



YOUR GUIDE TO OPENING AN

APS International Student Savings Account

STEP 1

VISIT APS BANK'S SLIEMA BRANCH

To open an International Student Savings Account, a visit to APS Bank's Sliema Branch at 226, Tower Road, Sliema SLM 1600, is necessary. For your convenience, you are kindly requested to call our Customer Support Centre on 2122 6644 to book an appointment with Sliema Branch.



STEP 2

TAKE ALL NECESSARY DOCUMENTATION WITH YOU

You will need to present the following documents for us to proceed:

- Passport
- University student Identification Card
- Scholarship agreement (where applicable)
- Utility bill (if available)
- Bank statements from your country of origin for the last 12 months (if available)
- Letter of introduction to the Bank (includes the student's Maltese address and country of origin address/UoM acceptance document/UoM course details/UoM sponsorship details/details of the subsistence allowance)

STEP 3

UPON COMPLETION OF THE ON-BOARDING PROCESS RE-VISIT APS BANK'S SLIEMA BRANCH

After you hand in the above documentation, the Bank will start its on-boarding process and any necessary due diligence procedures. This might take a few weeks, following which the Bank will invite you to visit its Sliema Branch again to finalise the opening of the International Student Savings Account.

STEP 4

MAKE YOUR INITIAL DEPOSIT AND START USING YOUR ACCOUNT

During your second visit at APS' Sliema Branch, you will be asked to make an initial minimum deposit of €25 to activate your new account. Following your account activation, you will then be able to make deposits and withdrawals using your VISA Debit Card, that you will receive in due course, at any ATMs. You can also carry out third-party payments and view transactions on the myAPS internet banking service.

To view information on the International Student Savings Account and its Terms and Conditions, please visit www.apsbank.com.mt/international-students-savings-account

Terms and Conditions may apply and are available upon 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 for MAPFRE MSV Life under the Insurance Distribution Act of 2018. The Bank is a participant in the Depositor Compensation Scheme and the Investor Compensation Scheme as established under the laws of Malta.