

# CUSTOMER APPLICATION FORM - PERSONAL

Please complete all fields of the application by clicking on the required options and using the drop down fields. Present original identification document and include certified and translated copies of the required supporting documents to confirm identity, address and other personal details. Submit the completed application form and required documentation to our branch representatives.

For details of documents required to open accounts, please visit [apsbank.com/mt/personal](https://apsbank.com/mt/personal)

## PERSONAL DETAILS

Title:	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/> X <input type="checkbox"/>	
First Name:	Middle Name:	Surname:
Date of Birth: DD / MM / YYYY	Country of Birth:	Place of Birth:
Nationality: (if you hold more than one include separately)		
Citizenship: (if you hold more than one include separately)		
If Maltese Citizenship, this was acquired through:	Birth <input type="checkbox"/> Marriage/Civil Union <input type="checkbox"/> IIP <input type="checkbox"/>	
	MRVP <input type="checkbox"/> Other: <input type="checkbox"/>	
ID Type:	Country of Issue:	
ID No.:	Document Issue Date: DD/MM/YYYY	Document Expiry Date: DD/MM/YYYY

## CONTACT DETAILS

Permanent Residential Address	House/Apt.No.:	Street:
City:	Post Code:	Country:
Use Permanent Residential Address for Communication Y <input type="checkbox"/> N <input type="checkbox"/> (if No, complete Mailing Address)		
Mailing Address	House/Apt.No.:	Street:
City:	Post Code:	Country:
Telephone No.:	Mobile No.:	
Email:	(if none held, write N/A)	
Preferred Banking Channel:	ATM <input type="checkbox"/> Phone <input type="checkbox"/> Branch <input type="checkbox"/>	Internet/Mobile Banking (myAPS) <input type="checkbox"/>

## ACCOUNT PREFERENCES

I wish to apply for the following account(s) with the requested preferences (Tick your request)

Account Type	New Bank Account <sup>(2)</sup>	Currency	VISA Debit Card <sup>(1)(7)</sup>	Final Withholding Tax <sup>(select)</sup>		Statement Frequency <sup>(select)(1)</sup>		Joint Account <sup>(1)(6)</sup> <small>(If required enter ID No. of Joint Account Holder)</small>
				Deduct <sup>(3)</sup>	Do not deduct <sup>(4)</sup>	Annually	Monthly	
Current Account <sup>(1)</sup>	<input type="checkbox"/>	EUR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Savings Account <sup>(1)(5(a)(b))</sup>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Online Account <sup>(1)</sup>	<input type="checkbox"/>	EUR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Term Deposit Account <sup>(1)(5a)</sup>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Basic Payment Account <sup>(1)</sup>	<input type="checkbox"/>	EUR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Student Online Account <sup>(1)</sup>	<input type="checkbox"/>	EUR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

- Subject to terms and conditions. Applicable interest rate is officially published by the Bank for the product requested, on the effective date when account is opened or renewed. The interest rates are published on the Bank's website [apsbank.com/mt/interest-rates](https://apsbank.com/mt/interest-rates) and available at branches.
- Should application to open bank account/s be approved, the requested preferences will be applied.
- The bank will deduct the 15% Final Withholding Tax on the interest earned on the account/s marked.
- I choose to receive Interest in Full on the selected account/s and not through the current 15% Final Withholding Tax. I hereby declare that the tax will be paid by me and I also authorise the Bank to inform the Commissioner for Revenue of the amount of interest earned each calendar year.
- Accounts can be opened in the following currencies : (a) EUR, GBP, USD, AUD, CAD and (b) DKK, SEK, NOK, JPY, CHF.
- Insert ID Card/Passport No. of joint account holder who is to complete a separate CA01 form and jointly complete 'Appointment of Bankers-Joint Account' form.
- Choose one debit card colour option from the following : Purple Rain, Awesome Ruby, Golden Bay or Go Green.

FOR OFFICE USE ONLY

Customer's Profile No.:	Account No.:
Customer is Physically Present: Y <input type="checkbox"/> N <input type="checkbox"/>	Wealth Client: <input type="checkbox"/> Advances Client: <input type="checkbox"/>
Branch:	Date: DD/MM/YYYY
Bank Official:	Authorised:

## CHEQUE BOOK

If you are applying for a **Current Account**, would you like a chequebook?: Y  N

You will be provided with one chequebook of 20 pages which will be posted to the address provided for communication in this application.

## TERM DEPOSIT ACCOUNT

Only applicable in case of Term Deposit Accounts, which can be opened for the following Duration: 1, 3 or 6 Months, 1, 2, 3, 4 or 5 Years

Principal Amount:

Duration:	Years <input type="checkbox"/>	Month/s <input type="checkbox"/>	CCY <input type="checkbox"/>
Automatic Renewal:	Y <input type="checkbox"/> (The account will be automatically renewed for a further period upon such terms & conditions and interest rate prevailing at maturity date. You can increase/decrease funds within ten calendar days from maturity, according to the Bank's prevailing policy)		
	N <input type="checkbox"/> Upon maturity transfer capital to account: <input type="text"/> (Upon maturity, term deposit will be closed automatically and transferred to the indicated account)		
Interest Payment Method:	Transfer to account: <input type="checkbox"/>	Capitalisation <input type="checkbox"/>	
Interest Payment Frequency:	Annually <input type="checkbox"/> Semi Annually <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/> Upon Maturity <input type="checkbox"/> (When duration is less than 12 months, interest is only paid at maturity)		

## OCCUPATION & INCOME (THE 'NET MONTHLY SALARY FROM PRIMARY/SECONDARY JOB' FIELD FOR HOMEMAKER, PENSIONER, STUDENT OR SELF-SUFFICIENT REFERS TO INCOME SUCH AS ALLOWANCE, PENSION, STIPEND OR ANNUITY.)

Primary Job Type:	Secondary Job Type:		
Nature of Activity:	Nature of Activity:		
Role:	Role:		
Primary Occupation:	Secondary Occupation:		
Employer's Name:	Employer's Name:		
Net Monthly Salary from Primary Job €:	Net Monthly Salary from Secondary Job €:		
Any other source of income?: Y <input type="checkbox"/> N <input type="checkbox"/> If yes, from what type of other net monthly income?:			
Interest <input type="checkbox"/> €:	Rent <input type="checkbox"/> €:	Investments <input type="checkbox"/> €:	
Other <input type="checkbox"/> €:	Total Net Annual Income (Occupation/s and/or Other Sources) €:		
Main currencies utilised: EUR <input type="checkbox"/> GBP <input type="checkbox"/> USD <input type="checkbox"/> Other <input type="checkbox"/>			
Deposits	Normal method of deposits: Bank Deposit Machine <input type="checkbox"/> Cash <input type="checkbox"/> Cheques <input type="checkbox"/> Inter Bank Transfer <input type="checkbox"/>		
	Approximate number of anticipated deposits per month: 0 <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-15 <input type="checkbox"/> 16-20 <input type="checkbox"/> >20 <input type="checkbox"/>		
	Anticipated cumulative value of deposits per month €:		
	0-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-15,000 <input type="checkbox"/> 15,001-30,000 <input type="checkbox"/> 30,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> >100,001 <input type="checkbox"/>		
Withdrawals	Normal method of withdrawals: ATM <input type="checkbox"/> Cash <input type="checkbox"/> Cheques <input type="checkbox"/> Inter Bank Transfer <input type="checkbox"/>		
	Approximate number of anticipated withdrawals per month: 0 <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-15 <input type="checkbox"/> 16-20 <input type="checkbox"/> >20 <input type="checkbox"/>		
	Anticipated cumulative value of withdrawals per month €:		
	0-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-15,000 <input type="checkbox"/> 15,001-30,000 <input type="checkbox"/> 30,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> >100,001 <input type="checkbox"/>		
With which countries will you be trading with? Malta <input type="checkbox"/> EU/EEA <input type="checkbox"/> Non-EU <input type="checkbox"/>			
(If EU/EEA or Non-EU, select countries)			

If Self-employed/Sole Trader and requesting a 'Trading As' account, kindly provide the following information:

'Trading As':  VAT No.:

'Trading As':  VAT No.:

Persons/organisations/suppliers from which you expect to receive Incoming Payments:	Country
Persons/organisations/suppliers to which you expect to send Outgoing Payments:	Country

## MERCHANT ACQUIRING SERVICES

In my role as a self-employed/sole trader, by ticking this box, I hereby authorise and give my consent to APS Bank plc to share the fact that I am its customer and the following details with the \*Merchant Acquirer for the purpose of being offered merchant acquiring services:

- Trading As Name
- Registered Address
- VAT Number
- Email Address
- Contact Number

\* The Merchant Acquirer is a third-party entity with which APS Bank plc has a contractual relationship. I understand that the Bank's role is solely to introduce me to the Merchant Acquirer after having obtained my permission and authorisation through this Form to do so. The Bank will not be party to, nor have any control over any services which I may acquire, or any agreements or arrangements whatsoever which I may enter into with the Merchant Acquirer. I hereby agree that the Bank shall not be responsible in any way or manner in relation to any services which I may acquire, or any agreements or arrangements, whatsoever which I may enter into with the Merchant Acquirer, and/or for any claim (whether data protection related or otherwise).

Consent Withdrawal & Acknowledgements:

- By ticking this box, I acknowledge that I may withdraw my consent at any time, by sending an email request to [echannelsdigitalteam@apsbank.com.mt](mailto:echannelsdigitalteam@apsbank.com.mt).
- By ticking this box, I acknowledge that I shall be contacted directly by the Merchant Acquirer via email or phone, as a separate Data Controller, to be offered merchant acquiring services.

## COMMON REPORTING STANDARD ("CRS")

Please complete the following table indicating:

- (i) where you are tax resident and  
 (ii) your Holder's Tax Identification Number (TIN) for each country indicated.

If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:

**Reason A** - The country where you are liable to pay tax does not issue TINs to its residents.

**Reason B** - You are otherwise unable to obtain a TIN or equivalent number.  
 (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

**Reason C** - No TIN is required.  
 (Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

	Country of TAX Residence	TIN (Tax Identification Number)	If no TIN is available, choose reason A, B or C	If you selected reason B, explain why you are unable to obtain a TIN
1				
2				
3				

## UNITED STATES OF AMERICA TAX LIABILITY ("FATCA")

Please complete the following by ticking one of the following boxes as applicable. If you hold any one or more of the United States indicia, complete either [W-8BEN](#) or [W-9](#) form. You are to seek tax advice in case of difficulty.

- I hereby declare that I am not a citizen of the US and I am not a tax resident in the USA.
- I hereby declare that I am tax resident in the US and have the following indicia:
- US Citizenship    US Place of Birth    US Address    US Telephone No.    US Nationality    US Passport    US Tax Residence

## POLITICALLY EXPOSED PERSON ("PEP")

In terms of the Prevention of Money Laundering Act and the Prevention of Money Laundering and Funding of Terrorism Regulations, the Bank is required to establish whether you are a "Politically Exposed Person" (PEP) when entering into a Banking Relationship or executing a Transaction for a customer.

Are you, or have you been in the last 3 years:

a) An Individual who holds a Prominent Public Function:      Y  N  (if yes, select from dropdown as appropriate)

Designation:	<input type="checkbox"/> Other:
Termination of Office: <small>(if Prominent Public Function held previously)</small>	

b) An Immediate Family Member of a Politically Exposed Person:      Y  N  (if yes, select from dropdown as appropriate)

Relationship:	Termination of Office: <small>(if Prominent Public Function held previously)</small>
Designation:	<input type="checkbox"/> Other:
PEP Name & Surname:	

c) A Close Associate of a Politically Exposed Person:      Y  N  (if yes, select from dropdown as appropriate)

Relationship:	Termination of Office: <small>(if Prominent Public Function held previously)</small>
Designation:	<input type="checkbox"/> Other:
PEP Name & Surname:	

## SOURCE OF WEALTH

I, the undersigned declare that I acquired my total net wealth from: *(This refers to the activities which have generated or contributed to a customer's accumulation of both funds, assets and property over time)*

- |   |  |   |   |
|---|--|---|---|
| <input type="checkbox"/> Salary/Income from Occupation<br><i>(as defined in page 2)</i> | <input type="checkbox"/> Commercial Loan         | <input type="checkbox"/> Lottery/Gaming win | <input type="checkbox"/> Gift               |
| <input type="checkbox"/> Pension Lump Sum   | <input type="checkbox"/> Sale of property/Assets | <input type="checkbox"/> Re-mortgage        | <input type="checkbox"/> Family Loan        |
| <input type="checkbox"/> Investments  | <input type="checkbox"/> Sale of personal goods  | <input type="checkbox"/> Inheritance        | <input type="checkbox"/> Redundancy Payment |
|   | <input type="checkbox"/> Personal Loans          | <input type="checkbox"/> Rental Income      | <input type="checkbox"/> Other: _____       |

Countries from where wealth has been acquired:

- Do your accumulated liquid assets amount to over €1 million or equivalent? Y  N
- Have you ever been refused a banking relationship? Y  N
- Have you ever had a banking relationship terminated? *(If yes, please provide the reason)* Y  N

## DATA PROTECTION & MARKETING

<b>Data Protection Notice</b>	I hereby confirm that I have read, understood, and acknowledged the Data Protection Notice.	<input type="checkbox"/>
<b>Privacy Preferences: Direct Marketing, Profiling &amp; Research</b>	I hereby give my consent to receive the following from APS: <i>(Tick the appropriate box)</i> Marketing communication by post, email, SMS or other electronic messages (such as online and internet banking messages) relating to information on APS Bank's products and services.	Y <input type="checkbox"/> N <input type="checkbox"/>
	In market research organised by the Bank, such as surveys and focus groups.	Y <input type="checkbox"/> N <input type="checkbox"/>

*Consent Withdrawal: You may withdraw your consent from direct marketing at any time by sending an email request on [marketing@apsbank.com.mt](mailto:marketing@apsbank.com.mt) or via post (APS Bank plc, F.A.O. MARKETING Department, APS Centre, Tower Street, Birkirkara, BKR 4012 Malta).*

## ELECTRONIC COMMUNICATION

The Bank processes written instructions or requests received through secure channels, such as myAPS. The Bank may consider to process instructions or requests received by email if authorised to do so as hereunder, and in line with Terms and Conditions. Customers should refrain from sending personal information by email.

I authorise the Bank to act upon written requests or instructions sent or purported to have been sent from any of the email address/es specified on this form. I understand that the Bank shall nevertheless reserve the right (and at its sole discretion) to seek my identification through alternative channels prior to processing my requests or instructions received through email. I authorise the Bank to send any type of communication to any email address/es specified in this form.	Y <input type="checkbox"/> N <input type="checkbox"/>
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## DECLARATIONS BY CUSTOMER

I, the undersigned hereby:

- Declare that the deposits in my Account(s) are derived from legitimate activities and belong exclusively to me and are not held by me for another person, or in a fiduciary capacity or as trustee or nominee.
- Confirm that all the information provided to the Bank by me on this application form is true, complete and up-to-date and acknowledge that the Bank is entitled to close my Account(s) if the information provided by me is found to be incorrect.
- Acknowledge that the Bank shall not be held responsible in any manner whatsoever for any incorrect, incomplete or omitted information provided by means of this form.
- Agree to cooperate with the Bank in the eventuality that it requires further documentation and declarations about me and/or about any transaction(s) in which I might be involved.
- Acknowledge that the Bank has the right to periodically review the banking relationship, and in its total and absolute discretion, to take any decisions that it deems necessary, including terminating this banking relationship without the obligation on the part of the Bank to provide any explanation for its decision.
- Acknowledge that Information about me and my Account(s) may be put onto the Bank's database and used, analysed and assessed by the Bank to provide me with a better service. Apart from the Bank, this information including the nature of my Transactions will be disclosed to Third Parties in order to provide me with the service applied for, for marketing purposes, for the purpose of fraud prevention and compliance with applicable guidance, regulations and legislation, for audit and debt collection and to enable services to be processed for the Bank in Malta and abroad.
- Acknowledge that the information contained in this form, my information and any of my Account(s) which are reportable, may be provided to the tax authorities of the country in which this/these Account(s) is/are maintained and exchanged with tax authorities of another country or countries in which I may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
- Authorise the Bank to debit my Account with any charges that may be incurred to retain the banking relationship and while using the accounts and services applied for.
- Acknowledge that whilst the Bank may periodically request me to re-confirm details in this form, I should inform the Bank immediately should any information in this form become out-dated and/or is no longer correct.
- Acknowledge that the Bank shall not be held responsible in any manner whatsoever in the event that I fail to immediately inform the Bank if any information becomes outdated and/or is no longer correct.

I hereby confirm that I have read and understood the Data Protection Notice below and that I have read, understood and accepted the entire Terms & Conditions, Depositor Information Sheet, Fee Information Document and Tariff of Charges governing the requested products and services. I also acknowledge that when needed, I can collect a copy of the relevant Terms & Conditions, the full APS Data Privacy Policy, Depositor Information Sheet, Fee Information Document and Tariff of Charges from any APS Branch, which are also available from the Bank's website [apsbank.com.mt/terms-and-conditions](https://apsbank.com.mt/terms-and-conditions).

Date _____
ID/Passport No.

Customer's Signature
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**DECLARATION BY PARENT/GUARDIAN/LEGAL TUTOR (ONLY APPLICABLE IF APPLICANT IS 15 YEARS OF AGE TURNING 16 BY END OF YEAR)**

I, \_\_\_\_\_ hereby confirm that I am vested with parental authority over the applicant and that I, hereby grant my authorisation in order for the applicant to open and administer the requested Account in his/her own name, and agree to the above declarations. The APS Student Online Account will only be used to accept educational government funds as per the Terms and Conditions.

Date _____
ID/Passport No.

Parent/Guardian/Legal Tutor's Signature
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**DATA PROTECTION NOTICE**

We at APS Bank plc (C 2192) of APS Centre, Tower Street, Birkirkara, Malta, take every measure to ensure that your privacy is one of our topmost priorities. Please take the time to read through the below, which is applicable to you insofar as you are a data subject as understood by the EU General Data Protection Regulation (2016/679), briefly explaining how we process your personal data, before submitting the above form.

**WHY WE NEED YOUR PERSONAL DATA** - We need your and/or your child's personal data (the information you have provided to us in the application form above that identifies you or your child as an individual) to provide you with the requested services, namely to set up a bank account with us and/or to further provide you with the services you applied for above and other processing operations, including for the purpose of fraud prevention and compliance with regulations and legislation to which we are subject. Therefore, in this case, our **legal bases** for processing the said personal data are **necessity for the performance of a contract with you** and **our compliance with our legal obligations**. In the event that you or your child (where applicable) are applying for Merchant Acquiring Services, marketing communications and/or to participate in market research as listed in the relevant Sections of the form above, the legal basis we rely upon for processing the said personal data is your explicit **consent**. Where the Bank places marketing phone calls, such processing shall be necessary for the purposes of the **legitimate interests** pursued by the Bank.

**YOUR CONSENT CAN BE WITHDRAWN AT ANY TIME** by contacting us as explained in the relevant Section above. However, do note that withdrawing consent will mean you no longer receive direct marketing and/or market research communications from us containing our latest offers. In the case of Merchant Acquiring Services, your withdrawal of consent will only be effective if we have not yet transferred your personal data to the Merchant Acquirer in which case, we will ensure to not effect such transfer.

**WHO WE SHARE YOUR PERSONAL DATA WITH** - Your and/or your child's personal data will be made available to those people in the bank who need it to carry out their duties and provide you with the services you expect from us. We also share it with:

- Other entities within the APS group and/or any sub-contractors, agents or service providers we may have appointed who carry out services for us either now or in the future (including their employees, sub-contractors, service providers, agents, directors and officers);
- Merchant Acquirers as explained in the section "Merchant Acquiring Services" in the form above where you have given us your consent to do so;
- Third party marketing and printing companies for the purpose of carrying out survey, printing and communicating promotional material on our behalf where you have given us your consent to do so;
- Any joint account holders, trustees, beneficiaries, guarantors, pledgors, originators, distributors, administrators, authorized attorneys appointed, fund managers, custodians, curators or executors;
- People you make payments to and receive payments from;
- Other financial institutions, tax authorities, trade associations, credit reference agencies, payment service providers, insurance agencies and debt recovery agents;
- Your beneficiaries, intermediaries, correspondent and agent banks, clearing houses, clearing or settlement systems;

- To correspond with and/or seek assistance from lawyers, architects, surveyors and other third parties as necessary;
- Law enforcement, government, courts, dispute resolution bodies, our regulators, auditors, advisors, consultants and any party appointed or requested by our regulators to carry out investigations or audits of our activities;
- The Central Bank of Malta to update the Central Credit Register maintained by it;
- Fraud prevention agencies who will also use it to detect and prevent fraud and other financial crime and to verify your identity;
- Other parties involved in any dispute, including disputed transactions;
- Anyone who provides instructions or operates any of your accounts, products or services on your behalf.

**Your and/or your child's personal data will not be disclosed to any other persons besides those mentioned here unless we are required to do so by law.**

**HOW LONG WE KEEP YOUR PERSONAL DATA FOR** - We will keep your and/or your child's personal data only as long as is necessary. Necessity is dependant on legal obligations we may have, as a bank or otherwise. For instance, we are legally obliged to keep any personal data that can be deemed as 'accounting records' for **ten years** from the date of closure of the account. Moreover, we are entitled to retain personal data in certain cases (as opposed to being obliged to do so). For example, when we believe that the personal data is necessary for us to defend ourselves against civil claims that may be brought against us, we are allowed to keep the data for as long as that risk subsists (usually **five years** from the end of our contractual relationship with you).

**YOUR DATA PROTECTION RIGHTS** - You and/or your child, as a 'data subject' as understood under applicable data protection laws, have a number of rights that are applicable **under certain conditions and in certain circumstances**, including Your:

- **Right of access** to your personal data processed by us;
- **Right to ask us to rectify** inaccurate personal data concerning you;
- Right to have us erase your personal data ('**right to be forgotten**');
- **Right to ask us to restrict** (that is, store but not further process) Your personal data;
- Right to ask us to provide Your personal data to You in a structured, commonly used, machine-readable format, or (where technically feasible) to have it 'ported' directly to another data controller ('right to data portability');
- **RIGHT TO WITHDRAW ANY CONSENT YOU MAY HAVE GIVEN US AT ANY TIME** (where processing is based on your consent) using the methods explained in the relevant Sections above;
- **Right to object** to our processing your personal data where the Bank relies on its legitimate interests, for example where the Bank places marketing phone calls as explained in this Data Protection Notice;
- **Right to lodge a complaint** with the relevant supervisory authority.

**AUTOMATED DECISION-MAKING** - The personal data you have provided us with in the above form will be subject to decisions concerning you and/or your child taken by automated means. These decisions concerning you (which possibly also include profiling) will be used for credit scoring purposes if you are applying for a loan or credit facility with us. To learn more about our automated decision-making processes in other instances, for example when digitally onboarding through myAPS, please refer to our full Privacy Policy.

**WHERE CAN YOU READ OUR FULL PRIVACY POLICY?** - This section represents a **condensed** explanation of how we use your personal information. For more information including more detail on your rights, we strongly recommend you read our user-friendly and layered full **Privacy Policy**, available here: [apsbank.com.mt/gdpr](https://apsbank.com.mt/gdpr) you can ask us for a paper copy of the full Privacy Policy at any time upon request at any of our Branches.

If you have any questions or concerns regarding this Data Protection Notice or our Privacy Policy, you can contact our Data Protection Officer by sending an email to [dataprotectionofficer@apsbank.com.mt](mailto:dataprotectionofficer@apsbank.com.mt) or a letter to the Data Protection Officer, APS Bank plc, APS Centre, Tower Street, Birkirkara, BKR 4012, Malta.