

**HI-SAVER** ACCOUNT

I BELIEVE IN  
**MAKING MY  
SAVINGS GROW**



**BANIF**  
BANK



*The power of believing*

## WHY DO I BELIEVE?

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Saving for the future is important, whether it's for something particular or just for peace of mind. I want to get into the routine of setting some money aside every month.

With the **Hi-Saver Account** from Banif Bank, I can make my savings grow.

## Key benefits

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I can:

- open an account with a **15-month duration** which gives me a more advantageous rate compared to the standard savings interest rates;
- effect **regular monthly deposits for the first 12 months**, choosing an option that best suits my needs. I can either opt to make:
  - an initial minimum deposit of €500 and 11 monthly deposits of not less than €100 each; or
  - an initial minimum deposit of €200 and 11 monthly deposits of the same amount;
- receive an even higher interest once my savings are upgraded to a term deposit account **for the final three months**; and
- benefit from the security of **having my capital and interest guaranteed**.

## Getting started

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

Terms and conditions apply. The Bank reserves the right to amend or withdraw this product from the market at any time and 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, GZR1368, Malta.

## GĦALIEX NEMMEN?

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Tajjeb li nfaddal għall-futur tiegħi, kemm jekk għal xi skop partikolari jew biex ikolli moħħi mistrieħ għall-futur. Irrid nidra nwarrab xi haġa kull xahar.

**Bil-Hi-Saver Account** mingħand Banif Bank, nista' nfaddal aktar.

## Benefiċċji ewlenin

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Nista':

- niftah **kont għal terminu ta' 15-il xahar** li jagħtini rata tal-imgħax aħjar minn dak tal-kont tat-tifdil;
- nagħmel **depożiti regolari għall-ewwel 12-il xahar**, bl-aktar metodu konvenjenti għalija. Nista' nagħzel li nagħmel :
  - depożitu minimu inizzjali ta' €500 u 11-il depożitu mensili ta' mhux inqas minn €100 kull wieħed; jew
  - depożitu minimu inizzjali ta' €200 u 11-il depożitu mensili tal-istess ammont;
- nirċievi imgħax oġhla meta flusi jiġu trasferiti għal **kont fiss b'terminu ta' tliet xhur**; u
- ingawdi mis-sigurtà li jkolli **l-kapital u l-imgħax tiegħi garantiti**.

## X'għandi nagħmel

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Kull m'għandi nagħmel hu li nzur fergħa tal-Banif jew incempel 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 hu liċenzjat mill-MFSA biex joffri servizzi bankarji skont it-termini tal-Att dwar il-Kummerċ Bankarju tal-1994 u membru fl-iskema ta' Kumpens lid-Depożitant kif stabbilit permezz ta' l-Avviż Legali 383 tal-2015. Registrat f'Malta C41030 – 203, Level 2, Rue d'Argens, Gżira, GZR 1368, Malta.



# BANIF

## BANK

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**2260 1000**

**[www.banif.com.mt](http://www.banif.com.mt)**

**f Banif Bank (Malta) plc**