

APS Investors' Benefits Package and Terms



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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. 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.
Initial Fees	A one-time charge paid by you prior to investing in a fund, in accordance with the Bank's Investments Charging Policy. The fee is communicated to you prior to investing and included in the offering documentation.
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.
Sustainable/ESG funds	An investment in an economic activity that contributes to an environmental objective, as measured, for example, by key resource efficiency indicators on the use of energy, renewable energy, raw materials, water and land, on the production of waste, and greenhouse gas emissions, or on its impact on biodiversity and the circular economy, or an investment in an economic activity that contributes to a social objective, in particular an investment that contributes to tackling inequality or that fosters social cohesion, social integration and labour relations, or an investment in human capital or economically or socially disadvantaged communities, provided that such investments do not significantly harm any of those objectives and that the investee companies follow good governance practices, in particular with respect to sound management structures, employee relations, remuneration of staff and tax compliance.
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, two or three years with a preferential rate

Investors may open a fixed term deposit account in Euro for a single term of one (1), two (2) or three (3) years with a credit interest rate which is 0.25% higher than the prevailing standard credit interest rate for the one (1), two (2) and three (3) 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), two (2) or three (3) years from the date of opening, depending on the term chosen. 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 may be opened in Branches and by appointment, or by submitting the applicable account opening form electronically through myAPS as may be made available by the Bank from time to time, in accordance with the Bank's instructions.

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 1st of October 2023. 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.

General Benefits on Investment Services

Investors making use of the Bank's investment services may benefit from:

- Complimentary investment portfolio review, whilst taking into consideration the current portfolio of investments.
- 50% discount on stockbroking fees for Malta Stock Exchange when trading through the Bank .
- Waiver of the Initial Fee for the purchase of any unit(s) or share(s) in Sustainable/ESG funds through the Bank. This includes both APS Funds SICAV plc sub-funds, and funds issued by other fund houses as distributed by the Bank.
- 50% discount on the Initial Fee for the purchase of any unit(s) or share(s) in other mutual funds through the Bank. This includes both APS Funds SICAV plc, and the Bank's list of mutual funds issued by other fund houses as distributed by the Bank.
- Free first month premium on any Insurance linked Savings Plan purchased through the Bank.
- Free first month premium on any Life Assurance protection policies purchased through the Bank.
- Extra €125 top-up on setting up of a new Personal Pension Plan.

The investment services shall be regulated by the Investments Services Terms of Business, as may be amended by the Bank from time to time at www.apsbank.com.mt/terms-of-business. Furthermore, the terms of this Benefits Package and Terms, shall only regulate the Benefits described herein and shall not be interpreted to amend or affect any other terms, declarations, forms, prospectuses, policies, etc. which regulate any type of securities, insurance/assurance and, or any other type of investment.

General Benefits on Loans

Investors opting for the Bank's lending products may benefit from:

- Waiver of processing fees for APS Personal Loan.
- Waiver of booking fees for APS Fixed Interest Rate Home Loan.

Loan applications are subject to the Bank's lending criteria.

New Public Offerings

- The Bank, as an issuer, may from time-to-time list securities on a regulated market. The Bank will seek to award existing Bank shareholders and bondholders 'Preferred Applicant' status, as per the terms and conditions of the Prospectus or Offering Document issued for the respective new offering. The Investor may still be required to fulfill certain criteria so as to be eligible to invest and the 'Preferred Applicant' status does not automatically render one's eligibility.

The Bank reserves the right to make changes to or discontinue these Benefits.

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, the General Terms and Conditions and the Investments Services Terms of Business, 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.
- The Benefits shall be activated as from 1st October 2023 and will not be retrospective.
- 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.