

FLEXI TERM ACCOUNT

I BELIEVE IN
FLEXIBLE
SOLUTIONS FOR
MY SAVINGS



BANIF
BANK



The power of believing

WHY DO I BELIEVE?

I would like to set aside some savings for the future, but I want to be sure that I can access my funds if required.

With a **Flexi Term Account** from Banif Bank, I can save for tomorrow with the flexibility to withdraw before maturity.

Key benefits

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I can:

- earn interest on my capital with the added flexibility to **withdraw my funds before maturity** if required, on set availability dates*, **whilst still receiving interest** depending on when the funds are withdrawn;
- opt for a term which best suits my needs, either:
 - a **1-year term** with a balance between €500 and €100,000 and receive interest on maturity **OR**
 - a **3-year term** with a minimum deposit of €2,500 and no maximum, and receive interest annually; and
- enjoy the peace of mind of a **guaranteed interest rate** for the whole term of the deposit.

Opening of account	*1-year term	*3-year term
First availability of funds date	91 st day*	366 th day*
Second availability of funds date	181 st day*	731 st day*
Third availability of funds date	271 st day*	

* from opening of account

To get started, all I need to do is visit a Banif branch or call Customer Care on 2260 1000.

*Terms and conditions apply. Facilities are subject to the Bank's lending criteria. 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, GZR 1368, Malta.

GĦALIEX NEMMEN?

Nixtieq nibda nwarrab ftit flus għall-futur, imma rrid inkun ċert li jkolli aċċess għal flusi jekk niġi bżonnhom.

Permezz tal-**Flexi Term Account** mingħand Banif Bank, nista' nfaddal bil-flessibilità li niġbed il-flus qabel ma jimmatura il-kont.

Benefiċċji ewlenin

Nista':

- nieħu l-interessi fuq il-kapital tiegħi bil-flessibilità li **niġbed flusi f'dati stabbiliti*** qabel jimmatura l-kont jekk niġi bżonn, **filwaqt li nircievi l-interessi** skont meta jinġibdu l-flus;
- nagħzel it-terminu ta' żmien li jgħodd għall-bżonnijiet tiegħi, b'għażla bejn:
 - **kont ta' sena** b'bilanċ bejn €500 u €100,000, u nircievi l-interessi meta jimmatura l-kont JEW
 - **kont ta' tliet snin** li jinfetaħ b'depożitu minimu ta' €2,500 mingħajr ebda limitu ta' kemm niddepożita, u nircievi l-interessi kull sena; u
- jkolli serħan il-moħħ li nircievi interessi garantiti għat-terminu sħiħ tal-kont.

Ftuħ tal-kont	*Terminu ta' sena	*Terminu ta' tliet snin
L-ewwel data meta jistgħu jinġibdu l-flus	91 ġurnata*	366 ġurnata*
It-tieni data meta jistgħu jinġibdu l-flus	181 ġurnata*	731 ġurnata*
It-tielet data meta jistgħu jinġibdu l-flus	271 ġurnata*	

* minn meta jinfetaħ il-kont.

Kull ma rrid nagħmel hu li nżur waħda mill-fergħat tal-Banif jew inċempel Customer Care fuq 2260 1000.

* Termini u kundizzjonijiet japplikaw. Il-Bank jirriserva d-dritt li jemenda jew iwaqqaf dan il-prodott skont id-diskrezzjoni tiegħu. Banif Bank (Malta) plc huwa liċenzjat mill-MFSA biex joffri servizzi bankarji, skont it-termini tal-Att dwar il-Kummerċ Bankarju tal-1994 u huwa membru tal-Iskema ta' Kumpens lid-Depożitant stabbilita skont ir-Regoli tad-'Depositor Compensation Scheme' 2003. Reġistrat f'Malta C41030 - 203, Level 2, Rue D'Argens, Gżira, GŻR 1368, Malta.



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