

3-Month Fixed Term Deposit – Promotional Terms and Conditions

1. Governing Terms and Documents

These Promotional Terms and Conditions apply to the 3-Month Fixed Term Deposit (the “Product”) with a credit interest rate of three percent (3%) per annum being offered to the Bank’s bondholders and shareholders, excluding credit and financial institutions and nominee entities (the “Investors”) during the Promotional Period as defined below. This Product is being offered in addition to the Benefits provided to Investors, as outlined in the APS Investors’ Benefits Package and Terms.

Unless otherwise expressly stated herein, these Promotional Terms and Conditions are to be read together with and are subject to the APS Investors’ Benefits Package and Terms, the Term Deposit Account Terms and Conditions, and the General Terms and Conditions, as published on our website at apsbank.com.mt/terms-and-conditions. In the event of any conflict between these Promotional Terms and Conditions, the APS Investors’ Benefits Package and Terms, the Term Deposit Account Terms and Conditions, and the General Terms and Conditions, these Promotional Terms and Conditions shall prevail.

2. Benefits

APS Fixed Term Deposit Account in Euro for 3 months with a preferential rate of 3% per annum.

Investors may open a fixed term deposit account in Euro for a single term of three (3) months with a credit interest rate of three percent (3%) per annum, being a higher rate than the prevailing standard credit interest rate for the three (3) month fixed term deposit account in Euro, as published on our website at apsbank.com.mt/interest-rates.

This fixed term deposit account will close upon maturity which will occur after the lapse of three (3) months 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. The maximum total amount that may be invested by each Investor across all such accounts is capped at EUR 1,000,000. 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, the Term Deposit Account Terms and Conditions and the APS Investors’ Benefits Package and Terms, as may be amended by the Bank from time to time at apsbank.com.mt/terms-and-conditions.

The Bank will accept applications for this Product from 1 December 2025 until 31 December 2025 (the “Promotional Period”). The Bank reserves the right to make changes or discontinue this Product at any time provided that any change or discontinuance shall not affect fixed term deposit accounts already opened prior to such change or discontinuance under these Promotional Terms and Conditions.

Approved and issued by APS Bank plc (C2192), APS Centre, Tower Street, B’Kara BKR 4012, Malta. APS Bank plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994 and is authorised to carry out Investment Services activities under the Investment Services Act 1994. The Bank is also registered as a Tied Insurance Intermediary under the Insurance Distribution Act 2018. The Bank is a participant in the Depositor Compensation Scheme established under the laws of Malta. Terms and Conditions apply and are available on apsbank.com.mt/investor-offers-benefits. Offer valid from 1 December 2025 until 31 December 2025. The Bank reserves the right to close the offer earlier at its discretion.