



5 Year Fixed Deposit Account in AUD

Features

- 3.00% p.a.* payable monthly, quarterly, semi-annually, annually or on maturity
- Interest not added to capital, but paid into a savings account held with APS Bank
- Capital fixed for 5 years
- Minimum deposit AUD2,000
- Offer valid for a limited period

* Gross of tax

Terms and Conditions

- Under NO CIRCUMSTANCES will a breaking of the account be allowed during its term.
- The AUD Term Deposit Account is not renewable upon maturity.
- Cheques, including foreign and local bankers' cheques, are to be deposited directly in the funding account/s. Signed instructions are to be taken by the Bank's staff members to open the AUD Term Deposit Account/s once the cheques are cleared. In cases where such cheques are not cleared, the AUD Term Deposit Account/s will not be opened.
- Bank charges apply on cheques or cash deposited for these accounts.
- In so far as not in contrast with the above-stated, the Terms and Conditions issued by APS Bank plc governing its Term Deposit Account are also applicable.
- **Owing to currency exchange rate fluctuations, the value of the Euro equivalent in the deposit and any interest payable may fall or rise.**
- APS Bank plc will aim to meet our customers' expectations in terms of meeting their needs. However, in those cases where a customer wants to express dissatisfaction, complaints are to be made verbally or in writing to the appropriate branch manager or by phoning the Customer Support Centre on Telephone Number +356 2122 6644 or write to the manager on csc@apsbank.com.mt. The Bank will 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 investigation, he may direct his complaint in writing to the Office of the Arbiter for Financial Services, 1st Floor St Calcedonius Square, Floriana FRN 1530, Malta. The Office may also be contacted by using Freephone +356 8007 2366 or +356 2124 9245.

Name & surname

Signature

Customer Support Centre : 2122 6644

csc@apsbank.com.mt

www.apsbank.com.mt

APS Bank plc is licensed to undertake the business of Banking and to conduct Investment Services business by the Malta Financial Services Authority and is enrolled as a Tied Insurance Intermediary under the Insurance Intermediaries Act 2006. The Bank is also a participant in the Depositor Compensation Scheme.