



1.5% p.a
interest rate*

Let's take your piggybank to the next level with our
APS Student Virtual account

Here's what you get when you open an account:

- Free APS VISA Debit Card
- Free myAPS internet banking including mobile app
- 25% discount on dealing fees for international stock exchange dealings
- No initial fees on monthly savings plans on all the range of APS Funds
- Free Standing Orders & Local Drafts
- Free investment and retirement planning advice
- €50 cash gift
- An interest rate of 1.5% p.a. applies to amounts varying between €0 - €5,000. For amounts over €5,000, 0.05% p.a. interest rate will apply*



Once you turn 18 years:

You can get a loan of up to €3,000 where all processing fees will be waived & you can get up to €250 overdraft limit on your Student Virtual Account.

If you are below 16 years:

Consent from your parents/legal guardians is required to open an account. Your APS Student Virtual account can only be used to accept educational government funds (i.e. stipends-initial grant-supplementary allowances).

Furthering your studies

If you're focused on your studies and want to go beyond tertiary education, we can also help you out. You can study abroad by taking out a YSSS loan that is tailor-made for students wanting to follow a course that's not available in Malta. Alternatively, we can also help you to pursue other professional qualifications from MQC Level 6 grade or higher through our APS Achieve Loan Scheme. Find out more by visiting our website or ask one of our representatives at your closest branch.

Contact us Today!

At APS bank our staff will gladly assist you in setting up your student virtual account. Speak to one of our representatives at your nearest branch or call our Customer Support Centre on 2122 6644 for further assistance.

apsbank.com.mt/student

*Gross of tax. 1.5% p.a. for amounts up to €5,000 and 0.05% p.a. for amounts over €5,000. Granting of loans is subject to Terms and Conditions and final approval from an APS Bank branch. Approved and Issued by APS Bank plc, APS Centre, Tower Street, Birkirkara, BKR 4012, Malta. APS Bank plc is licensed by the Malta Financial Services Authority as a credit institution licensed to undertake the business of Banking and conduct Investment Services. APS Bank is enrolled in the Tied Insurance Intermediaries List under the Insurance Distribution Act 2018.