000 to assist you in your educational endeavours; all processing fees will be waived
- Up to €250 overdraft limit on your Virtual Account
- Free APS Visa Classic Debit Card for the first year (optional)



■ SWITCHING TO APS BANK

Now is the time to become an APS Bank customer – there are no costs to worry about and very attractive interest rates that could save you money. It's a simple process - just apply for a student account and we'll get you started; all the work is handled by us.

■ INTERNET BANKING

APS 365 Online lets you complete day-to-day banking tasks from anywhere with an internet connection, giving you control over your finances 24 hours a day, every day. For your peace of mind our internet banking service operates in a secure environment when accessing your accounts and it is available for FREE when using Mobile Authentication.

■ PERSONAL LOANS

As a student you will get access to a personal loan of up to **€3,000** to assist you in your educational endeavours. It's easy to get started, just visit us at your closest APS Bank branch and our team will help you out.

■ FURTHERING YOUR STUDIES

If you're focused on your studies and want to go beyond tertiary education, we can also help you out. You can study abroad by taking out a **YSSS** loan that is tailor-made for students wanting to follow a course that's not available in Malta. Alternatively, we can also help you to pursue other professional qualifications from MQC Level 6 grade or higher through our **APS Achieve** Loan Scheme. Find out more by visiting our website or ask one of our representatives at your closest branch.

■ OUR HOME FINANCING SOLUTIONS

At APS Bank we are very well-known for our Home Financing Solutions which offer very competitive tailor-made packages to meet your unique requirements. We are fully aware that your needs will evolve following your student phase, which is exactly why we offer a number of products that go beyond academic years.

Through our different **APS Home Financing** solutions the Bank will help you to end-finance the construction, completion or purchase of a finished property and assist you throughout the process. You can bank on us to get your future home sorted out.

Visit apsbank.com.mt to find out how we handle home loans!

■ APS LOYALTY SCHEME

Use your APS Student Premier Card at any of the participating outlets and benefit today!

Discounts shall not be applicable in conjunction with any other on-going special offers, discounts or promotions of the participating Business.

Visit
apsbank.com.mt/student
for more information & full
list of participating outlets





APS STUDENT

Starting your journey in a post secondary institution or at university can be one of the most exciting experiences in life. We're with you every step of the way and we want to help you out on this journey - for your immediate and future needs.

We have created an offer to help you manage your finances as a student to support you during your studies. You can benefit from a combination of accounts, personal loans and free services that will help you get through your years in education.

If you are at least 16 years old and will be following post-secondary or tertiary education, you can take advantage of a package that will make your student life easier. Apply for APS Student and you will benefit from a number of banking services. Terms and Conditions apply.

Contact Us Today!

At APS Bank our staff will gladly assist you in setting up your student account. Speak to one of our representatives at your nearest branch or call our Customer Support Centre on **2122 6644** for free advice.

apsbank.com.mt/student

Terms and Conditions apply. Granting of loans is subject to Terms and Conditions and final approval from an APS Bank branch. Investments in the sub-Funds of APS Funds SICAV plc should be based on the full details of the APS Funds SICAV p.l.c. Prospectus and relative Offering Supplements. These may be obtained from APS Bank Limited and any of its branches. APS Bank Limited is licensed to undertake the business of Banking and to conduct Investment services business by the Malta Financial Services Authority and is enrolled in the Tied Insurance Intermediaries list under the Insurance Intermediaries Act 2006. The Bank is also a participant in the Depositor Compensation Scheme established under Legal Notice 383 of 2015. APS Funds SICAV plc is licensed by the MFSA.

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