



Customised Package

Malta Union of Midwives & Nurses

Eligibility

Any Nurse or Midwife member of the Malta Union of Midwives and Nurses

Unsecured Personal Lending

- A Maximum Limit of €35,000, of which €15,000 may be taken as an Overdraft
- Discount of 1.50% on Interest Margin
- 50% Reduction on Processing Fees

Home Loans

- Advantageous Rates of Interest
- Processing Fees will be Waived

Credit Cards

- Visa Classic / Master Card – Fee Free for the duration of the Agreement
- Visa Flypass Business Card – Fee Free for the duration of the Agreement
- Visa Gold Card – Fee Free for the duration of the Agreement
- Discount of 0.5% on Interest Margin

Stockbroking Services

- 10% Discount on Stockbroking Commission Rates charged on sale or purchase of any bond or equity listed on the Malta Stock Exchange

BOV Lifelink Investment Bond

- Reduction on policy fees and exit charges

Valletta Fund Management

Lump Sum Investment Scheme – A comprehensive range of investment funds that invest in the main asset classes, across different markets and in major currencies. Our investment funds have different risk profiles to meet the investment requirements of all types of investors.

FUND	Normal Fee	Discounted Fee (Capital Invested €11,000 - €46,000)	Discounted Fee (Capital Invested €46,000 - €120,000)	Discounted Fee (Capital Invested €120,000 +)
La Valette Far East Opportunities Fund	4.00%	3.50%	3.00%	2.50%
Vilhena Global Themed Fund	4.00%	3.50%	3.00%	2.50%
La Valette High Yield Fund	3.50%	3.25%	3.00%	3.00%
La Valette Mediterranean Rim Fund	3.50%	3.25%	3.00%	3.00%
Vilhena Malta Fund	3.00%	1.00%	0.75%	0.50%
La Valette Malta Fund	2.00%	2.00%	1.75%	1.50%
Wignacourt Malta Fund	2.50%	2.25%	2.00%	1.75%
Vilhena Dynamic Multi Manager Fund	4.00%	3.50%	3.50%	3.00%
Vilhena Diversified Multi Manager Fund	4.00%	3.50%	3.50%	3.00%
Vilhena Multi Manager Funds USD,UK,EUR	4.00%	3.50%	3.50%	3.00%

Monthly Investment Plan Scheme – An opportunity to invest in the local and international markets from as little as €50 a month!

Discounted initial fees on monthly Savings Plans - Offer is subject to a maximum investment of €500 per month.

<i>Fund</i>	<i>Normal Fee</i>	<i>Discounted</i>
Vilhena Malta Government Bond Fund	0.5%	Free
La Valette Far East Opportunities Fund	4.0%	Free
Vilhena Dynamic Multi Manager Fund	4.0%	Free
Vilhena Diversified Multi Manager Fund	4.0%	Free
La Valette Malta Fund	4.0%	Free
Vilhena Malta Fund	3.0%	Free
Wignacourt Malta Fund	3.0%	Free
Vilhena Global Themed Fund	4.0%	Free

Terms & Conditions

- The Package is being made available to all members of the **Malta Union of Midwives and Nurses**.
- The benefits are available upon application and vary according to the income of the member. As evidence of their eligibility, members have to either present their Membership Card or provide other satisfactory evidence of their employment such as a recent pay slip.
- All credit facilities are subject to normal bank lending criteria and final approval from the BOV Branch Manager.
- The Bank reserves the right at its sole discretion to change interest rates and to introduce or change charges for its products and services.
- The Bank reserves the right to refuse to grant any of the benefits / services at its own discretion.
- The benefits under this package will cease upon termination of membership.

Credit Facilities

- Applications for unsecured personal loans and credit cards are subject to a credit scoring exercise.
- Discount on Credit Card Fees applicable to one credit card issued to first time applicants only. Applicants may only benefit from one Visa product.
- The total of the unsecured facilities together with any other unsecured facilities presently enjoyed is not to exceed one year's net income of the applicant. Credit Card limits are also to be included to the total of unsecured facilities. Interest rates on credit facilities are calculated as a percentage over the Base Rate. The Bank reserves the right to change any or all the rates of interest at any time at its sole discretion.
- The salary of the applicant is to be credited to the applicant's account with BOV.
- Loan repayments are to be made by standing order.
- In the case of a married couple, where both partners are members of the Association, only one partner may benefit from the credit facilities under this package. Similarly, in the case of a married couple, where one of the partners benefits from a similar package, the credit facilities cannot be availed of.
- Unsecured Loans and Overdrafts should only be considered for new lending. Existing secured facilities should not be converted into unsecured facilities under the package.


Registration Number C2833

Registered Office: 58, Zachary Str., Valletta - Malta

Bank of Valletta p.l.c. is a public limited company licensed to conduct investment Services by the Malta Financial Services Authority (MFSA)

Bank of Valletta is a tied insurance intermediary of Middlesea Valletta Life Assurance Company Limited and regulated by the Malta Financial Services Authority (MFSA)

Investments should be based on the full details of the Prospectus, which may be obtained from Valletta Fund Management ('VFM') and Bank of Valletta Branches. VFM is licensed to provide investment services in Malta by the MFSA. The La Valette and Wignacourt Fund SICAV plc are licensed by the MFSA. The Vilhena Funds SICAV plc is licensed as a Collective Investment Scheme, qualifying as UCITS, by the MFSA.

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Bank of Valletta

your Success, our Goal

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Malta Union of Midwives and Nurses

In order to benefit from any offer under this package, you are kindly requested to complete this form and return it to the following address – Bank of Valletta plc, Business Development, BOV Centre, Cannon Road, Sta Venera SVR9030

Name:	ID Card No:
Address:	Preferred Contact No :
	E-Mail:
Your Bankers: Branch:	Preferred BOV Branch:

Data Protection Notice

The Bank may process the above data in order to provide you with information about its products/services and to develop and improve such products/services.

Your personal data may be disclosed to or exchanged with all employees of the Bank, its subsidiaries, associates and agents for the above purposes only.

You have the right to request the Bank to inform you about the personal data held about you that is processed and to request its correction where necessary. You should inform the Bank immediately if any such information has changed.

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