

RULES AND CONDITIONS OF THE MARKETING EVENT “FCM Bank Referral Program”

1. The Bank

FCM Bank Ltd. referred to herewith as the “Bank”, is regulated by the MFSA and is licensed to carry out the business of banking in terms of the Banking Act (Cap. 371 of the Laws of Malta) and having registered office at Suite 3, Tower Business Centre, Tower Street, Swatar, Birkirkara, BKR 4013 Malta.

2. Date of the Event

The Bank is organising a marketing event “FCM Bank Referral Program” (hereinafter referred to as the “Event”), which will take place from June 10, 2024.

3. Conditions for participation in the Event

Participation applies to existing personal customers of FCM Bank who refer their family members, friends and acquaintances to open new deposit accounts with FCM Bank during this period and deposit a minimum of EUR 50,000. After fulfilling the conditions, both the existing and new clients will receive gift vouchers worth EUR 50, redeemable at The Point Shopping Mall, Sliema. The vouchers will be sent to both parties electronically by the end of the month following the account opening date. Deposit account applications can be made online or in person.

4. Eligibility

Eligible existing personal customers:

- (i) Must fill in the details of the referred persons on the event website.
- (ii) Can engage repeatedly in the event by referring other persons to FCM Bank.

Eligible applicants must:

- (iii) Be verified individuals, aged 18 years or older, and not an employees of the Bank.
- (iv) Have successfully completed an application and funded the account with a deposit of EUR 50,000 EUR or more.

5. Other provisions

The Bank reserves the right to shorten, extend, interrupt, cancel or update the event at any time without providing reasons.

An existing client is not entitled to additional gift vouchers for repeated referrals of the same person (name and email address).

The Bank reserves the right to exclude any participant from the event. This would mainly be due to refusal of customer onboarding, in line with our conduct of business obligations or internal governing policies.

All participants agree to be bound to these terms and conditions.

Any personal data relating to the winner will be used solely in accordance with current EU General Data Protection Regulation (GDPR).

The reward may not be exchanged or redeemed for cash.

These terms and conditions are valid and effective from 10 June 2024.