APS Personal Pension Plan – Special Offer Terms and Conditions

This special offer will run between 2 November 2026 and 30 November 2026 (herein 'Special Offer Period').

To become eligible for this special offer, you will need to apply for an APS Personal Pension Plan within the Special Offer Period.

This offer will entitle persons setting up and contributing to the APS Personal Pension Plan (herein 'eligible members'), to a one-time top-up of €175.

The top-up will be paid by APS Bank plc (herein 'the Bank) and will be processed for payment on the set allocation dates to the eligible members of the APS Personal Pension Plan, after 3 consecutive and equivalent monthly contributions have been received. The allocation dates will be processed at the end of each quarter.

Single contributions are not eligible for this 'Special Offer Period'.

In the event of any claims in relation to this special offer, the decision of the Bank will be final and binding. No further correspondence will be entered into.

The Bank reserves the right to close this special offer at any time prior to the lapse of the Special Offer Period. This special offer cannot be used in conjunction with any other Personal Pension Plan offer or promotion.

When opening a new APS Personal Pension Plan and benefiting from the top-up special offer of €175 and then subsequently transferring the value of this plan to another pension scheme within a period of 60 months from the crediting of the special offer, the amount of the top-up special offer shall be deducted from the transfer value. No such deduction will apply when the transfer is made to an APS Occupational Pension Scheme.

Approved and issued by APS Bank plc as the distributor of the Scheme and the protector of the Trust. APS Bank plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994 and to carry out Investment Services activities under the Investment Services Act 1994. The APS Personal Pension Plan is licensed and regulated as a personal retirement scheme by the Malta Financial Services Authority in terms of the Retirement Pensions Act (Chapter 514 of the Laws of Malta). Praxis PES Malta Limited is authorised by the Malta Financial Services Authority to act as a Retirement Scheme Administrator to Retirement Schemes registered under the Retirement Pensions Act, 2011. There is no statutory provision for compensation in the case where a retirement scheme is unable to satisfy the liabilities attributable to it and the license of the Scheme is not an endorsement by the MFSA of the Scheme's financial performance. All prospective Contributors and/or Members should consult their own professional advisors as to the legal, tax, financial or other matters relevant to the suitability of a contribution to the Scheme. Terms and conditions apply and are available on apsbank.com.mt/personal-pension. All Investments carry risks.