

## **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 November 15, 2025.

### **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 existing and new clients will receive The Point Mall gift vouchers as follows: EUR 50 each for deposits between EUR 50,000 and EUR 99,999, EUR 100 each for deposits between EUR 100,000 and EUR 199,999 and EUR 200 each for deposits of EUR 200,000 or more. Clients who meet the conditions will be notified by the bank no later than the end of the month following the month in which the conditions for the reward have been met. Deposit account applications can be made online or in person.

### **4. Eligibility**

Eligible existing personal customers ( ) must

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

Eligible applicants( ) must

- (iii) be a real person, aged 18 years or older, and not an employee of the Promoter
- (iv) has successfully completed an application and funded the account with deposit of EUR 50,000 or more

<b>Deposit Amount</b>	<b>Voucher Value (Existing Client)</b>	<b>Voucher Value (New Client)</b>
EUR 50,000 – EUR 99,999	EUR 50	EUR 50
EUR 100,000 – EUR 199,999	EUR 100	EUR 100
EUR 200,000 and above	EUR 200	EUR 200

- (v) as an existing client, can engage repeatedly in the event by referring other referred persons to FCM Bank
- (vi) an existing client is not entitled to a referral fee in the event of repeated referrals to the same person (name + email address as well)

## **5. 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.

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 7<sup>th</sup> November 2025.