

RULES AND CONDITIONS OF THE MARKETING EVENT “FCM Bank Christmas Giveaways 2025”

MGA permit number:

MGA communication under:

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) under registration number C 50343, 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 2025” (hereinafter referred to as the “ Event”), which will take place from the 1st October 2025 till 30th November 2025, 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 or renew a maturing term account during the mentioned period. Applications can be submitted online or in person. All concluded applications will be eligible to participate in a draw to win one of five grand prizes - voucher worth 700 Eur for a 7-day Mediterranean cruise.

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
- (iv) Applicants must be Maltese nationals or Maltese residents opening the account from the Malta office or Maltese website

5. The draw

The distribution of lottery tickets will commence after the official closing date of the competition, 30th November 2025. Following the close of the competition, all eligible participants will be assessed based on the established requirements. A database of qualifying clients will be compiled, with each eligible participant assigned a unique number for the draw. This process is expected to be completed by 10th December 2025, and all relevant information regarding eligibility and assigned numbers will be communicated to participants by 17th December 2025.

Winners will be selected at random by drawing assigned numbers, and each selected number will correspond to one of the five final winners.

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

Following the draw, the results will also be published on our official website and communicated directly to the winners via email or telephone, as per the contact details provided during opening the account.

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 winners agree to use their names, surnames and photos in any publicity material by the Bank.

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.

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

Prizes must be collected within next quarter from the date of the draw, i.e., by the end of March 2026. Winners who do not collect their prizes within this period will forfeit their entitlement, and the prize may be reallocated at the discretion of the organizers. The prize may not be exchanged or redeemed for cash. The prize is not transferable.

These term and contitions are valid and effective from the 1st October 2025.