

APS STUDENT PACKAGE 2018 APPLICATION FORM

APPLICATION FORM

Mr Ms

Name, Middle Name & Surname:

Date of Birth: Telephone No.: Mobile No.:

ID Card No. /Passport No.:

Home Address:

City: Country: Post Code:

Tax Residence: No. in Household:

Email Address:

Applicant's Maiden Surname:

Father's Name:

Mother's Name & Maiden Surname:

Marital Status: Single Married Divorced Separated Other

SPOUSE DETAILS (IF APPLICABLE)

Name & Surname:

Maiden Surname (where applicable):

ID Card No./Passport No.:

OCCUPATION

Student (Full-Time) Student (+ Part-Time Job)

Occupation & Employer's Name:

Net Remuneration per month: Total Annual Income:

EDUCATIONAL INSTITUTION

UNIVERSITY OF MALTA HIGHER SECONDARY MA REFALO, GOZO

MCAST DE LA SALLE COLLEGE ITS

ST ALOYSIUS COLLEGE ST MARTIN'S COLLEGE OTHER

JUNIOR COLLEGE ST EDWARD'S COLLEGE

POLITICALLY EXPOSED PERSON (PEP)

In terms of the Prevention of Money Laundering Act and the Prevention of Money Laundering and Funding of Terrorism Regulations, the Bank is required to establish whether a Customer is a "Politically Exposed Person" ["PEP"] when entering into a Banking Relationship or executing a Transaction for a Customer.

Are you, or have you been in the last 12 months:

a) A Politically Exposed Person b) An "Immediate Family Member" of a Politically Exposed Person c) A "Close Associate" of a Politically Exposed Person

FOR OFFICE USE ONLY

Customer's Profile Number:

Date:

Bank Official Name & Surname:

APS STUDENT PACKAGE - APPLICATION FORM

ACCOUNT DETAILS - APS STUDENT VIRTUAL ACCOUNT

<input type="checkbox"/> New APS Customer	<input type="checkbox"/> Existing APS Customer	
Account No.:		
Final Withholding Tax:	<input type="checkbox"/> Deduct	<input type="checkbox"/> Do Not Deduct
Payment Cards:	<input type="checkbox"/> Student Premier Card (16+)	<input type="checkbox"/> APS Visa Classic Debit Card (18+)
Internet Banking:	<input type="checkbox"/> Token Authentication	<input type="checkbox"/> Mobile Authentication
Login ID:		
<input type="checkbox"/> I authorise the Bank to debit my account with any charges that may be incurred while using APS 365 Online.		
Bank Account number: _____		

GIFT

APS CASH TOP-UP

€50 top-up in APS Student Virtual Account

STUDENTS ELIGIBLE FOR THE GIFT SHOULD MEET THE FOLLOWING CRITERIA:

1. To all new APS Student Package members; or
2. Existing APS Student Package members who are either starting post-secondary education or moving on to tertiary education.

APS Student Package applications must be received by the Bank until 31st October.

US TAX LIABILITY (FATCA)

FATCA stands for 'Foreign Account Tax Compliance Act'. Malta has concluded an agreement with the United States of America (USA) for the reciprocal exchange of information about accounts held by US taxpayers with Maltese financial institutions and by Maltese taxpayers in the USA. It is therefore necessary for the Bank to determine whether an account holder is resident for tax purposes in the USA so as to be able to comply with its legal obligations.

I hereby declare that my place of birth is _____ and that:

I am not a citizen of the USA and I am not tax resident in the USA

I am tax resident in the USA and my Taxpayer Identification Number is _____
(The Taxpayer Identification Number is a 9-digit numeric number which follows this format: 000-00-0000).

I was born in the USA but I am no longer a citizen of the USA and I am not tax resident in the USA. I do not have US citizenship because _____

APS STUDENT PACKAGE - APPLICATION FORM

OECD - COMMON REPORTING STANDARD ("CRS")

Please complete the following table indicating:

- (i) where the Account Holder is tax resident and
- (ii) the Account Holder's TIN for each country indicated.
- (iii) if a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:

Reason A - The country where the Account Holder is liable to pay tax does not issue TINs to its residents.

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number.

(Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C - No TIN is required.

(Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

	Country of TAX Residence	TIN (Tax Identification Number)	If no TIN is available choose reason A, B or C	If you selected reason B, explain why you are unable to obtain a TIN
1				
2				
3				

DECLARATIONS BY CUSTOMERS

I, the undersigned hereby:

Declare that the Funds that will be deposited in my Account(s) belong exclusively to me and are not held by me for another person, or in a fiduciary capacity or as trustee or nominee.

Confirm that all the information provided by me to the Bank is correct and up-to-date.

Undertake to immediately inform the Bank if any of the information provided above becomes out-dated and/or is no longer correct.

Agree to cooperate with the Bank in the eventuality that it requires further documentation about me and/or about any transaction(s) in which I might be involved.

Affirm that all the deposits in my Account(s) are derived from legitimate activities.

I acknowledge that the information contained in this form and information regarding the account holder and any reportable accounts(s) may be provided to the tax authorities of the country in which this/these account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the account holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

Confirm receipt of the full Terms and Conditions governing the APS Student Package and the respective bank products and services thereto.

Date

Customer's Signature

DECLARATION BY PARENT/GUARDIAN/LEGAL TUTOR (TO BE SIGNED ONLY IF APPLICABLE)

I, _____, as parent/guardian/legal tutor of the APS Student Package Account Holder, hereby give my consent in order for the APS Student Package Account Holder to be able to open and administer an APS Student Virtual account in his/her own name.

Date

Parent/Guardian/Legal Tutor's Signature and ID Number

APS STUDENT PACKAGE TERMS AND CONDITIONS 2018

These Terms and Conditions govern the use of the products and services offered under the APS Student Package as opened and held by APS Bank plc.

It is important that the APS Student Package Account Holder carefully reads and understands these Terms and Conditions. In these Terms and Conditions, unless the context otherwise indicates, the following expressions shall have the meanings ascribed below:

- **“Application Form”** means the form(s) for application issued by the Bank and signed by the Student Package Holder for the subscription to any or all of the products offered under the Student Package at the discretion of the Bank;
- **“APS 365 Online”** means the service provided by the Bank through internet whereby the Student Package Account Holder can carry out certain banking transactions on the Student Virtual Account, that once affected shall be legally binding, and which service is subject to all terms and conditions then in force that are applicable to that service;
- **“APS Student Loan”** means the personal loan granted by the Bank at its discretion to a Student Package Holder who is eighteen (18) years and over and applies for the said loan, also referred to as the “Loan”;
- **“APS Student Package”** means the Student Virtual Account and the Student Loan (if any), together with any other products, services and benefits provided by the Bank as governed by their respective Terms and Conditions;
- **“APS Student Package Account Holder”** means the student who in his name holds and is entitled to the benefits of the Student Virtual Account;
- **“APS Student Package Holder”** means the student undertaking studies at post-secondary or tertiary level in an institution around Malta and Gozo in whose name the Bank maintains a Student Package;
- **“APS Student Virtual Account”** means the account maintained by the Bank and opened for the purposes of the Student Package in the name of the Student Package Account Holder, also referred to as the “Account”;
- **“Bank”** means APS Bank plc, (C 2192) having its registered address at APS Centre, Tower Street, Birkirkara BKR4012, Malta and all its assignees and successors in title;
- **“Bank’s Base Rate”** means the rate of interest used as a basis by the Bank to determine interest payable and which may be varied by the Bank at its own discretion from time to time;
- **“Card(s)”** means the APS VISA Classic Debit Card and/or APS Student Premier Card issued by the Bank to a Student Package Account Holder, both used as a debit card and any other card issued in the future that bears the same characteristics of the Cards named here. Apart from these Terms and Conditions, the Card(s) are subject to all the terms and conditions then in force that are applicable to that type of Card;
- **“Credit Limit”** means the maximum (overdrawn) debit balance agreed with and notified to the Student Package Holder who is eighteen (18) years and over by the Bank as permitted on the Student Virtual Account and subject to any other condition agreed to from time to time between the Bank and the Student Package Holder;
- **“Interest”** means the rates of interest applicable on balances in the APS Student Virtual Account. The Interest Rate Table is published by the Bank from time to time and is available upon request or can be viewed on www.apsbank.com.mt;
- **“Investment Services”** means the provision of investment, savings and retirement plan advice and the sale of products and/or services related thereto, applicable to a Student Package Holder who is eighteen (18) years and over;
- **“Maintenance Grant”** means the payment instructed by the Ministry of Education whereby the Bank credits the Student Virtual Account with the monthly stipend the Student Package Holder is entitled to;
- **“Sanction Letter”** means the document containing the Bank’s approval for the Student Loan and the terms and conditions governing the said loan;
- **“Terms”** means the Student Package Terms and Conditions as may be amended from time to time;
- **“Tariff of Charges”** means the Bank’s tariff of charges published by the Bank from time to time and available upon request or can be viewed on www.apsbank.com.mt;
- **“Uncleared Effects”** means cheque/s deposited in the Student Virtual Account that can only be available for withdrawal when they are honoured by the bank/branch on which they are drawn.

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.

For students who at date of application haven’t yet attained 16 years of age, funds to be credited into the APS Student Virtual Account are to derive only from the Ministry of Education, these can be in the form of stipends, initial grant and supplementary allowances.

1. APS STUDENT PACKAGE CONDITIONS AND ELIGIBILITY

- The APS Student Virtual Account is open to students, whether of Maltese or foreign nationality, who will be sixteen (16) years of age and over by the end of the year in which they apply and who follow post-secondary or tertiary education in an educational institution around Malta and Gozo.
- The APS Student Package Account Holder must be a full-time student who is entitled to and receives a Maintenance Grant.
- The Application Form for the APS Student Loan is accepted at the Bank's discretion from students who already have an APS Student Virtual Account who are eighteen (18) years and over and who follow post-secondary or tertiary education in an educational institution around Malta and Gozo.
- To avail from the benefits offered under the APS Student Package, the Maintenance Grant must be directly credited into the APS Student Virtual Account.
- The Bank shall at all times reserve the right at its discretion to refuse the acceptance of any Application Form as it may deem fit.
- The APS Student Package is governed by:
 - a. These Terms and Conditions. A copy of which will be handed to the APS Student Package Account Holder when opening an APS Student Virtual Account;
 - b. The "Virtual Account Terms and Conditions" issued from time to time by the Bank that can be viewed on www.apsbank.com.mt; and
 - c. The terms and conditions applicable to the relative products and services forming part of the APS Student Package.

In case of clear conflict between (a), (b) and (c), these Terms and Conditions shall prevail.

2. APS STUDENT PACKAGE BENEFITS AND GIFT AND DISCOUNT SCHEME

- The APS Student Package Account Holder shall avail himself from the following benefits upon acceptance by the Bank of the relative Application Form(s):

APS 365 ONLINE

- i. APS Student Virtual Account;
- ii. Free standing orders through APS 365 Online;
- iii. Free mobile authentication for APS 365 Online;
- iv. Free APS 365 Online token for the first two (2) years (standard fee is applicable thereafter as per the Tariff of Charges);

CARDS

- v. Free APS Student Premier Card/Visa Debit Card.;

CREDIT FACILITIES

- vi. Optional APS Student Loan subject to the eligibility conditions and general features mentioned in Article 1 and Article 4;
- vii. Optional Credit Limit amounting to €250 with an interest rate charged at 1.65% over the Bank's Base Rate;

INVESTMENT SERVICES

- viii. Free investment advice;
- ix. Free financial and retirement planning;
- x. Full discount on initial fees for any lump sum investment with APS Funds SICAV plc;
- xi. 25% discount on dealing fees for international stock exchange dealings;
- xii. No initial fees on monthly savings plan on all of the Sub-Funds of the APS Funds SICAV p.l.c.;

GIFTS/TOP-UPS

- xiii. Free top-ups given to APS Student Package Account Holders upon receipt of the first Maintenance Grant. This shall apply to new APS Student Package Holders and to existing APS Student Package Holders who apply for a renewal upon transition from post-secondary to tertiary education in an educational institution around Malta and Gozo;

GENERAL

- Gifts/top-ups/discounts are not transferable and are not redeemable for cash.
- Gift models may vary from those illustrated depending on stock availability, with the Bank retaining the right to replace a gift that is unavailable with an equivalent one in terms of value and functions. An APS Student Package Holder cannot request to change the gift selection made.
- Other terms and conditions may apply on the particular products forming part of the gift and discount scheme.
- The Bank reserves the right to amend, alter, discontinue or terminate any of the benefits and/or gifts and discounts hereabove mentioned at its own discretion.
- In the event that an APS Student Package Holder does not start to receive his Maintenance Grant by end of January of the year following the opening of account, the Bank shall have the right to substitute the gift with the APS Cash Top-Up of twenty-five Euro (€25), which will be credited to the same APS Student Virtual Account.

3. GENERAL FEATURES OF THE APS STUDENT VIRTUAL ACCOUNT AND THE CARDS

- Upon the successful application for the APS Student Package, the APS Student Package Account Holder shall be provided with the Account and if the APS Student Package Account Holder wishes to open additional accounts with the Bank, the said Account Holder agrees that these accounts do not attract the special benefits offered as part of the APS Student Package.

- All the required information relating to commissions, charges and interest can be viewed from the Tariff of Charges and Interest Rate Table published on www.apsbank.com.mt. Any Interest is debited to the Account on charging dates, currently twice yearly in June and December. If the Account earns any Interest, and unless advised otherwise, the Bank will charge withholding tax at a rate fixed by the authorities. Withholding tax is deducted only from those accounts held in the name of residents of Malta.
- The APS Student Package Account Holder may apply for an optional Credit Limit amounting to €250. Debit interest attracting an interest rate of 1.65% over the Bank's Base Rate charged on debit balances is calculated and accrues daily and is debited to the Account on charging dates, currently twice yearly in June and December. The Bank may consider at its sole discretion to pay interest on the daily (cleared) credit balance on the Account. If the Account earns any interest, and unless advised otherwise, the Bank will charge Withholding Tax, at a rate fixed by the authorities. Withholding Tax is deducted only from those accounts held in the name of residents of Malta.
- The APS Student Package Account Holder is encouraged to make use of APS 365 Online to operate the Account.
- Transactions on the Account may also be carried out at any of the Bank's branches and mini-branches against a fee as per the Tariff of Charges. The APS Student Package Account Holder undertakes to leave sufficient funds in the Account to cover any payments which have been authorised by the said Account Holder but have not yet featured in such Account's transactions. The Bank is entitled to charge any other interest rate on the Account as per the Tariff of Charges on withdrawals made against Uncleared Effects and the APS Student Package Account Holder is to repay immediately any such overdrawn amounts together with fees, commissions, charges and interest, if any.
 - The APS Student Package Account Holder may apply for a free APS Student Premier Card and a free APS VISA Classic Debit Card for the first (1) year (only in respect of the APS VISA Classic Debit Card) as applicable to any APS Student Package Account Holders.

4. GENERAL FEATURES OF THE APS STUDENT LOAN

- The APS Student Package Account Holder may apply for a free APS Student Premier Card or APS VISA as applicable to any APS Student Package Account Holders.
- The Loan amount shall not exceed €3,000 and shall be repayable by the APS Student Package Account Holder over a maximum period of five years or by when the APS Student Package Account Holder reaches thirty (30) years of age, whichever is the earliest.
- No processing fees shall be charged on the Loan Application Form.
- The Loan shall be subject to the Bank's lending

conditions with the Sanction Letter being the main document governing the terms and conditions of the said Loan.

5. TERMINATION OF THE APS STUDENT PACKAGE

- The APS Student Package Account Holder may close the APS Student Virtual Account by informing the Bank in writing. Upon such notification the APS Student Package Account Holder shall forfeit all the Package Benefits as described in Article 2 and the APS Student Package Account Holder shall immediately return any Card(s) to the Bank.
- The Bank reserves the right to terminate at any time the benefits, gifts and discounts scheme, and/or preferential interest rates provided under the APS Student Package if it is satisfied there are valid reasons in so doing, including but not limited to instances where the APS Student Package Holder is no longer eligible for the said Package, provided notice of any such termination is provided to the APS Student Package Holder. In any such case any amount standing to the credit of the APS Student Virtual Account shall be transferred to a standard account of the Bank in the name of the APS Student Package Account Holder, provided any interest, charges and fees are settled beforehand and the account shall then be operated by means of standard payment card(s) provided by the Bank.
- The Bank reserves the right to close the APS Student Virtual Account at any time, if there are valid reasons in so doing and the Bank undertakes to give the APS Student Package Account Holder notice of such termination.

6. GENERAL

- The APS Student Package Account Holder is to pay all fees, commissions, charges, payments and interests chargeable in connection with the APS Student Virtual Account, the APS Student Loan (if any) and other products or services offered by the Bank under the APS Student Package, together with any costs that the Bank may incur and impose whenever the APS Student Package Account Holder breaches any of these Terms and Conditions and/or any of the General Terms and Conditions governing the products and services relating to the APS Student Package.
- The APS Student Package Account Holder shall immediately notify the Bank in writing of any change in name, address and/or other personal details. Any such notification shall be effective upon receipt thereof by the Bank.
- Where required for the purposes of updating of the Card(s), the APS Student Package Account Holder shall return the Card(s) to the Bank to be issued with updated ones.
- The Bank may on occasion, at its sole discretion and without prejudice to any of its rights, acquired or not:
 - Allow the APS Student Package Account Holder extra time to comply with his obligations; or
 - Decide not to exercise any or all of its rights; or

- iii. 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 shall not be deemed as being tantamount to a renunciation of such rights which it may exercise at any time as allowed by law.

- The Bank may also lay down further terms and conditions and/or amend any of these Terms and Conditions (including interest rates, fees and charges) by communicating the same to the APS Student Package Account Holder at least two (2) months before their coming into force:
 - i. In the event of changes in market conditions or in banking practice;
 - ii. If the APS Student Package Account Holder is in breach of any of these Terms and Conditions or any of the General Terms and Conditions pertaining to products and services relating to the APS Student Package or is otherwise in default;
 - iii. In the event of changes in any relevant legislation, regulation and/or a decision or recommendation of a court, regulatory authority or similar body;
 - iv. In the event of the introduction of new or improved products, systems, methods of operation, technology, alternative delivery channels, services or facilities;
 - v. In the event of a merger with or acquisition of the business of another bank or organisation offering similar services;
 - vi. If any event occurs or circumstance arises which may reasonably affect the performance by the APS Student Package Account Holder of all or any of the obligations under these Terms and Conditions.
- The Bank reserves the right, in its sole and absolute discretion to:
 - i. Refuse to open an APS Student Package or grant any of the products, services or features of the said Package without giving any reason;
 - ii. Take any action that it deems reasonable with respect to the APS Student Package;
 - iii. Withdraw, at any time the APS Student Package from the market.
- Complaints are to be made verbally or in writing to the appropriate branch manager or by calling the Customer Support Centre on 21226644 or by writing 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 APS Student Package Account Holder will be informed accordingly of the investigation's outcome. In the event that the said Account Holder is dissatisfied with the outcome of the Bank's investigations, he may direct his complaint in writing to the Office of the Arbitrator for

Financial Services, 1st Floor, St Calcedonius Square, Floriana FRN 1530, Malta, Freephone 80072366 and Tel No 2124 9245. For further information, one can contact

complaint.info@financiarbiter.org.mt

- These Terms and Conditions are governed by Maltese Law and the Bank and the APS Student Package Holder submit to the exclusive jurisdiction of the Courts of the Maltese Islands.
- The Bank is a participant in the Depositor Compensation Scheme in Malta, established in terms of Legal Notice 383 of 2015. Subject to the conditions imposed by the said Legal Notice, all deposit accounts held with the Bank are guaranteed up to a maximum of €100,000. More information on this Scheme and on eligibility can be obtained from www.apsbank.com.mt/DCS

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

Signature _____

Date _____

Name and Surname _____

Terms and Conditions apply and are available on request. Approved and Issued by APS Bank plc of APS Center, Tower Street, Birkirkara, BKR 4012. APS Bank plc is licensed to undertake the business of Banking and to conduct Investment Services by the Malta Financial Services Authority and is enrolled as a Tied Insurance Intermediary under the Insurance Intermediaries Act of 2016. The Bank is a participant in the Depositor Compensation Scheme and the Investor Compensation Scheme as established under the laws of Malta.

APS Funds SICAV plc is licensed by the MFSA as a collective investment scheme pursuant to the Investment Services Act and the UCITS Directive. ReAPS Asset Management Limited, a subsidiary of APS Bank plc, is entrusted with the management of the Fund and its sub-funds. 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 which may be obtained from APS Bank plc and any of its branches.