

A Suite of Deposit Accounts





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Is your money in good hands?

We are living in an era where deposit account options available on the market are not few. Choosing the right option is one of the most important decisions you will have to make.

We, at APS Bank can offer you different types of Deposit Accounts designed to cater for your needs. This booklet contains information about the deposit accounts offered by the Bank including the main features and other useful information. Whilst thanking you for choosing APS Bank as your banking partner, we would like to welcome you to the ever growing APS Family.

Welcome aboard.



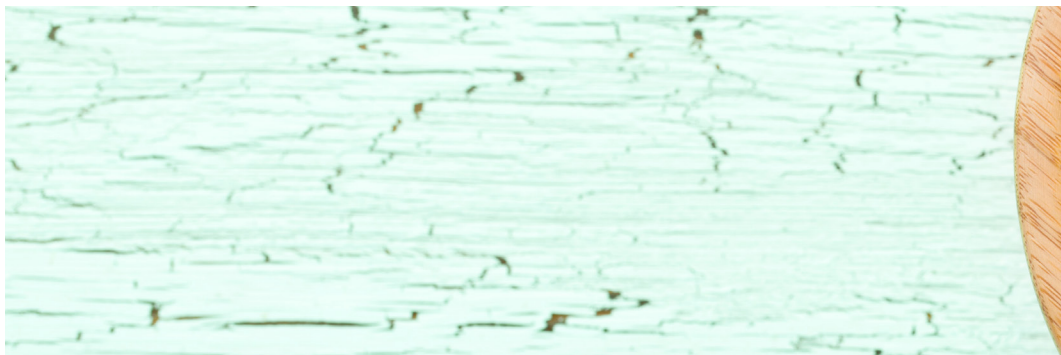
		Description	Target group
General Deposit Accounts	Savings Account	Account used for withdrawals and payments of savings.	Individuals over 16 years and entities can apply for this account.
	Current Account	Account used for daily transactions using card and cheque book.	Individuals over 16 years and entities can apply for this account.
	Online Account	Account managed through the Bank's internet banking and ATMs. Also offers an attractive interest rate.	Individuals over 16 year can apply for this account.
	Term Deposit Account	Account allows customers to lock an amount of money for a defined period, to benefit from a higher interest rate.	Individuals over 16 years and entities can apply for this account.
	Basic Payment Account	Individuals legally residing in the EU can open this account which entails a simplified on-boarding process.	Individuals over 16 years can apply for this account.

*Subject to the Bank's approval. An overdraft and/or a loan would be made available once the customer turns 18 years.

**Only cleared funds - these are funds which have been transferred from 1 account to another, and available for use.

***Joint accounts can only be opened at the branch.

Access to your funds	Minimum deposit to open account	VISA debit card	Overdraft	Cheque book	How to apply	Page
Immediately**	€ 25	Yes	No	No	Branch/ myAPS internet banking***	8
Immediately**	€ 25	Yes	Yes*	Yes	Branch/ myAPS internet banking***	9
Immediately**	€ 25	Yes	Yes*	No	Branch/ myAPS internet banking***	10
End of term	€ 1,000	No	No	No	Branch/ myAPS internet banking***	11
Immediately**	N/A	Yes	No	No	Branch	12



		Description	Target group
	Clients' Current Account	Account is designed to hold customer funds entrusted to eligible Subject Persons that provide relevant activity or business to enable management of customer funds.	Subject Persons, legal or natural, carrying out relevant activity or relevant financial business.
Student Accounts	Student Online Account	Account intended for post-secondary and University students, for daily transactions. Also offers an attractive interest rate.	Students 16 years and over.

*Subject to the Bank's approval. An overdraft and/or a loan would be made available once the customer turns 18 years.

**Only cleared funds - these are funds which have been transferred from 1 account to another, and available for use.



Access to your funds	Minimum deposit to open account	VISA debit card	Overdraft	Cheque book	How to apply	Page
Immediately**	€ 25	No	No	Yes	Branch	13
Immediately**	€ 25	Yes	Yes*	No	Branch	14

APS Savings Account

Interest rate	Variable rate. Interest credited annually. Interest rates are listed on apsbank.com.mt/interest-rates and available from an APS branch.		
Special benefit	Offers the facility to make payments via the VISA debit card and through myAPS internet and mobile banking.		
Withdrawals/ Deposits	Withdrawals can be effected at an APS branch, ATMs or myAPS internet and mobile banking. Deposits can be made at an APS branch, deposit machine or via myAPS internet and mobile banking.		
Opening the account	Account can be opened from an APS branch or myAPS internet banking, as per the respective terms and conditions available on request.		
Minimum deposit to open the account	€25	Minimum age	16 years
Manage the account	Account can be managed through an APS branch, ATMs, and myAPS internet and mobile banking.		
VISA debit card	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Statements Monthly or annually (as chosen by customer)
Overdraft	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Cheque book	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Tariffs and Charges	Refer to 'Tariff of Charges', 'Fee Information Document' and the product terms & conditions, available on apsbank.com.mt/deposit-accounts and at an APS branch.		

APS Current Account

Interest rate	Variable rate. Interest rates are listed on apsbank.com.mt/interest-rates and available from an APS branch.		
Special benefit	Offers the facility to make payments via the VISA debit card, cheques, and through myAPS internet and mobile banking.		
Withdrawals/ Deposits	Withdrawals can be effected at an APS branch, ATMs or myAPS internet and mobile banking. Deposits can be effected at an APS branch, deposit machines using the VISA debit card or through myAPS internet and mobile banking.		
Opening the account	Account can be opened from an APS branch or myAPS internet banking, as per the respective terms and conditions available on request.		
Minimum deposit to open the account	€25	Minimum age	16 years
Manage the account	Account can be managed through an APS branch, ATMs, and myAPS internet and mobile banking.		
VISA debit card	<input checked="" type="checkbox"/> <input type="checkbox"/>	Statements	Monthly or annually (as chosen by customer)
Overdraft	<input checked="" type="checkbox"/> * <input type="checkbox"/>		
Cheque book	<input checked="" type="checkbox"/> <input type="checkbox"/>		
Tariffs and Charges	Refer to 'Tariff of Charges', 'Fee Information Document' and the product terms & conditions, available on apsbank.com.mt/deposit-accounts and at an APS branch.		



*Subject to the Bank's approval. An overdraft and/or a loan would be made available once the customer turns 18 years.

APS Online Account

Interest rate	Variable rate. Interest credited annually. Interest rates are listed on apsbank.com.mt/interest-rates and available from an APS branch.		
Special benefit	Offers a favourable interest rate.		
Withdrawals/ Deposits	Withdrawals can be effected at an APS branch, ATMs or myAPS internet and mobile banking. Deposits can be effected at an APS branch, deposit machines using the VISA debit card or through myAPS internet and mobile banking.		
Opening the account	Account can be opened from an APS branch or myAPS internet banking, as per the respective terms and conditions available on request.		
Minimum deposit to open the account	€25	Minimum age	16 years
Manage the account	Account can be managed through an APS branch, ATMs, and myAPS internet and mobile banking.		
VISA debit card	<input checked="" type="checkbox"/> <input type="checkbox"/>	Statements	Monthly or annually (as chosen by customer)
Overdraft	<input checked="" type="checkbox"/> * <input type="checkbox"/>		
Cheque book	<input type="checkbox"/> <input checked="" type="checkbox"/>		
Tariffs and Charges	Refer to 'Tariff of Charges', 'Fee Information Document' and the product terms & conditions, available on apsbank.com.mt/deposit-accounts and at an APS branch.		

*Subject to the Bank's approval. An overdraft and/or a loan would be made available once the customer turns 18 years.

APS Term Deposit Account

Interest rate	<p>Fixed for a specified term.</p> <p>Interest will be paid upon maturity for products of under 12 months.</p> <p>Interest will be paid monthly, quarterly, semi-annually or annually for products of 12 months and over.</p> <p>Interest rates are listed on apsbank.com.mt/interest-rates and available from an APS branch.</p>		
Special benefit	<p>A favourable interest rate is offered when compared to other deposit accounts.</p>		
Withdrawals/ Deposits	<p>For automatically renewable accounts, a 10-day grace period is given to the customer to withdraw, or add funds to the account on maturity date.</p> <p>Deposits can be effected at an APS branch or through myAPS internet and mobile banking.</p>		
Opening the account	<p>Account can be opened from an APS branch or through myAPS internet banking as per the respective terms and conditions available on request.</p>		
Minimum deposit to open the account	€1,000	Minimum age	16 years
Manage the account	<p>Account can be managed through an APS branch.</p> <p>Following the lapse of the 10-day grace period, the term of the account will be renewed.</p>		
VISA debit card	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Statements N/A
Overdraft	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Cheque book	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Tariffs and Charges	<p>Refer to 'Tariff of Charges', 'Fee Information Document' and the product terms & conditions, available on apsbank.com.mt/deposit-accounts and at an APS branch.</p>		

APS Basic Payment Account

Interest rate	Variable rate. Interest rates are listed on apsbank.com.mt/interest-rates and available from an APS branch.		
Special benefit	Customers legally residing in the EU may have access to a basic payment account with a simplified on-boarding process.		
Withdrawals/ Deposits	Withdrawals can be effected at an APS branch, ATMs or myAPS internet and mobile banking. Deposits can be effected at an APS branch, deposit machines using the VISA debit card or through myAPS internet and mobile banking.		
Opening the account	Account can be opened from an APS branch as per the respective terms and conditions available upon request.		
Minimum deposit to open the account	N/A	Minimum age	16 years
Manage the account	Account can be managed through an APS branch, ATMs, deposit machines and myAPS internet and mobile banking.		
VISA debit card	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Statements Monthly or annually (as chosen by customer)
Overdraft	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Cheque book	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Tariffs and Charges	Refer to 'Tariff of Charges', 'Fee Information Document' and the product terms & conditions, available on apsbank.com.mt/deposit-accounts and at an APS branch.		

APS Clients' Current Account

Interest rate	This account does not attract credit interest. Interest rates are listed on apsbank.com.mt/interest-rates and available from an APS branch.		
Special benefit	This account is designed to hold clients' funds that are entrusted to eligible Subject Persons that provide relevant activity or business to enable them to manage clients' funds.		
Withdrawals/ Deposits	Withdrawals can be effected at an APS branch, through myAPS internet and mobile banking or by using a cheque book. Deposits can be made at an APS branch, deposit machine or via myAPS internet and mobile banking.		
Opening the account	Account can be opened from an APS branch as per the respective terms and conditions available on request.		
Minimum deposit to open the account	€25 (different minimum deposits may apply where the account is opened in other currencies)	Minimum age	18 years
Manage the account	Account can be managed through an APS branch, deposit machines and myAPS internet and mobile banking.		
VISA debit card	<input type="checkbox"/> <input checked="" type="checkbox"/>	Statements	Monthly or annually (as chosen by customer)
Overdraft	<input type="checkbox"/> <input checked="" type="checkbox"/>		
Cheque book	<input checked="" type="checkbox"/> <input type="checkbox"/>		
Tariffs and Charges	Refer to 'Tariff of Charges', 'Fee Information Document' and the product terms & conditions, available on apsbank.com.mt/deposit-accounts and at an APS branch.		

APS Student Online Account

Interest rate	Variable rate. Interest credited annually. Interest rates are listed on apsbank.com.mt/interest-rates and available from an APS branch.		
Special benefit	€50 cash gift upon receipt of first stipend and a loan of up to €3,000 for educational support, with all processing fees waived (Terms & Conditions apply).		
Withdrawals/ Deposits	Withdrawals can be effected at an APS branch, ATMs or myAPS internet and mobile banking. Deposits can be made at an APS branch, deposit machine or via myAPS internet and mobile banking.		
Opening the account	Account can be opened from an APS branch as per the respective terms and conditions available upon request.		
Minimum deposit to open the account	€25	Minimum age	16 years
Manage the account	Account can be managed through an APS branch, myAPS internet and mobile banking or ATMs.		
VISA debit card	<input checked="" type="checkbox"/> <input type="checkbox"/>	Statements	Monthly or annually (as chosen by customer)
Overdraft	<input checked="" type="checkbox"/> * <input type="checkbox"/>		
Cheque book	<input type="checkbox"/> <input checked="" type="checkbox"/>		
Tariffs and Charges	Refer to 'Tariff of Charges', 'Fee Information Document' and the product terms & conditions, available on apsbank.com.mt/deposit-accounts and at an APS branch.		

*Subject to the Bank's approval. An overdraft and/or a loan would be made available once the customer turns 18 years.

DOCUMENTATION REQUIRED TO OPEN ACCOUNTS



Existing Customers

Apply at your preferred branch by presenting a valid identification document (I.D Card, Passport, Residence Card or Driving License) or directly from the Bank's myAPS internet and mobile banking (Depending on the Deposit Account as specified on pages 4-7).

New Customers

In order to open an APS Deposit Account, the following information and documents are required:

Maltese Citizen

If you are a Maltese Citizen, we would require the following documents:

Identification Document

- Valid and unexpired Maltese ID Card; or
- Valid and unexpired Maltese Driving License; or
- Valid and unexpired Maltese Passport

Tax Identification Number

Evidence of Permanent Residential Address (not older than 6 months)

(If different from Maltese ID Card or if not stated on identification document)

- A bank statement or reference letter issued by a recognised credit institution or entity carrying out relevant financial business in a Member State of the EU; or
- Correspondence from a central or local Government authority, department, or agency (e.g., hospital, local council, income tax, etc.); or
- An official conduct certificate; or
- Any other Government-issued document not mentioned above, or
- A utility bill; or
- A lease contract or agreement (not expired)

If Self-Employed & applying for a trading-as account

- VAT Certificate of registration issued by the Ministry for Finance or VAT Department.

Non-Maltese Citizen

If you are a Non-Maltese Citizen, we would require the following documents:

Identification Document

- Valid and unexpired Maltese Residence Card; and
- Valid and unexpired Passport

Tax Identification Number (all tax residences)

Evidence of Permanent Residential Address (not older than 6 months)

- A bank statement or reference letter issued by a recognised credit institution or entity carrying out relevant financial business in a Member State of the EU; or
- Correspondence from a central or local Government authority, department, or agency (e.g., hospital, local council, income tax, etc.); or
- An official conduct certificate; or
- Any other Government-issued document not mentioned above; or
- A utility bill; or
- A lease contract or agreement (not expired)

AND

- Proof of permanent residential address prior to settlement in Malta (if you do not have a permanent residential address abroad and you have been residing in Malta for less than 6 months, you will be required to present a utility bill, bank statement, official Government document or any other document indicating foreign residential address).

Evidence of Local Tangibility

- If employed in Malta, JobsPlus Employment History; or
- If studying in Malta, Letter of Acceptance by the University/College; or
- If retiring in Malta, a Rental Agreement or Deed of Acquiring Property; or
- If you own or lease property in Malta, a Deed of Acquiring Property or Lease Agreement; or
- If you own a Maltese Registered Company, a copy of the Memo & Articles of Association; or
- If you operate a business activity as a sole trader, the VAT Registration Certificate, or most recent Income Tax Return (including Profit & Loss Account); or
- If married to a Maltese citizen, Marriage Certificate

If Self-Employed & applying for a trading-as account

- VAT Certificate of registration issued by the Ministry for Finance or VAT Department.

Basic Payment Account

If you are opening a Basic Payment Account, the following is required:

Identification Document

- A valid and unexpired passport or a valid national or other Government-issued identity card/document.

Evidence of Permanent Residential Address (not older than 6 months)

(If different from identification document or if the identification document provided above do not include the permanent residential address, one of the following is required):

- A bank statement or reference letter issued by a recognised credit institution or entity carrying out relevant financial business in a Member State of the EU; or
- Correspondence from a central or local Government authority, department, or agency (e.g., hospital, local council, income tax, etc.); or
- An official conduct certificate; or
- Any other Government-issued document not mentioned above, or
- A utility bill; or
- A lease contract or agreement (not expired)

AND

- Proof of permanent residential address prior to settlement in Malta (if you do not have a permanent residential address abroad and you have been residing in Malta for less than 6 months, you will be required to present a utility bill, bank statement, official Government document or any other document indicating foreign residential address).

Evidence of Local Tangibility

- If employed in Malta, a 'JobsPlus Download'/a Contract of Employment/ Payslips.
- If studying in Malta, Letter of Acceptance by the University/College; or
- If retiring in Malta, a Rental Agreement or Deed of Acquiring Property; or
- If you own or lease property in Malta, a Deed of Acquiring Property or Lease Agreement;
- or any other document which the Bank may deem necessary.

APS Clients' Current Account

Requirements to open, hold and operate a Clients' Current Account:

- Applicant/account holder must fall within the eligibility criteria*
- Applicant/account holder must present to the Bank a copy of the professional warrant/licence to conduct professional services in Malta
- Applicant/account holder must present to the Bank an AML/CFT Policy, including a Customer Acceptance Policy
- Applicant/account holder must present to the Bank their Sanctions Policy
- Applicant/account holder must complete an FCC Questionnaire
- Applicant/account holder must read, understand and agree to the Client's Current Account declaration
- Applicant/account holder must present to the Bank further documents as may be required to satisfy Customer Due Diligence requirements

*Eligibility criteria for the APS Clients' Current Account:

The following categories of persons or businesses carrying out relevant business, are considered as eligible to operate a Client's Current Account:

1. Persons carrying out "Relevant Activity":

- Accountants
- Auditors
- Notaries and other independent Legal Professionals when they participate in any financial or real estate transactions
- Real Estate Agents

2. Entities falling within the definition of "Relevant Business"

- Collective Investment Schemes
- Company carrying out Affiliated Insurance Business
- Custodians
- Insurance Companies
- Investment Services Companies
- Local Banks
- Local Financial Institutions
- Stockbrokers

Note

The above requirements are subject to change in line with applicable laws, regulations, guidelines and policies.

Documentation required for profile opening for Companies, Partnerships, Foundations and Organisations/Associations

Company

- Certificate of Registration issued by the Malta Business Registrar.
- Memorandum and Articles of Association (M&A).
- A corporate structure chart clearly explaining the company's ownership and control structure including the respective shareholding and controlling percentage.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Ultimate Beneficial Owner(s), Key Controller(s), Legal Representative(s), Signatory(ies), and optionally for the remaining connected parties.
- CA03-Connected Party Application Form (for eligible Ultimate Beneficial Owner(s) (as determined by the Bank) and Signatory(ies)).

Partnership

- Certificate of Registration issued by the Malta Business Registry or the Registrar for Legal Persons.
- Deed of Partnership certified by the Malta Business Registry or the Registrar for Legal Persons.
- A corporate structure chart clearly explaining the company's ownership and control structure including the respective shareholding and controlling percentage.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Ultimate Beneficial Owner(s), Key Controller(s), Legal Representative(s), Signatory(ies), and optionally for the remaining connected parties.
- CA03-Connected Party Application Form (for eligible Ultimate Beneficial Owner(s) (as determined by the Bank) and Signatory(ies)).

Foundation

- Certificate of Registration issued by the Registrar for Legal Persons.
- Certificate of Registration issued by the Commissioner for Voluntary Organisations (Optional).
- The Deed of Foundation which should be signed by Legal Representatives.
- AB01-Appointment of Bankers Form
- Identity Documentation of Founder(s), Administrator(s), Ultimate Beneficial Owner(s), Key Controller(s), Legal Representative(s), Signatory(ies).
- Updated list of Administrators or Executive Committee Members stamped by the Registrar for Legal Persons or Commissioner of Voluntary Organisations (as applicable). The list should include: Name and Surname, Identity Documentation, Designation held.
- CA03-Connected Party Application Form (for Founder Member(s), Founder Beneficiary(ies) and Signatory(ies)).

Organisations/Associations

Condominium

- Notice of Appointment of Administrator (Form 1) stamped by Land Registry (Identity Malta).
- Resolution regarding Appointment of Administrator signed by Condominium Owners stamped by Land Registry (Identity Malta).
- AB01-Appointment of Bankers Form.
- Identity Documentation of Administrator(s), Signatory(ies).
- CA03-Connected Party Application Form (for Signatory(ies)).

Voluntary Organisation, Sport Entities

- Certificate of Registration issued by the Commissioner for Voluntary Organisations.
- The Organisation's Constituting Document which should be signed by Legal Representatives.
- Updated list of Executive Committee Members stamped by the Commissioner for Voluntary Organisations. The list should include: Name and Surname, Identity Documentation, Designation held.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Key Controller(s), Legal Representative(s), Signatory(ies), and optionally for the remaining Administrator(s)/ Executive Committee Member(s).
- Download and Complete the ACC48 - Voluntary Organisation. Information Request (apsbank.com.mt/document-downloads)
- CA03-Connected Party Application Form (for Key Controller(s) and Signatory(ies)).

Child Care Centre

- Certificate of Registration issued by the Ministry of Education and Employment.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Administrator(s) or equivalent, Signatory(ies), Key Controller(s), Legal Representative(s).
- CA03-Connected Party Application Form (for ALL roles mentioned above for which ID documents were provided).

Public School

- Certificate of Registration issued by the Ministry of Education and Employment.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Head of School or equivalent, Signatory(ies), Key Controller(s), Legal Representative(s).
- CA03-Connected Party Application Form (for Signatory(ies)) and Key Controller(s)).

Church School

- Certificate of Registration issued by the Ministry of Education and Employment.
- Letter signed by the Provincial of the Congregation or Rector confirming the name of the respective Provincial and the Head of School.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Provincial of the Congregation or Rector, Head of School or equivalent, Signatory(ies).
- CA03-Connected Party Application Form (for Signatory(ies)).

Private School

- Certificate of Registration issued by the Ministry of Education and Employment.
- Letter issued by the School Owners confirming the School Owners and the Head of School.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Head of School or equivalent, Signatory(ies), Key Controller(s), Legal Representative(s).
- CA03-Connected Party Application Form (for Key Controller(s), Signatory(ies)).

Government Central/Public Administration

- Extract from Government Gazette confirming the appointment of the Executive Committee/Board Members.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Administrator(s)/Signatory(ies), Key Controller(s), Legal Representative(s).
- CA03-Connected Party Application Form (for Key Controller(s) and Signatory(ies)).

Local Council/Regional Committee as per Local Government Act

- Extract from the Government Gazette confirming the appointment of the Executive Secretary and Mayor.
- Letter of appointment of the Executive Secretary issued by the Department of Local Government.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Mayor, Signatory(ies), Regional Committee Chairman.
- CA03-Connected Party Application Form (for Mayor, Signatory(ies)).

Trade Union

- Certificate of Registration issued by the Department of Industrial & Employment Relations.
- Constituting Document which should be signed by the Legal Representatives.
- Updated list of Council/Executive Committee Members signed by the Legal Representatives. The list should include: Name and Surname, Identity Documentation, Designation held.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Key Controller(s), Legal Representative(s), Signatory(ies), and optionally for the remaining Administrator(s)/ Executive Committee Member(s).
- CA03-Connected Party Application Form (for Key Controller(s), Signatory(ies)).

Co-Operative

- Certificate of Registration issued by the Co-operatives Board.
- Statute/Constituting Document which should be stamped by the Co-Operatives Board.
- Updated list of Executive Committee Members stamped by the Co-Operatives Board. The list should include: Name and Surname, Identity Documentation, Designation held.
- AB01-Appointment of Bankers Form.
- Identity Documentation of Key Controller(s), Legal Representative(s), Signatory(ies), and optionally for the remaining Administrator(s)/ Executive Committee Member(s).
- CA03-Connected Party Application Form (for Key Controller(s), Signatory(ies)).

Additional Information

- All documents presented must be original and valid. Should documents not be presented in original form, copies are to be certified as a true copy of original (refer to page 25 for further details).
- Person submitting application needs to present his/her Identity Card and a copy of the Identity Card or Passport of all Directors and Shareholders/ Partners. Identity Card copies are to be valid, clear, in colour and include front and back images. Identity documents need to be certified as true copy of original (refer to page 25 for further details).
- Applicant has to provide an estimate of the annual account turnover and the number of Employees employed in Malta of the respective Company/ Partnership.
- The Bank may require additional documentation or information to fulfil its Due Diligence obligations.
- For applicable fees, refer to the Bank's 'Tariff of Charges' on apsbank.com.mt/tariff-of-charges or an APS branch.

Certification of Documents

Documents which are presented to the Bank NOT in original, must be certified by any one of the following persons:

- A legal professional
- An accountancy professional
- A notary
- A Bank or Financial Institution subject to AML/CFT obligations

Certification must be evidenced by a written statement stating that:

- The document is a true copy of the original document
- The document has been seen and certified by the certified; and
- The photo is a true likeness of _____ (insert the name of the person being identified)

The person certifying the document must:

- Sign and date the copy document
- Clearly designate his profession, designation, or capacity; and
- Provided his contact details

Translations

Any document which is not in Maltese or English must be translated. The translation should be signed, dated, and certified by an independent person of proven competence confirming that it is a faithful translation of the original.

Important information

This brochure should be read in conjunction with our 'Deposit Accounts interest rates' Factsheet. This document contains only a summary of the main product features and mentioned products are subject to their respective Terms and Conditions. These accounts are also subject to fees and charges as specified in the Bank's Tariff of changes document. Both the Interest rates factsheet and tariff of changes be viewed on the Bank's website or available in hard copy at all the APS branches.

Send us your feedback/comments

If you are unhappy with our products and services or would like to share any feedback, then please call our Contact Centre on (+356) 2122 6644 or send an email on voc@apsbank.com.mt. Alternatively, you can fill in our feedback form available on apsbank.com.mt/feedback or send a letter to the Voice of the Customer Unit on the following address:

Voice of the Customer
APS Bank plc
APS Centre
Tower Street
Birkirkara BKR 4012

Contact us today!

Call (+356) 2122 6644

Visit your nearest APS branch

Click apsbank.com.mt

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Data protection

For more information about how the Bank processes the personal information which you provide us, kindly refer to the APS Bank plc Privacy Policy by means of the following link:

apsbank.com.mt/gdpr