

RULES AND CONDITIONS OF THE MARKETING EVENT “FCM Bank Christmas Giveaways 2024”

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 Christmas Giveaways” (hereinafter referred to as the “Event”), which will take place from the 1st November 2024 till 15th December 2024, both dates inclusive.

3. Conditions for participation in the event

The event is open to new and existing FCM Bank personal customers who will open new fixed term deposit accounts and fund the account during the period. Applications can be submitted online or in person. All concluded applications will be eligible to participate in a draw to win the grand prize - 2,000 Eur voucher for a wonderful stay at the Kempinski Hotel, San Lawrenz, Gozo.

4. Eligibility

Eligible applicants() must

- (i) an individual, aged 18 years or older, and not an employee of the Promoter,
- (ii) has successfully completed an application and funded the account with a minimum of Eur2,000
- (iii) Only one entry per person irrespective of number of accounts opened

5. The draw

The draw to select the lucky winner will be made by means of a random number generator guaranteeing random selection.

6. Other provisions

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

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.

This is a limited time offer and all participants agree to be bound to these terms and conditions.

The winner agrees to use his/her name, surname and photo in any publicity material by the Bank.

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

The Bank reserves the right to publish the names of the winners in local media and/or on the Bank's website and social media pages.

The prize may not be exchanged or redeemed for cash.

The prize is not transferable.

These terms and conditions are valid and effective from the 1st November 2024.