



FIMBANK

Fixed Term Deposit Welcome Bonus Scheme

Terms and Conditions

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FIMBank p.l.c. shall be offering the opportunity to participate in a Welcome Bonus Scheme the participation of which shall be subject to these Terms and Conditions. By participating in this scheme, you are agreeing to these Terms and Conditions as the Bank may amend from time to time.

1. Definitions:

- (a) **“Account”** means except where otherwise expressly provided, all current and future accounts held with the Bank in the name of its Customers, including payment accounts, and includes all moneys or balances thereof, deposited therein, all accrued and accruing interest and all related rights.
- (b) **“Applicant”** means any natural person who submits an Application Form with the Bank and who is not at the Commencement Date a Customer of the Bank. The words “you”, “your” and “yourself” shall be interpreted accordingly.
- (c) **“Application Form”** means any applicable forms completed by an Applicant in terms of which the Applicant is applying to be provided with a Bank product or service.
- (d) **“Bank”** means FIMBank p.l.c., a credit institution registered and existing under the laws of Malta, bearing registration number C17003 and having its registered office at Mercury Tower, The Exchange Financial and Business Centre, Elia Zammit Street, St. Julian’s, STJ 3155, Malta and the terms “we”, “us” and “our” shall be interpreted accordingly.
- (e) **“Welcome Bonus”** means an award of twenty-five Euro (€25) payable in accordance with Clause 7 hereof.
- (f) **“Customer”** means any person, in whose name an Account is held with the Bank.
- (g) **“Closing Date”** means one (1) year from Commencement Date subject to renewal in accordance with Clause 9.
- (h) **“Commencement Date”** means the 15th of September 2022.
- (i) **“Classic Fixed Term Deposit”** means the term deposit account which you have opened with the Bank and fixed with us for a defined period of time accessible solely via FIMBank Direct subject to its relative Fixed Term Deposit Terms and Conditions.
- (j) **“Easisave”** is an online platform developed by the Bank for the opening of saving accounts and fixed term deposits.
- (k) **“Easisave Fixed Term Deposit”** means the term deposit account which you have opened with the Bank and fixed with us for a defined period of time accessible solely via Easisave subject to its relative Fixed Term Deposit Terms and Conditions.
- (l) **“Fixed Term Deposit”** means a Classic Fixed Term Deposit and/or Easisave Fixed Term Deposit.
- (m) **“Fixed Term Deposit Terms and Conditions”** means the Bank’s terms and conditions for the opening of a Classic Fixed Term Deposit accessible at <https://www.fimbank.com/file.aspx?f=12310> and of an Easisave Fixed Term Deposit accessible at <https://www.easisave.com/file.aspx?f=14> or by calling the Bank on +356 21322100.
- (n) **“Savings Account”** means the online savings solution developed by the Bank offered in euro currency (EUR) and US Dollar currency (USD) and accessible solely via FIMBank Direct or Easisave.
- (o) **“Scheme”** means the scheme governed by these terms and conditions offering the Welcome Bonus by the Bank.
- (p) **“Scheme Period”** means the period defined in Clause 2 hereof.

These terms and conditions form part and are ancillary to the FIMBank Direct Terms & Conditions and Fixed Term Deposit Terms and Conditions and any capitalised term not defined herein shall have the same meaning as in the FIMBank Direct Terms & Conditions, Fixed Term Deposit Terms and Conditions and the General Terms.

2. The Scheme shall commence and continue on the terms herein from and after the Commencement Date and shall continue during the period ending on the Closing Date, unless terminated prior to such date pursuant to Clause 8 (the "Scheme Period").
3. Applicants shall be entitled to participate in the Scheme by filing a duly completed Application Form to the Bank from the Commencement Date subject always to the terms and conditions set out herein.
4. In order for an Applicant to benefit from the Scheme you must be accepted by the Bank as a Customer and successfully open a Fixed Term Deposit with the Bank with a minimum amount of either EUR 1000 or USD 1000 in accordance with the Bank's Fixed Term Deposit Terms and Conditions, all within the Scheme Period.
5. The Welcome Bonus shall consist of a one-time payment upon the successful opening of one Fixed Term Deposit and shall not be applicable for any other Fixed Term Deposits opened during or after the Scheme Period.
6. Should the Fixed Term Deposit being opened be associated with one joint Account, the Welcome Bonus shall not be paid to each joint Account holder who shall for the purposes of this Scheme be considered as one Customer.
7. The Welcome Bonus shall be paid into your FIMBank or Easisave Savings Account held with the Bank upon the successful opening of your Fixed Term Deposit.
8. The Scheme shall terminate on the Closing Date and you shall not benefit from this Scheme should the Fixed Term Deposit not be opened for any reason whatsoever before the Closing Date. The Bank reserves the right to terminate the Scheme and these terms and conditions at its sole discretion and at any time prior to or during the Scheme Period without prior notice to the Applicants or Customers.
9. The Scheme Period shall renew automatically at the end of the then-current Scheme Period for consecutive periods of one (1) year unless terminated in accordance with Clause 8 hereof.
10. The Bank reserves the right to amend these terms and conditions without the Applicants' or Customers' consent at its sole discretion.
11. These terms and conditions shall be governed by and construed in accordance with the laws of Malta and the Courts of Malta shall have exclusive jurisdiction over any claim or dispute arising from or related to these terms and conditions.