



# Basic Payment Account

The Basic Payment Account gives you the flexibility to receive and make payments whenever you like. With this Account you will also have access to a VISA Debit Card to deposit and withdraw money at your convenience. In order to apply for the Basic Payment Account you must be legally residing in an EU country and do not hold another Deposit Account in Malta.

## Features

- Free Internet Banking services to manage your money.
- Deposit and withdraw money from the APS Branches, ATMs, Bulk Deposit Machines and with an International Visa Debit Card.
- Standing Orders and Direct Debit services.
- Account opened in Euro Currency only.

## What do I need to open a Basic Payment Account?

In order to open a Basic Payment Account, you will need to present a valid passport or a valid national or other government-issued identity card / document.

If the documents mentioned above do not include a residential address, you need to present **one of the following**:

- A valid driving license.
- Correspondence from a central or local government authority, department or agency.
- A recent statement or reference letter issued by a recognised credit institution or entity carrying out relevant financial business in a Member State of the EU.
- A recent utility bill.

If you would like to deposit your salary in the Basic Payment Account you also need to present:

- The Jobsplus Download if you work in Malta; or
- A document equivalent to the Jobsplus Download from country of employment if you work in another EU country (Document needs to be in the English language).

## Important Information

- A Basic Payment Account can only be opened and operated by a single Account Holder.

**For more information one may visit any APS branch or call our Customer Support Centre 21226644.**



Approved and issued by APS Bank plc, APS Centre, Tower Street, Birkirkara, BKR 4012.

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