



MICRO BUSINESS ACCOUNT



**MY TRUSTED
PARTNER IN
BUSINESS
BANKING**

The power of believing



WE'RE
Open

why do I BELIEVE?

This is my business, driven by passion and hard work. I want it to grow and prosper, and for that I need the best resources and tools available.

I want a bank that matches my ambition, offering excellent capital opportunities, cash management and financial services.

This is where Banif Bank comes in.

The Micro Business Account is not a one-size-fits-all, off-the-shelf product. It is a **customised solution** that is tailor-made to my specific needs and circumstances.

Whether I'm starting my own business, maintaining operations or looking to expand, Banif Bank's services and expertise will help me achieve my goals.

From a Credit Line with flexible financing options, to crucial tools such as free Banif@st Internet Banking, VISA Debit and Credit Cards and trade finance services, amongst others, my dedicated Relationship Manager will always be available to assist me.







FINANCIAL *solutions*

A successful business needs healthy capital levels. The Micro Business Account offers a **Credit Line** that is more flexible than a simple loan or overdraft.

A **secured or unsecured credit line** gives me a minimum limit of €5,000 and a maximum of €75,000, depending on my business turnover and at competitive rates.

I can request to:

- use it as a loan to help my business grow, with the possibility to request a **moratorium** on repayment of capital, for the first six months;
- use it as an overdraft to ensure that I have **adequate liquidity** for the daily running of my business;
- use a mixture of loan and overdraft, with **flexible repayment options**; and
- enjoy the comfort of knowing that I have a **financial cushion**, should I need it.



In addition, the Bank can help me to **end-finance the purchase or refurbishment** of my business property.

The Micro Business Account offers me a number of **trade finance** services including letters of credit, discounting bills of exchange and guarantees. Through the close links that Banif has with other correspondent banks, I will also enjoy the support required in trade processes with foreign markets.





useful FEATURES

I pride myself in offering a smooth and professional service to my clients, and I expect the same from my Bank.

The Micro Business Account offers me a variety of tools for a faster, easier and more convenient banking experience, including:

- a current account with a **cheque book** featuring my company logo;
- free **Banif@st Internet Banking** to manage my funds 24/7;
- a free **Visa Debit Card** which can be used at any VISA ATM or EPOS anywhere in the world, as well as for online transactions; and
- a **fee free Visa Classic Credit Card** for the first year*, with up to 51 days interest free credit, which also gives me free travel insurance, free purchase protection insurance, and discounts on health schemes and insurance premia.

Having a Micro Business Account also entitles me to a **free Personal Accident Insurance***, which safeguards the lifestyle of my loved ones in case of unforeseen circumstances. This helps me put my mind and that of my family, at rest.



* Terms and conditions apply.

Loans, Credit Lines and Credit Cards are subject to the Bank's lending criteria. The Bank reserves the right to amend or withdraw this product from the market at any time at its sole and absolute discretion. Banif Bank (Malta) plc is a credit institution licensed to undertake the business of banking by the MFSA in terms of the Banking Act 1994 and is a member of the Depositor Compensation Scheme established under the Depositor Compensation Scheme Regulations (Legal Notice 383 of 2015). Registered in Malta C41030 - 203, Level 2, Rue D' Argens, Gzira, CZR 1368.





the power of **BELIEVING**

The Micro Business Account from Banif Bank offers me a banking experience based on high quality service and a strong relationship built on trust.

I can benefit from a differentiated service based on customer centricity given by a team of professional bankers.

My Relationship Manager will visit me regularly with the objective of better understanding my business operations and assessing my banking requirements.

Whatever I need, Banif is just a call, tap or click away.

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