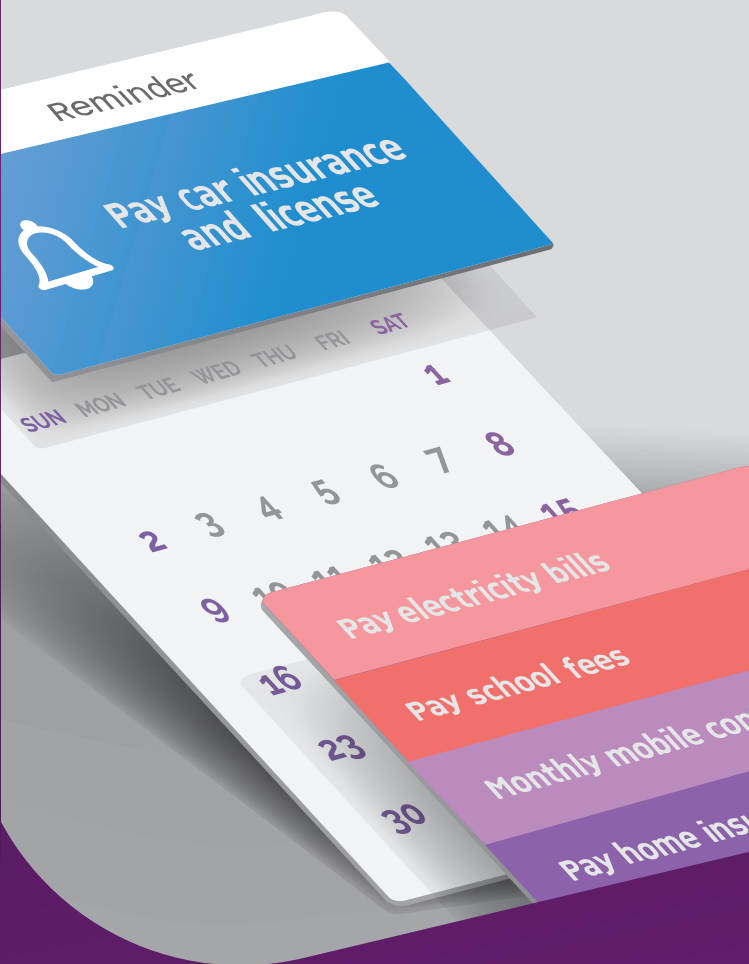


MONTHLY SAVINGS SCHEME

I BELIEVE:
**SMART
PLANNING
PAYS OFF**



BANIF
BANK



The power of believing

WHY DO I BELIEVE?

With so many expenses and activities scattered throughout the year, it's hard to keep up sometimes. Saving regularly for those big bills means I'm never caught short.

With the **Monthly Savings Scheme** from Banif Bank, I have a simple solution for my planning needs.

Key benefits

I can:

- open an account with an initial minimum deposit of €100 and agree to effect 11 monthly deposits of not less than €50 each;
- effect occasional additional deposits, for a minimum of €50 per deposit, through Banif@st or by visiting any of the Bank's branches;
- receive a more advantageous rate than on the standard savings interest rates; and
- benefit from a bonus interest rate if I also open a Salary Account.

Getting started

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 withdraw the 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 2003. Registered in Malta C41030 - 203, Level 2, Rue D'Argens, Gzira, GZR 1368, Malta.

GĦALIEX NEMMEN?

Kultant insibha diffiċli nlaħħaq mal-ispejjeż li jinqalgħu matul is-sena. Tifdil regolari għal spejjeż kbar ifisser li nista' nippjana aħjar.

Bil-**Monthly Savings Scheme** mingħand Banif Bank, jirenxxieli nfaddal iktar.

Benefiċċji ewlenin

Nista':

- niftaħ kont b'depożitu minimu ta' €100 u nagħmel 11-il depożitu ta' mhux inqas minn €50 fix-xahar;
- nagħmel depożiti addizzjonali ta' mill-inqas €50 kull darba, permezz tal-Banif@st jew billi mmur f'xi waħda mill-fergħat tal-Bank;
- ingawdi minn rata ta' imgħax aktar vantaġġjuża minn dawk tal-kontijiet ta' tifdil; u
- ingawdi minn rata ta' interessi aħjar jekk niftaħ ukoll Salary Account.

X'għandi nagħmel

Biex napplika rrid inżur fergħa tal-Banif jew inċempel Customer Care fuq 2260 1000.

Termini u kundizzjonijiet japplikaw. Il-Bank jirriserva d-dritt li jwaaqqaf 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, CZR 1368, Malta.



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