



BUSINESS BANKING SOLUTIONS

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values you can bank on



APS, VALUES YOU CAN BANK ON

APS Bank was founded in 1910 with a mission to help the local community save money and improve its prospects for the future.

From assisting first-time buyers with moving into their family home to providing fledgling businesses with the finances they need to take off, APS Bank has been a cornerstone for the development of responsible banking in Malta.

Without losing sight of our humble roots, we have steadily evolved into one of Malta's leading financial institutions, offering a full range of

banking and financial services to our clients. By truly delivering personal banking and basing business banking on our experience and expertise, our team is committed to being at hand every day using the services and advice that can really make a difference.

With our operations entrenched in our set of values, we remain a bank that understands its responsibility towards the community within which we operate and work tirelessly to support our nation's culture, heritage, and environment.

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BUSINESS BANKING

An introduction

Running a business is a demanding affair. It takes time, effort, energy and inspiration to gain advantage and maintain it. Then there's the financial aspect of your business with all the complexity that is often associated with it.

At APS, we are committed to providing all the services you need to turn Business Banking into a valuable tool that helps you achieve business success. We apply our experience and expertise to tackle the more technical aspects of banking so that you can take your business to the next level with minimal effort.

With years of collective experience, our Business Banking Team has the knowledge and the ability to understand the specific requirements of a wide variety of business situations. Therefore, we can

offer you tailor-made solutions within a very short time.

We also understand the importance of size and scale, so we've designed our Business Banking to provide the right service for the situation you happen to be in. From the multitude of tasks that a sole trader must contend with during a day's work to the cross-border nature of an export-oriented industry, there is no company that is exactly like another.

Over the following pages you'll find a range of Business Banking products that we offer. This should serve as a guide to the possibilities available to you. Naturally, our Business Banking Team is at hand to tailor any combination that most closely matches the unique requirements of your business.

BUSINESS BANKING SERVICES

Your Business Banking toolkit starts with these essentials, designed to work together for efficiency and convenience.

Business Current Account

At the core of your daily Business Banking operations is your Business Current Account. Effective at separating business finances from your personal financial matters, this account puts all your transactional requirements at your fingertips. Manage it daily using our APS 365 Online Internet Banking System or use your debit card across the combined networks of APS and BOV ATMs around Malta and Gozo.

Business Savings Account

When your business generates surplus cash, our Business Savings Account makes your hard-earned funds work for you. Using this account means you earn interest on excess liquidity while you retain instant access to these funds. They're always where you need them, with the flexibility to manage your business savings account on the Internet.

Business Term Deposit Account

For those funds that you are able to put away for a while, our Business Term Deposit Account will deliver an attractive fixed interest rate. It offers interest on the full term of the account tying up your funds for as little as one month up to a maximum of five years.

Cards

The full range of benefits of our APS Premier Card and APS VISA Classic Debit Card are available to you as a Business Banking client. Use your cards to gain instant access to cash, for online transactions, and even for unlimited deposits at APS or BOV ATMs. Accepting card payments could be crucial to your business and we facilitate these transactions by providing an Electronic Point of Sale (EPOS) device.

Internet Banking Service

Once you experience the convenience of using our APS365 Online Banking services, it will be hard to imagine doing without it. The ability to control your finances at any time and any place where you have an Internet connection opens up a world of opportunities, apart from unparalleled convenience. Add a full range of business banking services, and your accounting function gains a new layer of efficiency.

We also offer reduced charges on a selection of services that you process via Internet Banking.

SEPA and Non-SEPA Payments

Your competitiveness can depend on the efficiency of your payments systems. Our system places SWIFT transfers at your fingertips so you can quickly and securely transfer funds in any currency to any country around the globe.

SEPA Credit Transfers (SCTs)

Efficiency is also key to a streamlined and cost-effective workflow. We provide the platform you need to pay salaries, interest, dividends or any similar payment directly into the account of your beneficiary.

SEPA Direct Debits (SDDs)

Doing away with the administrative overheads of receiving payments from your customers allows you to focus on what you do best. With SEPA Direct Debits, you can collect dues directly and monitor every transaction, making light work of reconciliation and directly improving your cash flow.

24-hour Cash Processing

With the combined networks of APS and BOV ATMs at your disposal and the added convenience of APS Deposit Machines at all branches, we significantly simplify the cash deposit process. We can even make arrangements for you to deliver cash for deposit in your account via your preferred security company.



BizPlus

BizPlus leads our portfolio of Business Banking products by combining the majority of the most frequently required services into one. Think of it as the only account you will need for most day-to-day situations.

With one account to finance your business and provide the working capital you need, BizPlus also contributes to your efforts to reduce interest costs.

One of the most attractive features of BizPlus is the variety of possibilities available. Designed to work around your specific business needs, you can structure your banking to allow this one-account to help with financing future business premises, capital investment, or even to co-finance EU-funded projects.

This flexibility allows us to work with you to cater for the most demanding of today's business applications. You may either opt for stand-alone components of this suite, such as business loans or overdraft facilities, or to combine services in a manner that suits your current and future business activities perfectly.

In every case, we are readily accessible to join you on your journey, from the very initial stages of a business venture all the way through the expansion of your existing business.

Business Development Loan

Our Business Development Loan is designed to assist you with planning and implementing your marketing and business development initiatives. While you apply your expertise to your business, this loan is there to finance your efforts. Possible applications include purchasing professional services to help you in the preparation of business plans, establishing quality standards, or even financing marketing campaigns that connect your business with your audience.

Business Mortgage Loan

As your business expands, so does your requirement for space. Our Business Mortgage Loan is there to help you make the move into a space that can accommodate your expansion by financing the acquisition, construction, extension, completion or even refurbishment of the commercial premises from where you operate. As with the rest of our Business Banking products, the Business Mortgage Loan is flexible enough to provide support from factory floor and warehouse, to offices, and even retail outlets. Our team is at hand to understand your plans for business growth and then structure the financing to make it all possible.

Business Overdraft

Every business goes through natural cycles, some of which may lead to a shortage of cash flow. Our Business Overdraft is there to help your business grow even in these conditions. Whether for payments to suppliers, stock, raw materials, or day-to-day expenditures such as payment of wages, rent or utility bills, our business overdraft will help finance the cash flow you need, when you need it.

Business Bridge Loan

Some business opportunities require immediate access to cash. Our Business Bridge Loan is there to help you seize the moment and offers short-term financing to help bridge any immediate financing gaps you may have. It is especially useful to provide cash you know you'll be receiving in the future before you actually receive payment.

Capital Expenditure Loan

As your business grows, so does your need to invest in those assets that will help your business run smoothly. Upgrading your current facilities or equipment, for instance, could be crucial to business success. The Capital Expenditure Loan brings with it an unparalleled range of applications that could include the purchase of vehicles, showroom or office equipment and IT systems. Your business is unique and so is the path it requires for growth, so share your ambitions with us and we'll tailor our Capital Expenditure Loan to help keep your plans on track.

Commerce Facility

This unique product enables you to combine business capital investment, (normally financed through a loan) and working capital (normally financed through an overdraft) into one simple account. Apart from the convenience of this service, you may also benefit from a reduction in interest costs. Unlike a loan, any extra deposits in this account can be withdrawn at any time via chequebook, cards or Internet Banking.

Ecoplus Commercial - Green loans for environmentally-friendly products

For businesses wanting to make use of renewable energies:

If you have identified cost savings and boosted corporate social responsibility by implementing a source of renewable energy, our Ecoplus Commercial loans are designed for you to instantly benefit from your responsible purchases. Whether you intend to install photovoltaic or wind energy sources or even to replace your fleet with more ecologically responsible vehicles, our finances can provide the funds you need, whenever you need them.

For suppliers of renewable energy products and services:

If you are supplying environmentally responsible devices, our Ecoplus Commercial Loan can be used to finance the majority of the phases in the process. From importation through assembly and all the way to the sale of these devices, our financing options are designed so that your products can reach the market more quickly.



INVESTMENT SERVICES

Foreign Exchange

At APS Bank, we offer you competitive foreign exchange rates for the most frequently traded currencies as well as the purchase and sale of banknotes.

These services are available at all APS Bank branches that offer cash handling services. Call our Customer Support Centre for more information.

Our network of international banking partners are at your disposal to make sure all payments you effect or receive benefit from the security and reach of our reliable infrastructure.

International payments by banker's draft are also available for selected currencies (excluding USD and CAD).

Insurance

Key Man Insurance

Your business could depend very heavily on you or a small number of key persons within the organisation. This dependency is not exclusive to small businesses, with the largest of organisations often exposed to the same risk.

Should the key people not be present within the organisation for any amount of time, their absence can have a significant impact on the business. The time it takes to recruit and train suitable replacements in turn leads to loss of goodwill, business relationships and even profits.

Key Man Insurance offers cover against this eventuality and is considered a responsible business practice for any organisation.

There are two main ways to structure this kind of cover and our team is available to help you determine which approach best suits your specific situation. You may either opt for insurance covering death or disability of the key person or you may decide to add a savings element to the policy. You may also decide to choose a joint savings and insurance policy. In this case, the savings element will pay out a lump sum to the business upon maturity (this normally coincides with the retirement of the key person). The sum may be paid to the retiring key person or even reinvested into the company to recruit and train the individuals replacing the key person.

APS Bank plc is a tied Insurance Intermediary of MSV Life Assurance Co. Ltd.

Group Life Policies

A Group Life Policy is a great way of showing your employees that they matter. This policy offers cover to all your employees and can even be extended to their families. Your company remains the beneficiary of the policy and, in the unfortunate event of the loss of an employee, the funds paid to your organisation can be used to assist the employee's family through the most difficult of times*.

Your employees may also make use of this policy immediately since it is available to them as collateral for personal loans, with the option of adding disability or even retirement benefits.

**The business may also decide to allocate part or all of the life cover funds received towards the recruitment and training of replacement personnel.*

It is strongly recommended that you read the relative policy document which may be obtained from any APS Branch before making any decision about whether to acquire a policy.

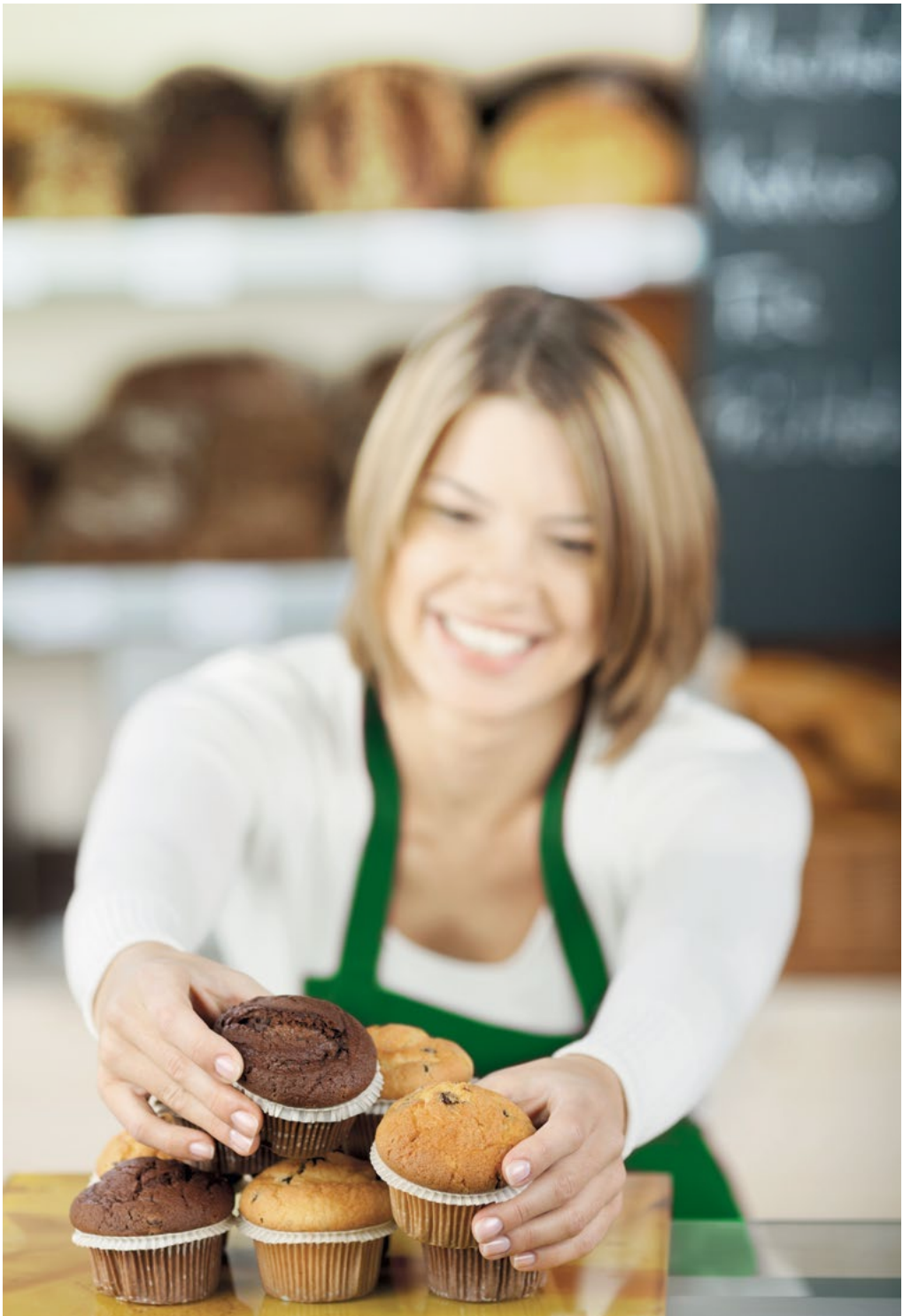
Portfolio Management

Your business success often leads to a cash surplus that, if invested wisely, can provide attractive returns. Our Business Portfolio Management gives you direct access to our experienced investment managers and research analysts. Our team can create a uniquely structured portfolio that matches your company's risk profile and exigencies based on your specific business objectives. The decision to opt for a discretionary or an advisory service is also yours to make, depending on your specific needs and expertise.

Our free Financial Planning services and Portfolio Review are available as part of the Portfolio Management services we offer. We provide the tools you will need to put your short and long-term investment objectives into perspective.

Liquidity Portfolio Management

For shorter term solutions to your extra liquidity, our Liquidity Portfolio Management service puts a number of investments at your disposal, selected to match your short to medium-term goals. This discretionary portfolio makes sure that your funds are working for you until you need them, and when you actually do require them, they are readily available. All liquidity portfolios are tailored to the specific risk profile and investment objectives of our individual clients and may include multiple currencies when these are needed for liability management.



Contact Us Today!

At APS Bank our staff will gladly assist you in taking the right decisions that are in your best interest.

Speak to one of our representatives at your nearest branch or contact our Customer Support Centre on **2122 6644** for more information.

www.apsbank.com.mt

All loans are subject to normal bank lending criteria and final approval by the Bank.

Terms, conditions and exclusions may apply. Issued by APS Bank plc of APS Centre, Tower Street, Birkirkara. BKR 4012. APS Bank plc is licensed by the Malta Financial Services Authority to undertake the business of banking and to conduct investment services business and is enrolled in the Tied Insurance Intermediaries list under the Insurance Intermediaries Act 2006. The Bank is a participant in the Depositor Compensation Scheme established under the laws of Malta.
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