

APS Investors' Benefits - Terms

Issued November 2022



1. About us:

APS Bank plc is one of the oldest banks on the Maltese Islands and is a leading provider of financial services, offering personal, business and investments solutions. The Bank has issued €55,000,000 3.25% Unsecured Subordinated Bonds in 2020 and 110,000,000 new ordinary shares in 2022. Being a pillar of community banking for over a century, the Bank is committed as ever to the economic and social development of its marketplace.

2. Scope:

We place our customers and investors at the heart of everything we do. We have devised the benefits described herein specifically, for the Bank's bondholders and shareholders.

3. Definitions

APS Securities	The shares and bonds which have been issued by the Bank and acquired by the Investors.
Bank, we, us	APS Bank plc (C2192), whose registered address is APS Centre, Tower Street, Birkirkara, BKR 4012, and anyone we transfer any of our rights and obligations to or who takes over our company.
Benefits	The products and/or services described in Section 4 below which the Bank chooses to make available to Investors, at any given time.
Branch	Go to www.apsbank.com.mt/branches-and-atms for the list of our branches in Malta and Gozo.
Certificate of Holding	Documentation evidencing the holding of APS Securities by the Investors.
Investors, you, your	The persons (natural if aged 16 or above or legal) who have acquired and still hold APS Securities, including nominee investors, and excluding the nominee entities themselves.
Joint account	An account held in the name of two or more account holders.
Any words in the singular will include the plural and any words in the plural will include the singular.	

4. Benefits

APS Fixed Term Deposit Account in Euro for one year with a preferential rate.

Investors may open a fixed term deposit account in Euro for a single term of one (1) year with a credit interest rate which is 0.25% higher than the prevailing standard credit interest rate for the one (1) year fixed term deposit account in Euro as published on our website at www.apsbank.com.mt/interest-rates.

This fixed term deposit account will close upon maturity which will occur after the lapse of one (1) year from the date of opening. The fixed term deposit account will not be automatically renewed for any further terms and the renewal instructions cannot be changed during the term of the account.

Each Investor may open more than one (1) fixed term deposit account. Such accounts can only be opened in Branches and by appointment.

Without prejudice to the terms listed above, the fixed term deposit account shall be regulated by the General Terms and Conditions and the Term Deposit Account Terms and Conditions, as may be amended by the Bank from time to time at www.apsbank.com.mt/terms-and-conditions.

The Bank will accept applications for this Benefit from the 25th of November 2022. The Bank reserves the right to make changes or discontinue this Benefit, provided that any such change or discontinuance shall not affect fixed term deposit accounts which have been opened prior to such change or discontinuance.

5. General Eligibility Criteria

The following general eligibility criteria shall regulate the Investors' eligibility and participation in the Benefits.

- All Investors shall be eligible to participate and benefit from these Benefits, including underlying Investors represented by a nominee and joint Investors; but excluding the nominee entities themselves.
- All Investors shall present a Certificate of Holding issued not later than six (6) months prior when applying for any of the Benefits.
- In case of the demise of the Investor, administrators of the estate shall not be eligible to apply for the Benefits.
- Investors shall pay all fees, commissions, charges and interests chargeable in connection with the products, together with any costs that we may incur and impose whenever you breach any of the Terms and Conditions together with the conditions laid in the important documents mentioned in the product-specific Terms and Conditions and in the General Terms and Conditions, as may be applicable from time to time. Charges and any other applicable fees are outlined in the Bank's Tariff of Charges at www.apsbank.com.mt/tariff-of-charges.
- The Bank reserves the right to change or discontinue any of the Benefits or these Terms, at any time, provided that it will endeavour to provide prior reasonable notice of any such change or discontinuance.
- The Investors may bring any queries to the attention of the Company Secretariat.
- The Bank reserves the right to decline any application for any of the Benefits, its products and/or services, at its own discretion;
- The Benefits are not available in conjunction with any other benefits, offers or, special rates.
- These Terms shall apply from the 25th of November 2022.
- These Terms shall be governed by Maltese law and any disputes in relation to these terms shall be dealt with by the Maltese courts only.

Disclaimer

Investor benefits are not reason alone for acquiring any investments in a company. Over time, securities and any income they pay will rise and fall in value, so you could get back less than you invest. If you are not sure if an investment is right for you, please speak to a financial adviser.